



# ONTARIO RENOVATES PROGRAM

## URGENT REPAIRS AND ACCESSIBILITY MODIFICATIONS

Ontario Renovates is a component of the Investment in Affordable Housing for Ontario program and is being delivered by the County of Simcoe with funding from the federal and provincial governments.

This program provides financial assistance in the form of a 10-year forgivable loan to make essential home repairs, and/or a grant to increase a homeowner's accessibility, up to a maximum of \$15,000.

**Funding is limited  
and will be available on a  
first-come-first-served basis.**

### ARE YOU ELIGIBLE TO APPLY?

**If you are interested in participating in the Ontario Renovates Program, households must meet the following criteria:**

- Own a home in the County of Simcoe as your sole and principal residence
- 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
- Repairs to the home are required to bring it to acceptable standards and/or increase accessibility to the home through modifications and adaptations
- Property taxes and mortgage payments up-to-date
- Insurance coverage in place for the full market value of the home
- Not be in the process of applying for bankruptcy or have an active bankruptcy filed
- The total gross income of all household members must be at or below \$85,600\*
- Total assets less than \$20,000, excluding locked-in retirement savings plans
- The Maximum House Value must be at or below \$791,500\*

\* As adjusted by the Ministry of Housing on occasion.

# ELIGIBLE PROJECTS

- \*Repairs must commence within 120 days of project approval.

## URGENT HOME REPAIRS

**Major repairs required to make a house safe and improve the living conditions of households in need to maintain affordable ownership. Examples include but are not limited to:**

- Roofing, structural
- Plumbing, septic systems
- Fire safety
- Electrical systems
- Heating systems
- Mould remediation

## OTHER RELATED COSTS

**Soft costs deemed reasonable by the County of Simcoe and that are agreed to by the Province of Ontario may be eligible expenses. Examples include, but are not limited to:**

- Labour and applicable taxes
- Building permits
- Certificates
- Consultant, inspection fees
- Drawings and specifications
- Legal fees up to a maximum of \$1,000

## ACCESSIBILITY MODIFICATIONS

**Permanent modifications to improve accessibility for homeowners with a disability or physical limitations.**

**Examples include, but are not limited to:**

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

\*Modification repairs that exceed \$5,000 will be considered a forgivable loan up to a combined total of \$15,000

Ontario Renovates strongly encourages the use of energy-saving products and/or systems. Energy efficiency and water conservation measures will be promoted wherever possible for the required repairs to the home. The funding cannot be used solely for energy efficiency upgrades.



# INELIGIBLE PROJECTS

## Examples of projects that are NOT eligible include, but are not limited to:

- Any modifications performed prior to loan/grant approval
- Construction projects that do not have local municipal building approval
- Cosmetic renovations and repairs (for example: driveway paving, painting, bathroom makeovers or replacing kitchen cabinets and countertops)
- Landscaping
- Routine maintenance
- Modifications to any commercial or non-residential component of properties
- Solar panels
- Supportive care such as nursing care and special equipment required for therapeutic purposes, whether permanently fixed or not
- Projects receiving capital support from the Ministry of Health and Long-Term Care or the Ministry of Community and Social Services
- Community or Social Housing as defined under the Housing Services Act 2011
- Households that have received previous funding from the Affordable Housing Program or Off Reserve Aboriginal Housing (Trust) Program

## FUNDING

### The awarding of funding dollars will be determined by the cost of work (including soft costs) approved by the County.

- There is a maximum of \$15,000 per dwelling
- Accessibility upgrades up to a maximum of \$5,000 are in the form of a grant
- Homeowners will be required to sign a Promissory Note for all loans
- All loans will be secured by way of Notice of Security Interest or Personal Property Registration, as applicable
- 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
- Funding is available on a first-come-first-served basis
- Work started prior to approval is not eligible for reimbursement

## LOAN FORGIVENESS

To earn loan forgiveness, you must maintain continued ownership and occupancy of the dwelling as your sole and principal residence and adhere to all terms and conditions of the Loan Agreement. Loans for home repairs and accessibility modifications are forgiven over a 10-year period.



# LOAN REPAYMENT : PROGRAM DEFAULTS

**In the case of any of the following situations, you will be considered to be in default and any outstanding loan amount must be repaid:**

- The transfer, lease or selling of the home.
- The home is no longer your sole and principal residence
- Information was misrepresented to the County of Simcoe at any given time during the process
- The loan is used for a purpose other than the repairs outlined in the scope of work
- The death of all homeowner(s) registered on title

**Repayments made to the County of Simcoe are reinvested into the Ontario Renovates Program unless otherwise directed by the Ministry of Municipal Affairs and Housing.**

## PREVIOUS RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM

(CANADA MORTGAGE AND HOUSING CORPORATION)

Owners of properties which have received Residential Rehabilitation Assistance Program (RRAP) loans or any other CMHC funding may be eligible.

## HOW TO GET AN APPLICATION

If you are eligible to apply for the Ontario Renovates Program, you can print an application from our website at [simcoe.ca/ontariorenovates](http://simcoe.ca/ontariorenovates) or contact the County of Simcoe Social Housing Department Housing Programs team for a copy.

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

County of Simcoe  
Social Housing Department  
Attn: Ontario Renovates Program  
1110 Highway 26, Midhurst, ON L9X1N6  
[iah@simcoe.ca](mailto:iah@simcoe.ca)  
Phone: (705) 725-7215 ext. 1119



## LEGAL ADVICE

Since homeowners approved for a forgivable loan are required to enter into a Loan Agreement, the County recommends that all approved homeowners obtain independent legal advice to review and explain the terms and conditions of the program requirements.

All Home Repair Loans are secured by way of Notice of Security Interest on title or Personal Property registration, as applicable.

The County will allow a maximum of \$1,000 as an eligible expense for legal advice.

Additional legal fees above this amount are at the expense of the applicant.



**FUNDING IS LIMITED AND WILL BE AVAILABLE  
ON A FIRST-COME-FIRST-SERVED BASIS**

[simcoe.ca](http://simcoe.ca)