

Ontario Renovates Program Eligibility Criteria, Program Rules, Eligible Repairs, Application Process, and Application

Ontario Renovates is a program that provides financial assistance to homeowners by way of a forgivable loan to repair their home to acceptable standards while improving the energy efficiency and/or increasing accessibility of their unit. The program helps homeowners in substandard dwellings who cannot afford to pay for the necessary repairs to their home. This program is funded by the Investment in Affordable Housing for Ontario Revolving Loan Fund. Applications will not be received prior to November 18, 2024. Applications will be approved in the order that they are received and deemed to meet eligibility criteria.

Eligibility Criteria

To be eligible for financial assistance, the homeowner must:

- Be a resident within the County of Renfrew
- Be 18 years of age or older
- Be a Canadian Citizen, Landed Immigrant, or have Refugee Claimant status
- Provide a copy of photo identification and birth certificate for all adults included within the application
- Currently occupy the home for which the Ontario Renovates Application is submitted, and it must be the sole and principal residence of the title holder(s)/applicant(s).
- Have household income at or below \$90,400 gross (annual income)
- Provide the most current year Income Tax Assessment for all adult members of the household and title holders
- Be the owner of a home not valued at more than \$375,000
- Have assets of no more than \$20,000 (Community Housing Asset Directive will be followed regarding assets that can be considered exempt).
- Have proof of insurance for the full value of the home
- Have property taxes and mortgage paid and up to date

Program Rules

- Funding is provided to eligible applicants in the form of a 10-year, interest free forgivable loan to homeowners based on the cost of approved work items up to \$15,000.
- Additional funding may be available for accessibility repairs up to \$3,500. The application must include a letter from a healthcare provider to verify the renovation need. This portion of the funding does not require repayment.
- Loans are repayable if the home is sold, the homeowner/title holder(s) cease to live in the home, or if funding is used for other purposes.
- If the cost of the mandatory repairs is more than the maximum forgivable loan available, the homeowner will be required to cover the additional cost.
- If assistance was previously issued under the Ontario Renovates Program, new requests for additional funding are ineligible.

Eligible Repairs

Major repairs and rehabilitation required to make a house safe, while improving energy efficiency. Examples include, but are not limited to:

- Heating Systems
- Chimneys
- Doors and Windows
- Foundations
- Roofs, Walls, Floors and Ceilings
- Vents, Louvers
- Electrical Systems (does not include installation of solar panels)
- Plumbing
- Septic Systems, Well Water and Well Drilling
- Electrical Systems (does not include installation of solar panels)
- Accessibility Modifications up to \$3,500 (examples: ramps, handrails, chair and bath lifts, height adjustment to countertops, cues for doorbells/fire alarms)

Application Process

- An application must be completed, providing supporting information and documentation as required.
- Selected applicants will receive a letter to confirm funding eligibility, completion, and reporting requirements.
- **Only complete applications will be considered.**

You will need to supply the following information to support your application:

- Proof of insurance coverage for the full value of the home
- Proof that property taxes and mortgage are paid and up to date
- Most recent MPAC Property Tax Assessment
- Most recent bank statement (30 days) for all adult household members
- Photo Identification for all for all adult household members
- Verification of need from a healthcare professional (accessibility funding only)
- Estimates from 2 separate companies that are licenced
- Most current year Income Tax Assessment for all adult members of the household and title holders
(Please ensure Line 23600 is visible)

For more information or to apply for Ontario Renovates Funding, please contact:

County of Renfrew, Community Services
 450 O'Brien Road, Unit 104
 Renfrew, ON K7V 3Z2
 Telephone: 613-732-2601
 Toll Free: 1-866-897-4849

Email us at: rhc@countyofrenfrew.on.ca

Or, visit our website at: www.countyofrenfrew.on.ca



**Investment in Affordable Housing
Ontario Renovates
with
The County of Renfrew**



2024 Application Form

PART A - SERVICE MANAGER INFORMATION

A.1 Service Manager	
Service Manager Name: County of Renfrew	
Contact: Renfrew County Housing Corporation	
Telephone No. 613-732-2601	Fax No. 613-432-9402
E-mail Address: rhc@countyofrenfrew.on.ca	
Date Submitted to Ministry:	Most recent update (yyyy-mm-dd)

PART B - DESCRIPTION OF PROJECT

B.1 Project Detail		
IAH Reference No:	Project Name:	Initiative:
Owner's Name (everyone listed on title must be declared)		Does the owner reside at this address? Yes/No:
Home Owner(s) Contact		
Number	Street	Unit/Suite/P.O. Box
City/Town	Province	Postal Code
Telephone # (incl. Area code and Ext.)	Fax # (incl. Area code)	E-mail Address
B.2 Project Information		
Have you or anyone in your household received previous Government funding? (i.e., IAH/RRAP/AHP) Please circle If Yes, Provide the Project Reference number and the date it was approved:		
Have you or anyone in your household received previous Ontario Renovates funding? Yes No If Yes, you are ineligible for additional funding.		
Property Description:		
<i>Semi-Detached</i>	<i>Detached</i>	<i>Townhouse/Row house</i> <i>Other</i>
Age of House:	Approx Value of House:	
Unit Size (m2):	Number of Bedrooms:	
Insurance Payments up to date? (y/n):	Property Tax up to date? (y/n):	
Mortgage on the home? (y/n):		
Mortgage Payments up to date? (y/n):		

B.3 Project Owner Information

(applicable for Home Repair Projects / Owner resides at the project address)

Total Household Income for everyone listed on title: \$	Household Type:		
	Single	Family	Congregate

Applicant Type

Senior (65+)	Non-Senior (under 65)	Family	Single/Couple
Persons with Disabilities	Aboriginal		

.4 Scope of Work

Check all that apply:

Electrical	Fire Safety	Heating	Plumbing
Septic/Well Water/Well Drilling	Structural	Overcrowded	Accessibility
Other Please Specify:			

Assets: Type of assets that must be reported include savings, investments, RRSPs, RESPs, bonds and securities, all types of property, vehicles (including recreational vehicles) and any other valuable possessions.

Asset Type	Description of Asset(s)	Value of Asset
Property (including co-signer)		
Vehicles (primary vehicle exempt)		
Recreational Vehicles		
Chequing Account(s)		
Savings Account(s)		
Term Deposits, GICs		
RRSP/RESP		
Tax Free Savings Account(s)		
Other Specify		

APPLICANT DECLARATION

I/we hereby confirm that I/we are the owners (title holder(s)) of the house and property located at:

_____ (Address) and that no other person is an owner or listed on title.

I/we hereby grant permission to County of Renfrew to make any necessary inquiries to verify my/our income, assets, liabilities and credit information.

I/we hereby acknowledge that we have listed everyone on title and included each title holder's income on this application.

I/we hereby acknowledge that if my/our funding application is accepted it will not apply to work completed prior to the date of approval.

I/we hereby acknowledge that if my/our funding application is accepted I/we cannot claim the repairs for any Provincial tax rebate programs.

I/we hereby certify that all information contained in this application, including income, is true and complete in every respect.

I/we acknowledge that in the event that a false declaration is knowingly made, The County of Renfrew shall have the right to cancel the approval and recover any paid funds.

Print Name: _____ Signature: _____ Date: _____

Print Name: _____ Signature: _____ Date: _____