

Affordable Housing Programs in Leeds and Grenville

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Affordable Housing Programs in Leeds and Grenville

- Housing Allowance Program
- Homeownership Program
- Ontario Renovates Program
- Secondary Suites Program



Housing Allowance

- Provides financial assistance directly to low-income renters to help make rents more affordable
- Canada-Ontario Housing Benefit (COHB)
- Jointly funded under the National Housing Strategy and is delivered by the province.
- Allows a renter to reside anywhere in Leeds and Grenville and receive a housing subsidy
- Portable benefit if the recipient moves

Housing Allowance

- The housing benefit is not “rent-geared-to-income”; however it provides a deep subsidy to make rents more affordable
- Applications can be completed online or using a paper application at a Community and Social Services office



Housing Allowance

Households approved for this benefit must consent to be removed from the Social Housing waitlist. This is to alleviate pressure on Social Housing waitlists and provides an alternative for households who have suitable housing, but require some financial assistance for it to be affordable.

Affordable Homeownership

- Provides down-payment assistance for first-time homebuyers in the form of a twenty-year forgivable loan
- Funding maximum is up to 5% of the purchase price, to a maximum of \$14,000
- Maximum purchase price of an eligible home is \$280,000
- Funding is in the form of a twenty-year forgivable loan

Affordable Homeownership

The down-payment assistance is considered by Canada Mortgage and Housing Corporation (CMHC) as homeowner equity for the purpose of securing CMHC mortgage insurance.



Ontario Renovates

- Provides a ten-year forgivable loan of up to \$15,000 to low-income homeowners to make necessary repairs
- Applicants must meet income and asset eligibility
- Eligible repairs may include:
 - Heating, plumbing or electrical
 - Windows and doors
 - Well drilling and well water repairs
 - Septic system repairs
 - Roofs, floors, ceilings



Ontario Renovates

Up to \$5,000 may be provided in the form of a non-repayable grant to increase accessibility of the home.

Accessibility repairs may include:

- Ramps
- Handrails
- Chair and bath-lifts
- High adjustment to countertops
- Cues for doorbells/fire alarms



Secondary Suite Program

- Sometimes called an additional residential unit (ARU), garden-suite, or in-law suite
- Is a self-contained unit, with a private kitchen, bathroom and sleeping area
- Each municipality within Leeds and Grenville have their own specific requirements related to the creation of a secondary suite (e.g. size, location)
- New Regulations allowing as-of-right development of up to three units per property only apply to serviced lots (e.g. city water and sewer)

Secondary Suite Program

Program streams in Leeds and Grenville:

Homeowner Program: a 15-year interest-free forgivable loan of up to \$25,000 to create a secondary suite on the property of the applicants primary residence

Landlord Program: a 10-year interest-free forgivable loan of up to \$50,000 for small landlords to create a secondary suite on the property of an existing residential rental unit

2023 Affordable Rents

	Bachelor	One Bedroom	Two Bedroom	Three Bedroom	Four+ Bedroom
Maximum Rent	\$769	\$900	\$1,052	\$1,249	\$1,832

- Purpose of the program is to encourage the creation of an affordable rental unit
- Rents charged during the affordability period must not exceed the maximum rent table
- Rents are reviewed annually by the United Counties of Leeds and Grenville

Secondary Suite Programs

Tenant Selection and Eligibility

- The homeowner/landlord will select the tenant that resides in the unit
- Tenants residing in the unit must be assessed by the Housing Department to determine income and asset eligibility
- Can be a relative of the homeowner/landlord



Social Housing Registry

Phone: 613-342-3840 / 1-800-267-8146, ext. 2450

Visit our website at <https://www.leedsgrenville.com/en/services/social-housing-registry>



Affordable Housing Coordinator Contact Information

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