

Program Overview

The Ontario Renovates Program is offered as part of the Community Housing Renewal Strategy and Housing Supply Action Plan funded by the Ministry of Municipal Affairs and Housing (MMAH), and provides financial assistance to households in need to repair deficiencies in affordable ownership properties. Funding is provided in the form of a 10 year, interest-free forgivable loan based on the cost of approved home repairs up to \$15,000, and subject to the availability of program funds. A mortgage will be registered against the owner’s property for the duration of the loan forgiveness period for approved funding exceeding \$15,000. The Counties will discharge the mortgage at the end of the loan forgiveness period (i.e. 10 years) at the Counties’ expense. In the event of default under the terms of the Promissory Note Agreement, the applicant/owner(s) shall be solely responsible to discharge the mortgage on the property at his/her expense.

To support independent living for seniors and persons with disabilities, funding for accessibility repairs approved to a maximum of \$5,000 is in the form of a grant, and does not require repayment.

Applicant Eligibility

- Must be owners of the property for which funding is requested;
- Property must be within the United Counties of Leeds and Grenville;
- Home/property must be livable, and the sole and principal residence of the applicant/owner(s);
- A subsearch will be conducted by the Counties solicitor for project funding that exceeds \$10,000;
- Ownership of the property will be verified by the Counties for project funding estimated at \$15,000 or less;
- Home must be modest and valued at less than \$350,000;
- Combined gross annual income of the applicant/owner(s) cannot exceed \$97,000;
- Assets cannot exceed \$50,000;
- Mortgage, land lease payments for mobile homeowners, if applicable, home insurance, and property taxes must be paid up-to-date;
- Bill of Sale is required to prove ownership of a mobile home;
- Applicant(s)/project(s) may be ineligible if funding was previously received under the Homeownership or Ontario Renovates Programs, or any other repair program funded by the federal or provincial government.

Other program eligibility criteria may apply, and applicant/project eligibility shall be determined at the sole discretion of the United Counties of Leeds and Grenville. Examples of eligible and ineligible repairs follow.

Eligible Repairs

- Heating systems
- Chimneys
- Doors and windows
- Foundation repairs
- Roofs, walls, floors and ceilings
- Vents and louvers
- Electrical systems (does not include installation of solar panels)
- Plumbing
- Septic systems, well water, and well drilling
- Fire safety

Ineligible Repairs

- ✘ Repair projects already started or in progress prior to applying for Ontario Renovates
- ✘ Renovations for cosmetic purposes
- ✘ Driveway paving
- ✘ Landscaping
- ✘ Routine maintenance
- ✘ Painting
- ✘ Bathroom and/or kitchen makeovers

Prior to the advance of Ontario Renovates funding, a Promissory Note Agreement must be signed, consenting to the registration of a mortgage on the property for the amount of Ontario

Renovates funding received for projects that exceed \$15,000. Legal costs for completing a title subsearch and registering the mortgage will be included in the funding amount.

Accessibility Repairs

Modifications or repairs to reduce physical barriers reasonably related to the occupant's disability and necessary to ensure safe occupancy of the unit.

Eligible Accessibility Repairs

- Ramps
- Handrails
- Chair and bath lifts
- Height adjustments to countertops
- Cues for doorbells/fire alarms

Items Ineligible for Accessibility Repairs

- ✘ Mobility equipment (i.e. walkers, wheelchairs, and scooters)
- ✘ Supportive care

Applications are accepted on a first-complete, first-approved basis, subject to funding availability.

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

United Counties of Leeds and Grenville
Community and Social Services Division – Ontario Renovates
25 Central Avenue West, Suite 200
Brockville, ON K6V 4N6
613-342-3840 or 1-800-267-8146, extension 2401