



2024 ONTARIO RENOVATES PROGRAM HOMEOWNERS APPLICATION FORM

**Applications will be accepted on a first come, first served basis
until funding is depleted.**

Funding is limited, apply early!

**ANY WORK UNDERTAKEN BEFORE RECEIVING APPROVAL FROM THE CITY OF LONDON FOR THE
ONTARIO RENOVATES PROGRAM WILL NOT BE ELIGIBLE FOR CONSIDERATION OR APPROVAL
FOR FUNDING.**

Please submit your fully completed application forms to:

City of London, Municipal Housing Development
Ontario Renovates Program
Citi Plaza, 2nd Floor
355 Wellington Street, Suite 248
London, ON N6A 3N7

**For more information or for assistance in completing your application, please reach out to our
Housing Coordinator at 519-661-CITY (2489) Ext. 5523 or via email at housing@london.ca**

This program is made possible through funding provided by the Federal and Provincial governments. It aims to extend financial assistance to low to moderate-income households who own a home in the City of London or County of Middlesex. The program is designed to assist in repairing homes to meet acceptable standards and enhance accessibility through modifications and/or adaptations. The primary demographic target includes individuals aged 60 or older and/or persons with disabilities.

FACT SHEET

Potential Financial Assistance:

1. A one-time grant up to \$5,000 is available for home accessibility modification(s). The grant is non-repayable as long as the homeowner(s) commits to occupying the dwelling for at least six (6) months, starting from the first day of the month following the final payment for home accessibility modification(s).
2. A one-time forgivable loan of up to \$15,000 is offered for home repair(s). This forgivable loan does not require repayment and is forgiven at a prorated rate over ten (10) years. To secure the loan, homeowner(s) must sign a loan agreement, and security will be registered on title for the ten (10) year forgivable loan period in which the homeowner(s) commits to occupying the dwelling.

Eligibility Criteria:

- Senior's aged 60 or older and/or individuals with disabilities.
- Households that fulfill the following conditions:
 - Annual gross income for all household members 18 years or older is at or below \$95,000.
 - Total household assets for all household members 18 years or older are at or below \$30,000.
 - Homeowner(s) whose sole and principal residence is in the City of London or Middlesex County.
 - Properties with tax values at or below \$320,000 (not fair market value).
 - Properties with taxes paid up to date.

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

Approved Repairs and Accessibility Modifications:

Examples of eligible home repairs include:

- Heating System
- Walls
- Roofs
- Chimneys
- Vents/Louvers
- Foundations
- Doors and Windows
- Electrical System
- Plumbing
- Septic System
- Well Water/Well Drilling
-

Examples of approved home accessibility modifications include:

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

Please be aware that some of the repairs listed above may not be considered without supporting documentation, at the discretion of the City of London staff (i.e., Medical Form).

Program Requirements:

To be considered for the Ontario Renovates Program, please complete and sign the application form, ensuring all necessary supporting documentation is included:

- A copy of one piece of government-issued photo identification (i.e., driver's license, passport, citizenship, or Ontario photo card) for homeowner(s) only.
- Pictures depicting the proposed repair(s) and/or modification(s), accompanied by three (3) work estimates.
- A copy of the property owner's most recent Property Tax Assessment.
- If you are not the property owner but an authorized agent, please submit a document clearly identifying your authority.
- Security will be registered on the properties title.
- A copy of the 2023 Canada Revenue Agency (CRA) Notice of Assessment showing line 15000 for all homeowner(s) and household members 18 years and older. (Please refer to Section 6, Household Income).
- A list of assets (i.e., TFSAs, GICs, Bonds, Mutual Funds, Savings Account etc.) for all household members 18 years and older. Exclude RRSP, RDSP, RESP and RRIF statements. (Please refer to Section 7, Household Assets).

PLEASE KEEP FOR YOUR REFERENCE

| OVERVIEW OF THE ONTARIO RENOVATES PROGRAM PROCESS – HOMEOWNER(S) | |
|--|---|
| Step | Description |
| 1. | The City of London will review your Ontario Renovates Application within thirty (30) business days of receiving it, ensuring completeness, and conducting an initial eligibility screening based on household income, assets, and other application criteria. |
| 2. | For home repair(s) and modification(s), a City staff member may contact you to schedule an inspection if the scope of work, estimates and costs need further assessment. |
| 3. | Upon approval, you will receive a Conditional Approval Letter confirming the approved work and the assistance value. For home repairs, homeowner(s) must sign two (2) Loan Agreements and Promissory Notes and return all signed copies to the City of London. For home modifications, homeowners will complete and sign two (2) Promissory Notes , returning both original signed copies to the City of London. Copies of documents will be provided to the homeowner(s). <i>Important Note: Loans \$5,000 or more necessitate a meeting between the homeowner(s) and a lawyer to sign the Loan Agreements, Promissory Notes and register security on title. The City of London provides funding for legal fees associated with this process.</i> |
| 4. | Upon return of the signed Loan Agreements, Promissory Notes and Registered Security, a Final Approval Letter will be issued, specifying the approved contractor(s), assistance value, and advising work can begin. <i>NOTE: Home repairs must commence and be completed within 60 days following the Final Approval Letter, and home modifications within 30 days.</i> |
| 5. | Once the work is finished, the homeowners will fill out the Request for Payment Form , submitting it along with pictures of the completed work and all original invoice(s)/receipt(s) from the contractor(s) to the City of London to initiate the review and reimbursement process. Invoices/receipts must be addressed to the homeowner(s), and contain the contractor’s name, address, business number, and itemized project costs. A City of London staff member may conduct a final site visit to confirm completion before concluding the reimbursement process. |
| 6. | Payments will be issued to homeowners within 15 business days of receiving the completed Request for Payment Form, pictures of the work, and all original invoices/recipes. <i>Note: Any amount exceeding the established funding maximum is the responsibility of the homeowner(s).</i> |
| PROJECTS NOT ELIGIBLE FOR ONTARIO RENOVATES PROGRAM FUNDING | |
| <ul style="list-style-type: none"> • Any work initiated or completed before receiving approval for the program. • Construction lacking the necessary local municipal building permit approval. • Cosmetic renovations and repairs (i.e., driveway paving, painting, and flooring). • Landscaping, maintenance, or installation of solar panels. • Central air conditioning. • Accessibility modifications 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 <i>Housing Services Act 2011</i>. • Applicants who had previously received Ontario Renovates Program funding. • Households that have received prior funding from the Affordable Housing Program or Off-Reserve Aboriginal Housing (Trust) Program. | |

2024 ONTARIO RENOVATES PROGRAM HOMEOWNERS APPLICATION FORM

- Please print clearly.
- Complete all sections in full where applicable.
- Repairs or accessibility modifications initiated or completed on the property before approval are not eligible for Ontario Renovates Program funding.

The personal information collected on this form is collected under the authority of the *Housing Services Act, 2011, S.O. 2011, c. 6, Sched. 1*, and will be used to determine suitability and funding eligibility under the City of London's Ontario Renovates Program. Questions about this collection should be addressed to the Manager of Municipal Housing at 355 Wellington St. Suite 248 2nd Floor, London ON N6A 3N7, Tel: 519-661-CITY (2489) Ext. 2488, Email: housing@london.ca.

1. APPLICANT TYPE

- Senior Aged 60+
- Person(s) with Disabilities

2. PROPERTY OWNER (1)

| | | |
|-------------|---------------|---------------------------------|
| Last Name: | First Name: | Date of Birth: (Year-Month-Day) |
| | | / / |
| Home Phone: | Mobile Phone: | Email: |

PROPERTY OWNER (2)

| | | |
|-------------|---------------|---------------------------------|
| Last Name: | First Name: | Date of Birth: (Year-Month-Day) |
| | | / / |
| Home Phone: | Mobile Phone: | Email: |

- Yes, I/We have attached a copy of one piece of government-issued photo identification (i.e., driver's license, passport, citizenship, or Ontario photo card)**

3. PROPERTY INFORMATION

| | | | |
|-------------|-----------------|--------------|--|
| Apt/Unit #: | Street Address: | | |
| City: | Province: | Postal Code: | |

Do you reside at this address? Yes No

Mailing Address (If different than the address above)

| | | | | |
|-------------|-----------------|-------|-----------|--------------|
| Apt/Unit #: | Street Address: | City: | Province: | Postal Code: |
|-------------|-----------------|-------|-----------|--------------|

5. SCOPE OF ACCESSIBILITY MODIFICATION(S)

Accessibility Modification(s): Estimated Cost and Preferred Contractor \$ _____

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

Please note - therapeutic care, supportive care, and portable aid equipment is not eligible.

Please check all that apply and submit pictures showing the proposed modification(s):

- | | | |
|--|---|---|
| <input type="checkbox"/> Ramps | <input type="checkbox"/> Raised Toilets | <input type="checkbox"/> Levered Handles on Doors and Faucets |
| <input type="checkbox"/> Fire Alarms | <input type="checkbox"/> Handrails and Grab Bars | <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"/> Other (please specify): _____ | | |

Please briefly describe why the modification(s) are needed: *(If more room is needed, please attach an additional piece of paper)*

****Please submit three (3) vendor estimates, each with HST numbers to complete this application. Vendor estimates with business numbers only, may be considered on a case-by-case basis. ****

***Yes, I/We have included photos showing the proposed modification(s).**

6. HOUSEHOLD INCOME

Enter the annual income for 2023 from your Canada Revenue Agency (CRA) Notice of Assessment, specifically on Line 15000, for homeowner(s) and all household members 18 years and older.

Include a copy of the 2023 Canada Revenue Agency (CRA) Notice of Assessment for all individuals listed below with this application.

| Household Member | Annual Income (Line 15000 of the CRA Notice of Assessment) | Copy Attached |
|---|--|--------------------------|
| Property Owner (1) | \$ _____ | <input type="checkbox"/> |
| Property Owner (2) | \$ _____ | <input type="checkbox"/> |
| Household Member (18 years and older) | \$ _____ | <input type="checkbox"/> |
| Household Member (18 years and older) | \$ _____ | <input type="checkbox"/> |
| Household Member (18 years and older) | \$ _____ | <input type="checkbox"/> |
| Total Annual Income for all Household Members: (Maximum is \$95,000/year) | \$ _____ | |

7. HOUSEHOLD ASSETS

List all liquid financial assets, including TFSAs, GICs, Bonds, Mutual Funds, Savings Accounts and/or other investments, for homeowner(s) and all household members 18 years and older.

Exclude RRSP's, RDSP's, RRIF's, RESP's, vehicles, and furniture from that list.

| Type of Asset | Household Member | Asset Value |
|--|------------------|-------------|
| TFSA's | | \$ |
| GICs | | \$ |
| BONDS | | \$ |
| MUTUAL FUNDS | | \$ |
| SAVINGS ACCOUNT | | \$ |
| OTHER (Please specify) | | \$ |
| Total Assets for all Household Members (Maximum is \$30,000) | | \$ _____ |

8. THIRD PARTY SUPPORT (if applicable)

Did anyone assist in completing this form? Yes No

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

- Medical Professional
 Social Worker
 Family, Friend or Neighbour
 Other _____

Name of person who provided assistance:

Phone #:

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 application should clarification be necessary.

Yes

No

Property owner (1): Signature

Property owner (2): Signature

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 to confirm the information provided in this application package.
2. Any work undertaken before receiving written confirmation of final approval from the City of London is not eligible for assistance.
3. The grant or forgivable loan amount is based on the City of London's approved mandatory repair(s) and modification(s) costs.
4. The entire approved grant/loan may only be utilized to fund the City of London's approved home repair(s)/modification(s) in the identified dwelling mentioned in the Final Approval Letter.
5. The grant or forgivable loan will be subject to the Terms and Conditions outlined in the Final Approval Letter and related documentation (i.e., Promissory Note, Loan Agreement).
6. By signing the Loan Agreement, the homeowner agrees to a ten (10) year forgiveness period starting from the date of the loan advance, with the loan forgiven at a rate of ten percent (10%) per year. The agreement also states that the loan will be registered on title within program timelines on the property. (Two copies of a Loan Agreement must be signed by the homeowner(s) for home repair(s)).
7. Signing the Promissory Note indicates the homeowner's commitment to own and occupy the dwelling for at least six (6) months, beginning on the first day of the month after the final payment is issued. (Two copies of the Promissory Note must be signed by the homeowner(s) for home repairs and accessibility modification(s)).
8. In the event any Terms and Conditions of the grant or forgivable 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).
9. Home repairs must commence and conclude within 60 days, and home modification(s) must commence and conclude within 30 days from the date of the Final Approval Letter from the City of London.
10. Total household assets (excluding RRSP's, RDSP's, RRIF's, and RESP's, vehicles, and furniture) cannot exceed \$30,000.

10. DECLARATION

1. I/We hereby confirm to the best of my/our knowledge, the information provided in this application is complete and accurate in every respect.
2. I/We hereby confirm I am/we are the property owner(s), or the owner's authorized agent(s), for the property being adapted.
3. I/We hereby authorize site visits of this property, as required. I understand 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.
4. I/We hereby acknowledge that if my/our funding application is accepted, it will not apply to prior work completed.
5. I/We hereby acknowledge that if my/our funding application is accepted, I/we cannot claim the repair(s) for any Provincial tax rebate programs.
6. I/We acknowledge that in the event 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).
7. I/We have read, understood, and agree to the Terms and Conditions listed above.

| | | |
|--|-----------|-------------------|
| Property Owner (1) <i>(please print)</i> | Signature | Date (yyyy/mm/dd) |
| Property Owner (2) <i>(please print)</i> | Signature | Date (yyyy/mm/dd) |
| Household Member <i>(please print)</i> | Signature | Date (yyyy/mm/dd) |
| Household Member <i>(please print)</i> | Signature | Date (yyyy/mm/dd) |

11. CHECKLIST FOR HOMEOWNERS

Please use this checklist to ensure all necessary documents are attached for a complete application.

| Yes | *N/A | Item |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Completed Application Form with all required signatures. |
| <input type="checkbox"/> | <input type="checkbox"/> | Pictures showing the proposed repair(s) and/or modification(s). |
| <input type="checkbox"/> | <input type="checkbox"/> | Three (3) work estimates with HST numbers for proposed repair(s) and/or modification(s). Vendor estimates with business numbers only, may be considered on a case-by-case basis. |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of one piece of government-issued photo identification for homeowner(s) (i.e., driver's license, passport, citizenship, or Ontario photo card). |
| <input type="checkbox"/> | <input type="checkbox"/> | Property Tax Assessment showing payments are up to date and the property valuation. |
| <input type="checkbox"/> | <input type="checkbox"/> | A document clearly identifying an authorized agent on behalf of the homeowner(s). |
| <input type="checkbox"/> | <input type="checkbox"/> | Copies of 2023 Canada Revenue Agency (CRA) Notice of Assessment showing Line 15000 as verification of income for all household members 18 years and older. |
| <input type="checkbox"/> | <input type="checkbox"/> | List of all household assets. |

*Not Applicable

12. HOW DID YOU HEAR ABOUT THE ONTARIO RENOVATES PROGRAM?

To assist us in improving our community outreach, please indicate how you became aware of the Ontario Renovates Program by selecting the relevant option below:

| Check all that apply | Source |
|--------------------------|-------------------------------------|
| <input type="checkbox"/> | Digital Billboard |
| <input type="checkbox"/> | Facebook/Twitter/Other Social Media |
| <input type="checkbox"/> | Radio/Newspaper |
| <input type="checkbox"/> | Family/Friend |
| <input type="checkbox"/> | Other: _____ |