

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)
\$91,000*	\$799,000*	\$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 2024 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
Housing Programs 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 \$799,000

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)
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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 Gross MONTHLY Amount	CO-APPLICANT Gross MONTHLY Amount	OTHER HOUSEHOLD MEMBER(S) 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 may be secured (depending on the amount).
- If you own a Modular Home on Leased Land: Loans may be secured by the County under the Personal Property Security Act (PPSA).
- If you own your Home and the Property, loans may be secured by the County by registration of a mortgage under the Land Registry System
- There are legal documents and wording used in this process. Please ask your County contact if you need clarification.

Why is the loan secured?

- Home repair loans may be 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.

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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.
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