



## ONTARIO RENOVATES PROGRAM

# Homeowners Application Form

**Applications will be accepted on a first come, first served basis until the funds are depleted.**

**Funding is limited, apply early!**

Corporation of the City of London  
Housing, Social Services and Deerness Home  
Housing Services  
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355 Wellington Street, Suite 248  
London, ON N6A 3N7

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Canada

 Ontario

  
London  
CANADA

# FACT SHEET

## Ontario Renovates Program for Homeowners

The program is made possible through the Investment in Affordable Housing (IAH) Program, which is funded by the federal and provincial governments and offers financial assistance for low to moderate income households, who own a home in the City of London and County of Middlesex. The program provides assistance funding for major home repairs; and housing modifications for persons who are a senior age 60 or older and/or persons with disabilities.

### Financial Assistance

Homeowners may receive a one-time grant up to \$5,000 for home accessibility modification or a one-time forgivable loan up to \$15,000 for home repairs. The grant/loan does not have to be repaid provided that:

- Homeowner agrees to continue to occupy the dwelling for at least six (6) months commencing on the first day of the month after the final payment is issued for home accessibility modification.
- Homeowner agrees to a forgivable loan with the loan forgiven at a prorated rate over ten (10) year for home repairs.

### Eligibility Criteria

- Must be a senior age 60 or older and to persons with disabilities, or families with a household member(s) who is a senior or persons with disabilities may be eligible if property value and income criteria are met.
- The total gross income of all household members must be at or below \$60,000.
- The total household assets must be at or below \$30,000 (See Section 7. Household Assets on page 4).
- Own a home that is their sole and principal residence.

### Property Eligibility Criteria

- Own the home in the City of London or Middlesex County.
- The maximum house value must be at or below \$265,000 (as established by the Municipal Property Assessment Corporation (MPAC)).
- Property taxes must be up-to-date.

### Eligible Repairs and Accessibility Modifications

Home repairs may include, but not limited to:

- |                     |                 |                            |
|---------------------|-----------------|----------------------------|
| ✓ Heating System    | ✓ Vents/Louvres | ✓ Electrical System        |
| ✓ Chimneys          | ✓ Roofs         | ✓ Plumbing                 |
| ✓ Doors and Windows | ✓ Walls         | ✓ Specific System          |
| ✓ Foundations       | ✓ Floors        | ✓ Well Water/Well Drilling |

Home accessibility modifications may include, but are not limited to:

- |                        |                  |  |
|------------------------|------------------|--|
| ✓ Ramps                | ✓ Handrails      | ✓ Levered Handles on Doors and Faucets |
| ✓ Fire Alarms          | ✓ Grab Bars      | ✓ Accessible Shower Stalls             |
| ✓ Chair and Bath Lifts | ✓ Raised Toilets | ✓ Personal Emergency Response System   |
|                        |                  | ✓ Height Adjustment to Countertops     |

### Requirements

Complete and sign the application and provide all supporting documentation, including:

- ✓ Government-issued photo identification or birth certificates for ALL homeowners and household members.
- ✓ The latest copy of the Property Owner's most recent MPAC statement or Property Tax Notice.
- ✓ If you are not the property owner, but an authorized agent for the owner, must submit a copy of the document clearly identifying your authority.
- ✓ Copies of proof of all income sources for every member of the household listed on Section 6. Household Income on page 3.
- ✓ A copy of Canada Revenue Agency Notice of Assessment for the most recent tax year for all homeowners and household listed on Section 6. Household Income on page 3.
- ✓ Verification of assets (i.e; TFSAs, GICs, and Bonds, Mutual Funds, Savings Account etc.). Do not provide RRSP, RDSP, RESP and RRIF statements (See Section 7. Household Asset on page 4).

*Homeowners who had previously received Ontario Renovates funding are not eligible for assistance.*

### Conditional Approval

If the application is completed and meets eligibility requirements, an inspection will be conducted on the property. A report will be provided to the homeowner with Conditional Approval.

**Note:** Any work carried out before written confirmation of final approval from the City of London is not eligible for assistance.

## ONTARIO RENOVATES PROGRAM HOMEOWNERS APPLICATION FORM

Applications are accepted on a first come basis to funding availability  
**Any repairs or accessibility modifications started or completed on the property prior to approval are not eligible for Ontario Renovates Funding.**

### 1. Client Type

Information regarding the person for whom repairs and/or accessibility modifications are being done:

Client Type:    Senior Aged 60+       Person(s) with Disabilities

### 2. Property Owner(s)

Last Name (Primary):	First Name:	Date of Birth: <i>(Year-Month-Day)</i> ____ / ____ / ____
Last Name (secondary):	First Name:	Date of Birth: <i>(Year-Month-Day)</i> ____ / ____ / ____

Attached Photo Identification or Birth Certificate for **ALL** listed above.

### 3. About the Property where the Work is Required

Apt/Unit #:	Address:	City:	Province:	Postal Code:
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Do you reside at this address?    Yes    No

Home Phone	Mobile Phone	Email
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Mailing Address (if different than property address above):

Apt/Unit #:	Address:	
City:	Province:	Postal Code:

Has the property previously received any renovation grant or loan assistance?    Yes    No

If yes, provide the name of the program, date, and nature of repairs in the space below:

Check the type of house you live in:

- Detached/Single family home     
  Semi-detached     
  Townhouse     
  Apartment  
 Other *(Please specify)*: \_\_\_\_\_

What is the Age of the home? _____ years	Are the property taxes paid up to date? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the dwelling on a reserve? <input type="checkbox"/> Yes <input type="checkbox"/> No
Based on your most recent property tax assessment, what is the value of the property? _____ (the Maximum is \$265,000.00)	Are there any mortgages, liens or other charges to the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Number of Bedrooms? _____
<input type="checkbox"/> <b>I/We have attached supporting documents for property taxes to verify that they are paid up to date.</b>		
Your current living arrangements: <input type="checkbox"/> Living alone <input type="checkbox"/> Living with spouse <input type="checkbox"/> Sharing with one or more unrelated persons <input type="checkbox"/> Living with family member(s) <input type="checkbox"/> Other (Please specify): _____		

#### 4. The scope of Work Required (Home Repair)

Home Repair: Estimated Cost (if known) \$ \_\_\_\_\_

Check all that apply:

<input type="checkbox"/> Heating Systems	<input type="checkbox"/> Roofs	<input type="checkbox"/> Electrical System
<input type="checkbox"/> Chimneys	<input type="checkbox"/> Walls	<input type="checkbox"/> Plumbing
<input type="checkbox"/> Doors and Windows	<input type="checkbox"/> Floor	<input type="checkbox"/> Specific System
<input type="checkbox"/> Foundations	<input type="checkbox"/> Vents/Louvres	<input type="checkbox"/> Well Water/Well Drilling

Other (please specify): \_\_\_\_\_

Briefly describe why home repairs are needed:

Three (3) work estimates are required after a home visit has been completed by a staff person from the City of London. The estimates do not need to be submitted with this application.

#### 5. The scope of Work Required (Accessibility Modifications)

Accessibility Modifications: Estimated Cost (if known) \$ \_\_\_\_\_

Any accessibility modifications requested must be reasonably related to a household member's disability. Additional medical information may be needed to support your request.

**Please note: Therapeutic care, supportive care, and portable aid equipment are not eligible.**

Check all that apply:

<input type="checkbox"/> Ramps	<input type="checkbox"/> Grab bars	<input type="checkbox"/> Levered Handles on Doors and Faucets
<input type="checkbox"/> Handrails	<input type="checkbox"/> Fire alarms	<input type="checkbox"/> Personal Emergency Response System
<input type="checkbox"/> Chair and Bath Lifts	<input type="checkbox"/> Accessible Shower Stalls	<input type="checkbox"/> Height Adjustments to Counter Tops
<input type="checkbox"/> Raised Toilets		

Other (please specify): \_\_\_\_\_

Briefly describe the accessibility modification(s) required:

NOTE: Three (3) work estimates are required after a home visit has been completed by a staff person from the City of London. The estimates do not need to be submitted with this application.

## 6. Household Income

List all sources of gross annual income from the homeowners and household members over 18 years of age living in the same dwelling. Gross annual income means all income before taxes and other deductions.

Sources of income may include employment pensions, WSIB, Employment Insurance Benefits, other insurance payments, social assistance, child/spousal support, Canada Child Tax Credits, investment, business income. In addition, a copy of each household member's 2017 Notice of Assessment from Canada Revenue Agency must also be attached.

Name of Household Member	Name the Source of Income (refer to example above)	Gross Annual Income (\$)
Homeowner (Primary Applicant)		\$
Homeowner (Secondary Applicant)		\$
Children/Dependent(s)		\$
Other Household Members		\$
<b>Total Gross Annual Income from <u>all</u> Household Members</b> (Max is \$60,000/year)		\$ _____

- I/We have attached proof of all income sources for every member of the household.
- 1/We have attached a copy of the recent Notice of Assessment from Canada Revenue Agency for every member.

**Please Note: Proof of all income sources is required with this Application. As noted in the Terms and Conditions, if a false declaration is knowingly made, the City of London has the right to withhold the approval and/or recover any funds paid (plus interest).**

## 7. Household Assets (What you own)

List all liquid assets such as TFSAs, GICs, Bonds, Mutual Funds, Savings Account and/or other investments. Liquid assets do not include vehicles, furniture, RRSP's, RDSP's, RRIF's, and RESP's

Type of Asset	Name of Household Member	Value Asset (\$)
TFSAs		\$
GICs		\$
BONDS		\$
MUTUAL FUNDS		\$
SAVINGS ACCOUNT		\$

OTHER (Please specify)		\$
<b>Total Household Assets</b> (Max is \$30,000)		\$ _____

**8. Consent to contact the person providing assistance with this application (if applicable)**

Has anyone provided assistance filling out this form?  Yes  No

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

Medical Professional

Social Worker

Family, Friend or Neighbour

Other (Please specify) \_\_\_\_\_

Contact person information who providing assistance with this application:

Contact Name:	Title/Position:
Company/Agency Name:	
Address:	
Phone # with extension #:	Email:

I/We, the applicant(s) hereby authorize the City of London and/or its authorized representatives to contact the person who provided assistance in completing this form should clarification be necessary.  Yes  No

\_\_\_\_\_  
Primary Applicant Signature

\_\_\_\_\_  
Secondary Applicant Signature

Personal information contained on this form or in attachments is collected, pursuant to the *Housing Services Act (2011) Sections 169-176* or the *Municipal Freedom of Information and Protection of Privacy Act, (R.S.O. 1990, c M.56)*. This information will be used to determine suitability and eligibility for housing applied to, a continuation of housing and the appropriate rent scale and rent-geared-to-income charge. Personal information may be disclosed to housing providers, other municipal or provincial departments and agencies that assist in the provision of social housing and social agencies providing social assistance to the applicant. All applicants must consent to the verification, disclosure and the transfer of information given on this form and attachments by or to any of the above entities and you are required to provide supporting material for the purpose of processing the application.

**9. TERMS AND CONDITIONS**

I/We acknowledge and understand the following Terms and Conditions shall apply to this Application and, if assistance is approved, to any subsequent grant/loan:

1. The City of London and/or its authorized representatives or agents may carry out the necessary inquiries for the purpose of confirming the information provided in this Application Form. Any work carried out before written confirmation of final approval from the City of London is not eligible for assistance.
2. Home repairs/accessibility modifications should commence and be completed within two (2) months from the date of a Final Approval Letter from the City of London.
3. The amount of the grant/loan is based on the City of London approved mandatory repairs/accessibility modification costs.
4. The entire amount of the grant/loan, if approved, may only be used to finance the City of London's approved home for repairs and/or accessibility modifications in the dwelling identified in the Final Approval Letter.
5. The grant/loan will be subject to the Terms and Conditions agreement and any grant/loan-related documentation (e.g. mortgage, promissory note, etc.).

6. In the event, any Terms and Conditions of the grant/loan are not met, or if a false declaration is knowingly made, the City of London has the right to cancel the approval and/or recover any funds paid (plus interest).
7. For home accessibility modifications, homeowners must sign a Promissory Note agreeing to continue to own and occupy the dwelling unit for at least six (6) months commencing on the first day of the month after the final payment is issued.
8. For home repairs, homeowners must sign a forgivable loan agreement with a ten (10) year forgiveness period beginning on the date of work completion, with loan forgiven at a rate of ten percent (10%) per year.
9. Total household assets (not including vehicles, furniture, RRSP, RDSP, RESP, and RRIF) do not exceed \$30,000 (See Section 7. Household Asset on page 4).

## 10. DECLARATION

I/We hereby confirm to the best of my/our knowledge, the information provided in this application is complete and accurate in every respect.

I/We hereby confirm I am/we are the property owner(s), or the owner's authorized agent(s), for the property being adapted.

I/We hereby authorize site visits of this property, as required, on the understanding that any site visits conducted by the City of London and/or its authorized staff person are for internal administrative purposes only, and provide no guarantee or assurance of compliance with any applicable building codes or standards.

I/We hereby acknowledge that if my/our funding application is accepted it will not apply to prior work completed.

I/We acknowledge that in the event that a false declaration is knowingly made, the City of London shall have the right to cancel the approval and recover any funds paid (plus interest).

I/We have read, understood and agree to the Terms and Conditions listed above.

Primary Applicant Name	Signature	Date
Secondary Applicant Name	Signature	Date
Other registered on title (if applicable)	Signature	Date

*This information is being collected for the sole purposes of the City of London, Ontario Renovates Program - Home Adaptations for Independence and will be treated in accordance with the relevant provisions of the Municipal Freedom of Information and Protection of Privacy Act. Information collected will be used solely for the purposes stated in this Application Form.*

### INELIGIBLE PROJECT

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

- Any home accessibility modifications/repairs 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, or Solar panels
- Accessibility modifications/repairs to any commercial or non-residential component of properties
- 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
- The Program does not provide any warranty after work is completed

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

# PROCESS OVERVIEW for Homeowners

## Step 1: Complete the Application Form and submit required documentation

To apply for the Ontario Renovates, you may email your completed application and required documentation to [housing@london.ca](mailto:housing@london.ca); OR you may mail or drop off your completed application and required documentation to our address:

**The Corporation of City of London  
Housing Services  
Citi Plaza, 2<sup>nd</sup> Floor  
355 Wellington Street, Suite 248  
London ON N6A 3N7**

**APPLICATIONS WILL NOT BE ACCEPTED BY FAX**

## Step 2: Property site visit

A City of London staff person may contact you to discuss the home repair(s)/accessibility modification(s) and may arrange a site visit to determine the eligibility.

## Step 3: Wait for your “Conditional Approval”

You will be advised in writing whether the application is conditionally approved. Note: Any home repairs/accessibility modifications completed prior to final approval of the grant/loan will not be eligible for financial assistance. The following steps are to be followed only after you are notified your application is conditionally approved.

## Step 4: Obtain bids from contractors

After you receive written confirmation from the City of London that your grant/loan is conditionally approved, you will need to obtain a minimum of three (3) separate cost estimates for the home repair(s)/accessibility modification(s). You should ask contractors what warranty they will provide on their work. This is important as the program does not provide any warranty after work is completed.

You will have thirty (30) calendar days following the date of the Conditional Approval letter to obtain these cost estimates and submit them to the Housing Services. If you do not submit them, your conditional approval may be cancelled. Estimates should never be forwarded directly from the contractor to the Housing Services.

It is your responsibility to find a qualified contractor and to ensure that the work is completed in accordance with any applicable legislation such as the *Ontario Building Code* or municipal by-laws in your area. Applicants are encouraged to find a contractor who is a member of the *London Home Builders Association* and/or is in good standing with the *Better Business Bureau*.

## Step 5: Wait for your “Final Approval”

Your cost estimates will then be reviewed. If acceptable, the City of London will send you a Final Approval letter confirming the approved home repair(s)/accessibility modification(s), the value of the assistance (up to \$5,000 for accessibility modification, up to \$15,000 for home repair) and advising you that work may begin. The home repairs/accessibility modifications must be completed within two months after the date of the Final Approval Letter.

## Step 6: Getting reimbursed

To be reimbursed, you will need to submit all of your original invoices or receipts, the signed Promissory Note (for accessibility modifications) or Loan Agreement (for home repairs), and the Request for Payment Form. A final site visit of the unit will also take place.