



2026 ONTARIO RENOVATES PROGRAM HOMEOWNER PACKAGE

Applications will be accepted on a first-come, first-served basis until funding is depleted. Funding is limited, apply early!

If you are having difficulty completing this application, please contact us for a referral to an agency that can assist you. You can reach us at 519-661-2489 (ext.7831) or by emailing housingprograms@london.ca.

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

Please submit your fully completed application forms at City Hall to:

City of London, Municipal Housing and Industrial Development
Ontario Renovates Program
300 Dufferin Ave- Path2Approval Counter 2nd Floor
London, ON N6A 3N7
8:30-4:30pm

Or Mail to:

City of London, PO 5035
London, ON
N6A 4L9
Attn: Ontario Renovates Program

PROGRAM OVERVIEW

This program, made possible through funding from the Federal and Provincial governments, provides financial assistance to low to moderate income homeowners in the City of London and the County of Middlesex. The program helps repair homes to meet acceptable standards and improve accessibility through modifications or adaptations. It serves individuals aged 60 or older and people with disabilities.

Fact Sheet

Financial Assistance Available

- A one-time 10-year forgivable loan of up to \$25,000 for home repairs and/or accessibility modifications.
- If approved for accessibility modifications, the first \$5,000 is a one-time non-repayable grant, provided the homeowner occupies the dwelling for at least six (6) months after receiving payment.
- If the loan is approved, it will be forgiven on a prorated basis over a ten (10) year period, provided the homeowner complies with all terms of the loan agreement, including maintaining the property as their sole and principal residence.

Eligibility Criteria

- Seniors aged 60 or older and/or individuals with disabilities.
- Annual gross household income at or below \$95,000 (based on the previous year's Notice of Assessment, Line 15000) for household members 18 or older.
- Total household liquid assets at or below \$30,000 (including TFSA's, GIC's, bonds, mutual funds, savings accounts) for household members 18 or older.

Property Eligibility

- The property must be the sole and principal residence and located within London or Middlesex County.
- **Property Tax Value** at or below \$320,000 (**not fair market/resale value**).
- Mortgage payments and property taxes must be up to date.
- The home must have Insurance coverage for its full value.

Homeowner Requirements

- Submit completed and signed Ontario Renovates Program application forms with supporting documentation.
- Provide government-issued photo ID (i.e., driver's license, passport, citizenship, or Ontario photo card) for homeowners.
- Provide the 2025 Canada Revenue Agency (CRA) Notice of Assessment for household members 18 or older.
- Submit a Property Tax Assessment verifying tax value and up to date payments.
- Confirm mortgage and insurance coverage.
- List liquid assets for household members 18 and older.
- Obtain and submit three (3) contractor estimates for proposed repairs and/or modifications.
- Provide pictures of the proposed repair and/or modification areas.

Examples of Repairs:

- Heating
- Roofs
- Electrical
- Chimneys
- Walls
- Plumbing
- Doors and windows
- Floors
- Septic systems
- Foundations
- Vents/louvers

Examples of Accessibility Modifications:

- Ramps
- Handrails
- Levered handles
- Fire alarms
- Grab bars
- Accessible shower stalls
- Chair and bath lifts
- Raised toilets
- Height adjustment to countertops

PLEASE KEEP FOR YOUR REFERENCE

Ontario Renovates Program Process - Homeowners

Step	Description
1.	The City of London reviews applications within thirty (30) business days, ensuring completeness and initial eligibility based on income, assets, property value, and other criteria.
2.	City staff may schedule an inspection if further assessment of the scope of work, estimates, and costs are needed.
3.	If approved, the homeowner will receive a Conditional Approval Letter outlining the approved work and funding amount, along with a Promissory Note and Loan Agreement, if applicable. The homeowner must sign and return two (2) original Promissory Notes and, where applicable, Loan Agreements .
4.	Upon receipt of the signed documents, the City will issue a Letter of Agreement authorizing work to begin. Repairs must start within 60 days of the date of the Letter, and modifications must start within 30 days.
5.	Upon work completion, the homeowner submits the signed Letter of Agreement, original invoices, and photos of completed work . The City may conduct a site visit before processing payment.
6.	Payments are issued within 15 business days after receiving required documents. Payments go directly to homeowners, not contractors. Any costs exceeding the approved funding are the homeowner's responsibility.

Projects Ineligible for Ontario Renovates Program Funding

- Work started or completed before program approval.
- Construction without necessary municipal building permits.
- Cosmetic renovations and repairs (i.e., driveway paving, painting, and flooring).
- Landscaping, maintenance, or solar panels installation.
- Central air conditioning.
- Accessibility modifications to commercial or non-residential properties.
- Supportive care, nursing care or therapeutic equipment.
- Projects receiving funding from the Ministry of Health, Ministry of Community and Social Services, or other capital support programs.
- Community or Social Housing as defined under the *Housing Services Act 2011*.
- Applicants who had previously received Ontario Renovates Program funding.
- Households that received prior funding from the Affordable Housing Program or Off-Reserve Aboriginal Housing (Trust) Program.



2026 ONTARIO RENOVATES PROGRAM HOMEOWNER APPLICATION FORM

- Please print clearly and legibly.
- Complete all applicable sections in full.
- Repairs or accessibility modifications started or completed before approval will not be 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 and Industrial Development
Tel: 519-661-CITY (2489) Ext. 7381, or email: housingprograms@london.ca.

1. Applicant Type

- Senior (60 years of age or older)
- Person with a disability

2. Property Owner (1)

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

Property Owner (2)

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

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

3. Property Details

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:
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Type of Home:

Detached/Single family home Semi-detached Duplex Townhouse Apartment

Other (Please specify): _____

Number of residents in the home? _____ Number of Bedrooms? _____

Is the dwelling located on a reserve? Yes No

What is the current **property tax value** of your home (**not fair market**)?

Are your mortgage payments up to date? Yes No

Are your property taxes up to date? Yes No

Do you have insurance coverage for the full value of your home? Yes No

Has the property in need of renovations previously received a grant or loan assistance for renovations? If yes, please provide the program name, date, case number, and nature of repairs: Yes No

Program Name: _____

Date: _____

Case Number: _____

Nature of Repairs: _____

Yes, I/we have attached a copy of the Property Tax Assessment showing payment is up to date.

4. Scope of Repairs

Estimated Cost \$ _____

Preferred Contractor _____

Please select all that apply and provide photos of the area in your home that requires repair:

Heating systems Chimneys Doors and windows Foundations

Roofs Walls Floors Vents/louvers

Electrical systems Plumbing Septic systems

Other (please specify): _____

Please provide a brief explanation of why the repairs are needed. *(If additional space is required, attach a separate sheet)*

Estimate Submission Requirements:

- Submit three (3) contractor estimates for each type of work requested.
- Ensure all estimates cover the same scope of work.
- Each estimate must include the contractor's HST number.

Yes, I/we have attached pictures showing the proposed repairs and three (3) estimates.

5. Scope of Accessibility Modifications

Estimated Cost \$ _____

Preferred Contractor _____

All requested accessibility modifications must be directly related to a household member's physical disability. Additional medical documentation may be required to support your request.

Please note that therapeutic care, supportive care, and portable assistive equipment are not eligible.

Please select all that apply and provide photos of the area in your home that require modification:

- | | | |
|--|---|--|
| <input type="checkbox"/> Ramps | <input type="checkbox"/> Fire alarms | <input type="checkbox"/> Chair and bath lifts |
| <input type="checkbox"/> Handrails | <input type="checkbox"/> Grab bars | <input type="checkbox"/> Raised toilets |
| <input type="checkbox"/> Levered handles | <input type="checkbox"/> Accessible shower stalls | <input type="checkbox"/> Height adjustments to countertops |
| <input type="checkbox"/> Other <i>(please specify)</i> : _____ | | |

Please provide a brief explanation of why the modifications are needed. *(If additional space is required, attach a separate sheet)*

Estimate Submission Requirements:

- Submit three (3) contractor estimates for each type of work requested.
- Ensure all estimates cover the same scope of work.
- Each estimate must include the contractor's HST number.

Yes, I/we have attached pictures showing the proposed modifications and three (3) estimates.

6. Household Income

Please provide the annual income for 2025 for all household members aged 18 years and older, as stated on your Canada Revenue Agency (CRA) Notice of Assessment (NOA), Line 15000.

Include a copy of the 2025 CRA NOA for everyone listed below.

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 older)	\$ _____	<input type="checkbox"/>
Household Member (18 years older)	\$ _____	<input type="checkbox"/>
Household Member (18 years older)	\$ _____	<input type="checkbox"/>
Total Annual Income for All Household Members: <i>(Maximum: \$95,000/year)</i>	\$ _____	

7. Household Assets

Please list all liquid financial assets for each household member aged 18 years or older, including TFSA's, GICs, bonds, mutual funds, savings accounts and other investments.

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

Type of Asset	Household Member	Asset Value
TFSA's		\$ _____
GICs		\$ _____
Bonds		\$ _____
Mutual Funds		\$ _____
Savings Account		\$ _____
Other <i>(Please specify)</i>		\$ _____
Total Assets for All Household Members <i>(Maximum: \$30,000)</i>		\$ _____

8. Third Party Support (if applicable)

Did anyone assist you in completing this form? Yes No

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

- Medical Professional
- Social Worker
- Family/Friend/Neighbour
- Other (*please specify*) _____

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 for clarification if necessary.

Yes

No

Applicant Signature

9. Terms and Conditions

I/We acknowledge and understand that the following Terms and Conditions apply to this application and, if assistance is approved, to any subsequent grant or loan.

1. The City of London and/or its authorized representatives or agents may conduct necessary inquiries to verify the information provided in this application package.
2. Any work undertaken before receiving written confirmation of final approval from the City of London is ineligible for assistance.
3. The grant or forgivable loan amount is based on the City of London's approved costs for repairs and accessibility modifications.
4. The entire approved grant or loan may only be used to fund the City of London's approved home repairs and modifications for the property specified in the Conditional Approval Letter, Promissory Note, Loan Agreement (if applicable), and Letter of Agreement.
5. The grant or forgivable loan will be subject to the Terms and Conditions outlined in the Letter of Agreement 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 final loan advance, with the loan forgiven at a rate of ten percent (10%) per year. (Two (2) copies of a Loan Agreement must be signed by the homeowners for home repairs).
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 (2) copies of the Promissory Note must be signed by the homeowners for home repairs and accessibility modifications).
8. If 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 reserves the right to cancel the approval and/or recover any funds paid (plus interest).
9. Home repairs must begin within 60 days, and home modifications must begin within 30 days from the date of the Letter of Agreement. All repairs and accessibility modifications must be completed by the end of the calendar year.
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 that, 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 that I am/we are the property owner(s) or the owner's authorized agent(s) of 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 are for internal administrative purposes only and provide no guarantee of compliance with 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 repairs 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 Homeowner Application

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 and signed Ontario Renovates Program Application Forms, including signatures.
<input type="checkbox"/>	<input type="checkbox"/>	Copy of one piece of government-issued photo ID for homeowners (i.e., driver's license, passport, citizenship, or Ontario photo card).
<input type="checkbox"/>	<input type="checkbox"/>	Copies of 2025 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"/>	Property Tax Assessment verifying tax value and up to date payments.
<input type="checkbox"/>	<input type="checkbox"/>	Confirmation of mortgage payments up to date.
<input type="checkbox"/>	<input type="checkbox"/>	Confirmation of insurance coverage for the full value of the home.
<input type="checkbox"/>	<input type="checkbox"/>	List of liquid assets for members 18 and over.
<input type="checkbox"/>	<input type="checkbox"/>	Three (3) estimates with HST numbers for proposed repairs and/or modifications.
<input type="checkbox"/>	<input type="checkbox"/>	Pictures showing proposed repairs and/or modification areas of the home.
<input type="checkbox"/>	<input type="checkbox"/>	A document clearly identifying an authorized agent on behalf of the homeowner.

*Not Applicable

12. How did you hear about the Ontario Renovates Program?

To help us improve our community outreach, please indicate how you learned about the Ontario Renovates Program by selecting the most 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: _____