



ONTARIO RENOVATES - APPLICATION REQUIREMENTS

SECTION 1 – ELIGIBILITY REQUIREMENTS

- At least one member in your household must be 16 years or older. The application must be signed by all members of the household 16 years and older
- You must be a Canadian Citizen, Landed Immigrant, or have Refugee Claimant Status and have no deportation order under the Immigration Act (Canada) against any member of the household or no departure order or exclusion order under the Immigration Act (Canada) has become effective with respect to any member of the household
- Property taxes must be paid up-to-date
- Mortgage must be paid up-to-date. Total of all property mortgages and any other financing registered on title, plus the Ontario Renovates funding, cannot exceed the market value of the home
- Insurance must be paid up-to-date. Property must be insured to its full replacement value
- Property must be your sole and principal residence and located in Simcoe County
- Income, asset limit and house value cannot exceed the following:

| Maximum GROSS Household Income | Maximum House Value | Maximum Liquid Assets (excluding locked in RRSPs) |
|--------------------------------|---------------------|---|
| \$85,600* | \$791,500* | \$20,000 |

**Maximum income and house value is subject to change from time to time at the discretion of the County of Simcoe and pursuant to the requirements of the Ministry of Municipal Affairs and Housing. Be sure to check back regularly for updates.*

SECTION 2 – COLLECTION OF INFORMATION

The following documentation must be supplied with your application (please see the Documentation Checklist on the back of this page for examples of approved documentation):

- Copy of Birth Certificate or Canadian status
- Photo identification for homeowner(s)
- Proof of gross household income
- Proof of home insurance
- Proof of property value
- Proof that municipal taxes are paid up-to-date
- Proof that mortgage payments are paid up-to-date

See reverse for application checklist →

SECTION 3 – DOCUMENTATION CHECKLIST

| ✓ | REQUIREMENT | ACCEPTABLE DOCUMENTATION |
|---|--|--|
| | Ontario Renovates application | Please fill in all applicable spaces and sign the application on the last page. |
| | Photo Identification | For each homeowner, attach a copy of one piece of photo identification (ie Driver's License, Passport). |
| | Status in Canada | For each homeowner, attach copies of Birth Certificate or Citizenship documentation (a copy of your passport can be used for both photo ID and citizenship documentation) |
| | Proof of Income (needed for each household member 16 years of age or older, excluding dependent full-time students) | Attach a copy of your 2022 Notice of Assessment from Canada Revenue Agency. If you do not have your Assessment, contact 1-800-959-8281, or go to www.cra.gc.ca to request a copy. |
| | Financial Institution Verification (needed for each household member 16 years of age or older, excluding dependent full-time students) | Have the enclosed Financial Institution Verification Form completed by a representative at your bank. They must fill in all financial information sections and sign the second page. Please remember to sign the top portion of the form yourself. If you require additional copies, please contact us. |
| | Mortgage Information (if applicable) | Please submit a recent statement, letter or print-out from your bank/mortgage company showing the status of your mortgage. |
| | Proof of Property Value* | Attach a copy of a recent Market Value Appraisal, or MPAC's Market Valuation Report. Report can be accessed via MPAC's 'propertyline' web-based service. |
| | Proof Property taxes are paid up-to-date* | Please contact your municipality/town for a letter or receipt showing your property taxes are currently paid in full. |
| | Proof of Property Insurance coverage | Attach a copy of your home insurance policy showing dwelling replacement coverage. |
| | Proof that Property Insurance is in force and paid up-to-date | Please contact your insurance company for a letter stating that your insurance coverage is in force AND that your policy is paid up-to-date. |
| | Accessibility Project Form (if applicable) | Please have the enclosed Accessibility Project Form completed by a health care professional if accessibility modifications are being requested. |

***For those living in a mobile/modular home community, please contact your administration office for a letter stating your property value and indicating that your property taxes are paid up-to-date.**

IF ANY OF THE ABOVE NOTED DOCUMENTATION IS NOT PROVIDED,
YOUR APPLICATION WILL BE RETURNED



APPLICATION FOR HOME REPAIRS/MODIFICATIONS

Please email, mail or drop off your completed application to:

County of Simcoe
Social Housing Department
Attn: Ontario Renovates Program
1110 Highway 26
Midhurst, ON L9X 1N6

For more information contact:
Phone: (705) 725-7215 Ext. 1119
E-mail: iah@simcoe.ca

Homeowner Type (check all that apply):

- Senior Citizen (65+)
- Non-Senior (under 65)
- Family
- Person with Disability
- Victim/Survivor of Domestic Violence

Homeowner(s)

| | | |
|-------------|------------|----------------|
| Last Name | First Name | |
| Last Name | First Name | |
| Home Phone# | Cell# | E-mail Address |

Is this the homeowner(s)' sole and primary residence? Yes No Are there any other owners? Yes No

Note: Owners of the home that do not live in the home must declare all income & assets on this application.

Property Address

| | | |
|-----------|----------|---------------------|
| Number | Street | Unit/Suite/P.O. Box |
| City/Town | Province | Postal Code |

Owner's Mailing Address (If different than Property address)

| | | |
|-----------|----------|---------------------|
| Number | Street | Unit/Suite/P.O. Box |
| City/Town | Province | Postal Code |

Property Description

- Single Detached
- Semi-Detached
- Townhouse/Row house
- Mobile/Modular Home
- Other _____

| | | |
|--|---|---------------------------------------|
| Age of House: | Number of Bedrooms: | Value of your property \$ _____ |
| Do you own any other property? Yes <input type="checkbox"/> No <input type="checkbox"/> | Active Bankruptcy or Process of Bankruptcy? Yes <input type="checkbox"/> No <input type="checkbox"/> | How was the value determined? _____ |
| | | Maximum eligible home value \$791,500 |

| | | |
|---|--|--|
| Property Tax paid up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/> | Home Insurance payments up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/> | Mortgage payments up-to-date? Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> (No mortgage) |
|---|--|--|

URGENT REPAIRS REQUIRED TO IMPROVE HOME SAFETY AND LIVING CONDITIONS

List and describe the requested urgent repairs/modifications to your home needed to maintain affordable ownership:

MODIFICATIONS FOR PERSONS WITH DISABILITIES

If the funding request is for accessibility modifications to your home, and you or a member of your household has a disability, please have attached **Ontario Renovates Accessibility Project Form** completed by a medical professional and submit with your application.

COMPLETING THIS APPLICATION

Did anyone provide assistance filling out this application form or the worksheets? Yes No

If yes, please check the box that describes the person who primarily provided assistance:

- Family, friend or neighbour Social Worker Volunteer Medical Professional
 Other (describe) _____

Do you authorize us to contact this person to discuss your application for Ontario Renovates funding?
Yes No If yes, fill out contact information below.

Contact information for person who provided assistance (in case clarification is needed):

Name: _____

| | |
|-------------------------|-----------------------|
| Telephone Number: _____ | E-mail Address: _____ |
|-------------------------|-----------------------|

FUNDING FROM OTHER SOURCES

Was the property purchased with down payment assistance through any federal/provincial funded programs? (e.g. Affordable Housing Program, Ontario Aboriginal Housing Program, etc.) Yes No

Has this property received previous renovation funding? (e.g. Canada Mortgage and Housing Corporation Homeowner Residential Rehabilitation Assistance Program (RRAP), Ontario Renovates Program, etc.)
Yes No

If Yes, provide the following information:

Program Name: _____

Funding Amount: _____

Date approved: _____

Work completed: _____

Will you be seeking funding from other sources for repairs/accessibility modifications? (e.g. grants, consumer rebates, etc.)

Yes No

If Yes, please identify source: _____

HOUSEHOLD COMPOSITION WORKSHEET

In the appropriate boxes below, please list the names of all other occupants (excluding yourself) in the home, along with their age, relationship to the homeowner(s) and if they are enrolled full time in school. Do not list boarders.

| Names | Age | Relationship (i.e. Son, daughter, etc.) | Enrolled Full Time in School (yes or no) |
|-------|-----|--|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

INCOME AND ASSETS

“Income” means all income, benefits and gains of every kind, from every source (before taxes and other deductions) of all people living at the residence (as listed in this application) including the homeowner, the spouse or partner, child/dependents/other family members that are not enrolled full-time in school and over the age of 16. Typically this amount can be found on Line 236 on your Revenue Canada Notice of Assessment.

EXAMPLES INCLUDE BUT ARE NOT LIMITED TO:

EMPLOYMENT INCOME

- Full-time, part-time, irregular, casual, seasonal, odd jobs
- Overtime earnings, separation/vacation pay
- Commissions and bonuses
- Tips and gratuities
- Disability/sickness pay
- Long term income protection payments
- Workplace Safety & Insurance Board (WSIB)
 - Short and long term WSIB

SELF-EMPLOYMENT INCOME

- Tutoring, music teaching, child care, babysitting, taxi, business, etc.

SOCIAL ASSISTANCE INCOME

- Ontario Works (OW)
- Ontario Disability Support (ODSP)

PENSION AND ALLOWANCE INCOME

- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Guaranteed Annual Income Supplement (GAINS)
- Canada Pension Plan (CPP)
- Quebec Pension Plan (QPP)
- Social Security (other countries)
- Widow’s Pension
- Company Pension, Private Pension
- Public Service Plan, Civilian War Pensions
- Disability Pension
- War Veterans Allowance (D.V.A.)
- War Veterans Allowance (other countries)
- Military or Militia or Civil Defense Allowance
- Training/Retraining Allowance

OTHER INCOME

- Employment Insurance payments (EI)
- Insurance payments
- Student grants/bursaries, OSAP
- Provincial or municipal payments
- Payments under compensation for Victims of Crime Act
- Mortgage income
- Payments from Public Guardian and Trustee
- Payments from Children’s Aid Society or Catholic Children’s Aid
- Separation payments
- Alimony payments
- Support payments (for spouse or child)
- Support from relatives or other sources/Sponsorship
- One-time lump sum payments (inheritances, court and out-of-court settlements)
- Room and board from tenants

INCOME PRODUCING ASSETS

- Business interest which produces income
- Farm property which produces income
- Real estate (residential, commercial, farmland, cottage, mobile home) which produces rental income
- Savings account (bank, trust company, credit union), annuities, Guaranteed Investment Certificates, stocks or shares, bonds, debentures, mortgages, loans, notes, term deposits
- License which produces income (e.g. Taxi License)

NON-INCOME PRODUCING ASSETS

- Business interest which does not produce income
- Life insurance (with cash surrender value)
- Registered Retirement Savings Plan
- Real estate (house, condominium, summer cottages, farmland, commercial or vacant land) in any country

**LIST ALL INCOME AND ASSETS FOR MEMBERS OF THE HOUSEHOLD
16 YEARS OF AGE & OLDER WHO ARE NOT ENROLLED IN SCHOOL FULLTIME**

| SOURCES OF INCOME | TYPE | MAIN APPLICANT | CO-APPLICANT | OTHER HOUSEHOLD MEMBER(S) |
|---|---|------------------------|------------------------|---------------------------|
| | | Gross MONTHLY Amount | Gross MONTHLY Amount | Gross MONTHLY Amount |
| Pensions and Allowances | Old Age Security / Supplement | | | |
| | GAINS 'A' | | | |
| | Canada Pension Plan (CPP) | | | |
| | Other Country Pension | | | |
| | Other Pension(s): Employer, RRSP, RRIF, etc. | | | |
| Employment Income | Employment | | | |
| | Other Employment (e.g. self-employment) | | | |
| | Employment Insurance (EI) | | | |
| | Workers Safety Insurance Board (WSIB – short or long term) | | | |
| Social Assistance | Ontario Works | | | |
| | Ontario Disability Support (ODSP) | | | |
| Other | Support Payments/Alimony | | | |
| | Other Income (Specify) | | | |
| | Interest | | | |
| ASSETS | Type | HOMEOWNER #1 | HOMEOWNER #2 | OTHER HOUSEHOLD MEMBER(S) |
| | | Balance | Balance | Balance |
| Assets that give you income or interest | Bank Account | | | |
| | Bank Account | | | |
| | Bank Account | | | |
| | Type | Value | Value | Value |
| | RRSPs | | | |
| | RRIFs | | | |
| | GICs | | | |
| | Canada Savings Bonds | | | |
| | Stocks, Bonds, Securities | | | |
| | Other Investments | | | |
| Other assets that do NOT earn interest* | Type | Address/Assessed Value | Address/Assessed Value | Address/Assessed Value |
| | Property (vacant land, investment property, seasonal residence, business) | | | |
| | Transferred Assets, Interest-free Loans | | | |
| | Other | | | |

*All assets that do not earn interest will be assessed an imputed rate of return based on the most recent Canada Savings Bond interest rate.

HOMEOWNER DECLARATION

I/we hereby confirm that I/we are the owners of the house and property located at the address indicated on this application and that no other person is an owner.

I/we hereby grant permission to the County of Simcoe to make any necessary inquiries to verify my/our income, assets, liabilities, credit information and homeownership, including conducting a title search on the property.

I/we hereby acknowledge that if my/our funding application is accepted it will not apply to work started or completed prior to final approval (Letter Agreement) of Ontario Renovates funding.

I/we hereby acknowledge that if my/our funding application is accepted I/we cannot claim the repairs for any Provincial tax rebate programs or any other rebate programs.

I/we hereby authorize the inspection of this property, as required, on the understanding that any inspections conducted by the County of Simcoe and/or its authorized representatives are for internal administrative purposes only, and provide no guarantee or assurance of compliance with any applicable building codes or standards.

I/we hereby certify that all information contained in this application, including income, is true and complete in every respect.

I/we agree to adhere to all Program requirements, rules and timelines throughout the process and, if applicable, during the 10 year forgivable loan period.

I/we acknowledge that in the event that a false declaration is knowingly made, the County of Simcoe shall have the right to cancel the approval and recover any paid funds.

I/we consent to the use, disclosure, transfer and exchange of information contained in this application, and associated documents and verifications, for the purpose of: verifying the validity and accuracy of the information provided; determining the eligibility of the household to receive Program funds; to provide information to the municipal, provincial or federal governments to satisfy Program reporting requests and requirements; to determine eligibility during the Program period, and may be used for other purposes allowed by law.

I/we have read, understood and agree to the terms and conditions listed above.

Name: _____ Signature: _____ Date: _____
(Print)

Name: _____ Signature: _____ Date: _____
(Print)

Notice of Collection: Personal information contained in this form or any additional attachments are collected in accordance with Section 8 of the Municipal Act for the purpose of determining initial and ongoing eligibility for the Ontario Renovates Program funding and will also be de-identified and aggregated for statistical and program planning purposes. Any questions regarding the collection or release of this information should be directed to: Social Housing, County of Simcoe, 1110 Hwy. 26, Midhurst, ON L9X 1N6 to the attention of the Program Supervisor at (705) 725-7215 ext. 1119.



ONTARIO RENOVATES - FINANCIAL VERIFICATION FORM

Financial institution to complete and sign this form. A new form is needed for each household member 16 years of age or older (excluding dependent full-time students) unless all accounts are joint. If more than one form is required, please photocopy this blank form or contact the County of Simcoe for additional copies.

I _____ (and I) _____

residing at _____

hereby authorize that the information requested below be given to the County of Simcoe.

 Applicant Signature

 Date

 Applicant Signature

 Date

TO WHOM IT MAY CONCERN:

Please provide all available information as requested for the applicant(s) named above. All information will be treated as "Confidential."

| Saving/Chequing Accounts | | |
|--|---------------------|-----------------------|
| Account Number | Balance (\$) | |
| | | |
| | | |
| | | |
| | | |
| Direct Deposits (i.e. Pension Cheques) Made to Above Account(s) | | |
| Source | Amount | Monthly/Weekly |
| | | |
| | | |
| | | |
| | | |

| Term Deposits, Investment Certificates, Canada Savings Bonds, etc. | | | | |
|--|------------|-------------------|---------------------------|-----------------|
| Security | Value (\$) | Interest Rate (%) | Maturity Date mm/dd/yy | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Registered Retirement Savings Plans (RRSP's) | | | | |
| Registration Number | Value (\$) | Interest Rate (%) | Validation Date | Locked in (Y/N) |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Financial Institution Seal or Stamp:

Name of Financial Institution

Address

Authorized Signature

Position

Phone Number

Date



ONTARIO RENOVATES - ACCESSIBILITY PROJECT FORM

Homeowner's Name: _____ Patient's Name (if different): _____

The Ontario Renovates Program provides funding for permanent modifications to improve accessibility for persons with a disability or physical limitations. Examples include, but are not limited to:

- Ramps
- Cues for doorbells/fire alarms
- Bathroom modifications
- Handrails
- Chair and bath lifts
- Height adjustments to counter tops

This form is to be completed and signed by a licensed medical professional who has responsibility and care for the patient.

Please describe in the box below, the nature of the condition:

| |
|--|
| |
| |
| |

Is this condition disabling? Please explain:

| |
|--|
| |
| |
| |

Please identify the proposed modifications and how it will improve the patient's quality of life:

| |
|--|
| |
| |
| |

Signature: _____ Date: _____
 (Medical Professional)

Medical Professional's Name: (please print) _____

Office Address: _____ Phone#: _____

Homeowner's Signature: _____ Date: _____



FREQUENTLY ASKED QUESTIONS

ONTARIO RENOVATES HOME REPAIR PROGRAM FUNDING

How much funding can I qualify for?

- The maximum amount of funding is \$15,000.
- Funding is provided as a 'forgivable loan' and the amount is based on the cost to repair the home and the amount of equity available in the home.

What is a 'forgivable loan'?

- The Ontario Renovates Home Repair Program funding is considered a 'forgivable loan' and is reduced at an equal rate each year until the 10th year at which time it would be \$0. For example, if the home is sold in 5 years, half of the loan will have been forgiven. The remaining balance of the loan is repaid to the County. No payments are required or interest charged so long as the terms of the loan agreement are adhered to.

Is the loan secured?

- Accessibility modifications up to \$5,000 are provided to the homeowner as a grant and not secured. All other loan amounts are secured.
- You own a Modular Home on Leased Land: Loans are secured by the County under the Personal Property Security Act (PPSA).
- You own your Home and the Property: Loans are secured by the County by registration of a Notice of Security Interest (similar to registration of a mortgage).
- There are legal documents and wording used in this process. Please ask your County contact if you need clarification.
- The homeowner is responsible for the costs to discharge the Notice of Security Interest or PPSA registration once the loan is forgiven or repaid.

Why is the loan secured?

- All home repair loans are secured to ensure that the County receives notice when a home is sold. It also helps ensure that the homeowner and/or their estate advise the County of any event of default.

Other mortgages?

- If you have an existing mortgage, the County will secure its loan behind the existing mortgage, provided the total of all property mortgages and any other financing registered on title plus the Ontario Renovates Home Repair funding do not exceed the market value of the home.

- The County will only postpone its security in favour of a new first mortgage. Costs of administering the postponement of the County's security is the homeowner's responsibility.

If I'm on a waiting list, can I start the work?

- Depending on the amount of funding available, applicants may be advised that they are on a waiting list.
- This does not mean that your application has been approved.
- Any work completed prior to final approval is not eligible for reimbursement.
- You may however seek quotes and costs to complete the repair.

Do I have to own the home?

- Yes, the Ontario Renovates program requires that eligible households must own a home that is their sole and principal residence. The County, as the Service Manager, is responsible for administering the Program on behalf of the Ministry of Housing and ensuring that all of eligibility criteria are met.

Are there timing requirements?

- Yes, repairs must begin within 4 months (120 days) of receiving funding approval.

Can I do the work myself?

- Some work can be done by the homeowner. Only material would be eligible for reimbursement.
- All electrical work must be done by a qualified electrician.

How do I find a contractor?

- The County cannot recommend contractors. An approved contractor must have liability and Workplace Safety and Insurance Bureau (WSIB) insurance;
 - Ask friends/neighbours who have had similar work done
 - Call your local Builders Association
 - Building supply stores, Internet, Yellow Pages.

What if the cost of the repair is higher than the funding amount?

- Any costs over and above the funding amount are the responsibility of the homeowner.
- You must pay the excess amount first from your own sources before any program funds are provided.

What happens if I decide to sell my house?

- If you sell prior to the end of the 10 year term, the amount of loan that remains 'unforgiven' shall be due and payable. All funds repaid to the Ontario Renovates Home Repair Program are returned back into the Program to assist additional clients.
-