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 COMPLETED PRIOR TO THE CITY APPROVAL OF THE ONTARIO RENOVATES PROGRAM WILL NOT BE CONSIDERED AND APPROVED FOR FUNDING

Submit your completed application form to:

City of London, Housing Services
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 contact by:

Telephone: 519-661-CITY (2489) ext. 5524 or email: housing@london.ca

This program is made possible through funding by the federal and provincial governments and offers financial assistance to low to moderate-income households who own a home in the City of London and County of Middlesex to repair their home to bring to acceptable standards and to increase accessibility in their home through modifications and/or adaptations. The population target is for persons who are a senior age 60 or older and/or persons with disabilities.
How Much Financial Assistance May You Receive?

1. A one-time grant up to $5,000 for home accessibility modification(s). This grant does not have to be repaid provided that the homeowner agrees to continue to occupy the dwelling for at least six (6) months commencing on the first day of the month after the final payment is issued for home accessibility modification(s).

2. A one-time forgivable loan up to $15,000 for home repair(s). This forgivable loan does not have to be repaid provided that the homeowner agrees to the loan forgiven at a prorated rate over ten (10) year for home repair(s). To secure the loan, homeowners will be required to sign a Loan Agreement and the property may be registered on title within program timelines on the property.

Who is Eligible?

- You’re a senior age 60 or older and/or persons with disabilities.
- The annual gross income of all household members 18 years and older residing in the home be at or below $60,000.
- The total household assets of all household members 18 years and older residing in the home be at or below $30,000.
- Own a home that is their sole and principal residence located in the City of London or Middlesex County.
- Property's assessed value is at or below $265,000.
- Property taxes are paid up to date.
- Owners of properties, which have received Residential Rehabilitation Assistance Program (RRAP) loans or any other CMHC funding, may be eligible.

What Repairs and Accessibility Modifications can be done?

Examples of home repairs may include:

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

Examples of home accessibility modifications may include:

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

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

What are the Requirements?

Complete and sign the Ontario Renovates application and provide all supporting documentation such as:

- A copy of one Government-photo identification (e.g. Driver's license, passport, citizenship, or Ontario photo card) for Homeowner(s) only.
- Photos showing the proposed modification(s) and/or repair(s) with accompanying 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 for the owner, must submit a copy of the document clearly identifying your authority.
- A copy of proof of homeownership (i.e. deed). The loan may be registered on title on the property.
- A copy of the year 2018 or 2019 Canada Revenue Agency (CRA) Notice of Assessment showing Line 150 for ALL Homeowners and Household members 18 years and older residing in the home. (See Section 6. Household Income).
- Verification of assets (i.e. TFSAs, GICs, Bonds, Mutual Funds, Savings Account etc.) on all household members 18 years and older residing in the home. Do not provide RRSP, RDSP, RESP and RRIF statements. (See Section 7. Household Asset).

The Process

See the Homeowners Process Overview at the back of the application. Remove and keep the page for your reference.
ONTARIO RENOVATES PROGRAM
HOMEOWNERS APPLICATION FORM

- Please print clearly.
- All sections must be completed in full where applicable.
- Any repairs or accessibility modifications started or completed on the property prior to approval are not eligible for the Ontario Renovates 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, Housing Administration & Support at 355 Wellington St. Suite 248 2nd Floor, London ON N6A 3N7. Tel: 519-661-2489 extension 2488, email: mliu@london.ca

1. TYPE OF APPLICANT APPLYING FOR THE PROGRAM

Client Type:
- ☐ Senior Aged 60+
- ☐ Person(s) with Disabilities

2. PROPERTY OWNER 1

<table>
<thead>
<tr>
<th>Last Name:</th>
<th>First Name:</th>
<th>*Date of Birth: (Year-Month-Day)</th>
</tr>
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<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Home Phone:</th>
<th>Mobile Phone:</th>
<th>Email:</th>
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</table>

3. PROPERTY OWNER 2

<table>
<thead>
<tr>
<th>Last Name:</th>
<th>First Name:</th>
<th>*Date of Birth: (Year-Month-Day)</th>
</tr>
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<table>
<thead>
<tr>
<th>Home Phone:</th>
<th>Mobile Phone:</th>
<th>Email:</th>
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</table>

☐ *Yes, I/We have attached a copy of one Government-photo Identification (e.g. Driver’s License, Passport, Citizenship, or Ontario Photo Card)

3. ABOUT THE PROPERTY WHERE THE WORK IS REQUIRED

<table>
<thead>
<tr>
<th>Apt/Unit #:</th>
<th>Address:</th>
<th>City:</th>
<th>Province:</th>
<th>Postal Code:</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Do you reside at this resident where the work is required?  ☐ Yes  ☐ No

Mailing Address (If different than the property address where the work is required)

<table>
<thead>
<tr>
<th>Apt/Unit #:</th>
<th>Address:</th>
<th>City:</th>
<th>Province:</th>
<th>Postal Code:</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>
Has the property where the work is required previously received any renovation grant or loan assistance? If yes, please provide the name of the program, date and nature of repairs below: ☐ Yes ☐ No

Check the type of house you live in:
☐ Detached/Single family home ☐ Semi-detached ☐ Townhouse ☐ Apartment
☐ Other (Please specify): ______________________________

What is the age of the home? ________ years

Is the dwelling on a reserve? ☐ Yes ☐ No

*Are the property taxes paid up to date? ☐ Yes ☐ No

Number of all the people that live in the home? ________ Number of Bedrooms? ________

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

4. THE SCOPE OF WORK REQUIRED FOR HOME REPAIR(S)

Home Repairs: Estimated Cost (if known) $ __________________________

Check all that apply:
☐ Heating Systems ☐ Roofs ☐ Foundations ☐ Heating Systems
☐ Chimneys ☐ Walls ☐ Plumbing ☐ Septic Systems
☐ Doors and Windows ☐ Vents/Louvers ☐ Electrical Systems ☐ Well Water/Well Drilling
☐ Other (please specify): ______________________________

Briefly describe why repairs are needed: (If you require more room, use an additional piece of paper)

*Three (3) work estimates are required to be submitted with this application
5. THE SCOPE OF WORK REQUIRED FOR ACCESSIBILITY MODIFICATION(S)

Accessibility Modifications: Estimated Cost (if known) $________________________

Any accessibility modifications 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 are not eligible.

Check all that apply and send in your *photos showing the proposed modification(s):

☐ Ramps  ☐ Fire alarms  ☐ Levered Handles on Doors and Faucets
☐ Handrails & Grab bars  ☐ Accessible Shower Stalls  ☐ Personal Emergency Response System
☐ Chair and Bath Lifts  ☐ Raised Toilets  ☐ Height Adjustments to Counter Tops
☐ Other (please specify):____________________________________________________

Briefly describe the modification required: *(If you require more room, use an additional piece of paper)*

*Three (3) work estimates are required to be submitted with this application.*

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

6. HOUSEHOLD INCOME

- Enter the annual income from the 2018 or 2019 Canada Revenue Agency (CRA) Notice of Assessment on Line 150 for Homeowners and all Household Members 18 years and older residing in the home.

*A copy of the 2018 or 2019 CRA Notice of Assessment is required with this application for all listed below.

<table>
<thead>
<tr>
<th>Name of Household Member</th>
<th>Annual Income <em>(Enter from Line 150 of the CRA Notice of Assessment)</em></th>
<th><em>Copy Attached</em></th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Owner 1</td>
<td>$</td>
<td>☐</td>
</tr>
<tr>
<td>Property Owner 2</td>
<td>$</td>
<td>☐</td>
</tr>
<tr>
<td>Household Member (18 years and older)</td>
<td>$</td>
<td>☐</td>
</tr>
<tr>
<td>Household Member (18 years and older)</td>
<td>$</td>
<td>☐</td>
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<tr>
<td>Household Member (18 years and older)</td>
<td>$</td>
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</tr>
</tbody>
</table>

**Total Annual Income for all Household Members:** $________________________

(Max is $60,000/year)
### 7. HOUSEHOLD ASSETS

- List all liquid financial assets such as TFSAs, GICs, Bonds, Mutual Funds, Savings Account and/or other investments for Homeowners and all Household Members 18 years and older residing in the home. No copies required.

**DO NOT include vehicles, furniture, RRSP’s, RDSP’s, RRIF’s, and RESP’s.**

<table>
<thead>
<tr>
<th>Type of Asset</th>
<th>Name of Household Member</th>
<th>Asset Value ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TFSAs</td>
<td></td>
<td>$</td>
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<tr>
<td>GICs</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>BONDS</td>
<td></td>
<td>$</td>
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<tr>
<td>MUTUAL FUNDS</td>
<td></td>
<td>$</td>
</tr>
<tr>
<td>SAVINGS ACCOUNT</td>
<td></td>
<td>$</td>
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<tr>
<td>OTHER (Please specify)</td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

**Total Household Assets**

(Max is $30,000) $______________

### 8. COMPLETING THIS APPLICATION (if applicable)

Has anyone provided assistance filling out this form?  ☐ Yes  ☐ No

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

☐ Medical Professional
☐ Social Worker
☐ Family, Friend or Neighbour
☐ Other ______________________________

Name of person 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 form 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 for the purpose of confirming the information provided in this Application Form.

2. Any work carried out before written confirmation of final approval from the City of London is not eligible for assistance.

3. The amount of the grant or forgivable loan is based on the City of London approved mandatory repairs/modifications costs.

4. The entire amount of the grant/loan, if approved, may only be used to finance the City of London’s approved home repairs/modifications in the dwelling identified in the Conditional Approval Letter.

5. The grant or forgivable loan will be subject to the Terms and Conditions set out in the Final Commitment Letter and any related documentation (e.g. Promissory Note, Loan Agreement).

6. The Loan Agreement is agreeing with the ten (10) year forgiveness period beginning on the date of work completion, with Loan forgiven at a rate of ten percent (10%) per year. The Loan Agreement for the loan may be registered on title within program timelines on the property and a deed is required to do so. (Two copies of a Loan Agreement must be signed by the Homeowners for home repairs).

7. The Promissory Note is agreeing to continue to own and occupy the dwelling unit for at least six (6) months commencing on the first day of the month after the final payment is issued. (Two copies of the Promissory Note must be signed by the Homeowners for home modifications).

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 be completed within 60 days and home modifications to be completed within 30 days, from the date of an authorization letter from the City of London.

10. Total household assets (not including vehicles, furniture, RRSP’s, RDSP’s, RRIF’s, and RESP’s) do not 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, on the understanding 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 repairs for any Provincial tax rebate program.

6. I/We acknowledge that in the event that 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.

<table>
<thead>
<tr>
<th>Name of Property Owner 1: (please print)</th>
<th>Signature</th>
<th>Date (yyyy/mm/dd)</th>
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<table>
<thead>
<tr>
<th>Name of Property Owner 2: (please print)</th>
<th>Signature</th>
<th>Date (yyyy/mm/dd)</th>
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<table>
<thead>
<tr>
<th>Household Member (please print)</th>
<th>Signature</th>
<th>Date (yyyy/mm/dd)</th>
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<table>
<thead>
<tr>
<th>Household Member (please print)</th>
<th>Signature</th>
<th>Date (yyyy/mm/dd)</th>
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Revised: 8/10/2020
### 11. CHECKLIST FOR HOMEOWNERS

Use this checklist to make sure you have attached all the required documents.

<table>
<thead>
<tr>
<th>Yes</th>
<th>N/A</th>
<th>Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐</td>
<td>☐</td>
<td>Completed Application Form with all required signatures.</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>Photos showing the proposed modification(s) and/or repair(s)</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>Three (3) work estimates for proposed modification(s) and/or repair(s)</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>Copy of one piece of Government-Photo ID for Homeowner(s) (e.g. driver’s licence, passport, citizenship, or Ontario photo card).</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>Property Tax Assessment showing payment up to date and property valuation.</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>Document clearly identifying the authorized agent.</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>Copies of 2018 or 2019 Canada Revenue Agency Notice of Assessment showing Line 150 for proof of income for all household members 18 years and older residing in home listed on Section 6. Household Income.</td>
</tr>
<tr>
<td>☐</td>
<td>☐</td>
<td>Verification of all assets listed on Section 7. Household Assets.</td>
</tr>
</tbody>
</table>

*Not Applicable*
<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The City of London to review your application for completeness, and screened for initial eligibility based upon the household’s income, assets and other application criteria within ten (10) business days of receiving your application.</td>
</tr>
<tr>
<td>2.</td>
<td>For home modifications and repairs, you may be contacted by a City staff to schedule an inspection to assess and estimate the cost only if the photos are not clearly showing the proposed modifications.</td>
</tr>
<tr>
<td>3.</td>
<td>Upon approval, an “Approval Letter” will be mailed to confirm the approved contractor(s), the value of the assistance and advising when the work should begin. NOTE: For the home repairs it must commence and be completed within sixty (60) days and the home modifications to be completed within thirty (30) days following the date of the “Approval Letter” of project approval.</td>
</tr>
<tr>
<td>4.</td>
<td>For home repairs, the homeowners must agree to and sign two (2) original Letter of Agreement and return both signed copies to the City. A copy will be returned to the homeowners.</td>
</tr>
<tr>
<td>5.</td>
<td>For home modifications, the homeowners must fill out and sign two (2) original Promissory Notes and return one (1) of the original signed copy to the City.</td>
</tr>
<tr>
<td>6.</td>
<td>When the scope of work is completed, the homeowners must fill out the Request for Payment Form, provide pictures of completed work, and attach all original invoices/receipt from the contractor(s) and return to the City in order to be reimbursed. NOTE: Invoices/receipts from the contractor(s) must be addressed to the homeowners, and contain: the contractor name, address, business number, and be itemized for the total amount of the project.</td>
</tr>
<tr>
<td>7.</td>
<td>The City may contact you for a final site visit to confirm the completion of the home repairs/modifications prior to any payments being made.</td>
</tr>
<tr>
<td>8.</td>
<td>Payments will be issued to the homeowners within 15 business days upon receiving the completed Request for Payment Form and all original invoices/receipts attached. NOTE: Any amount that exceeds the established funding maximum is the responsibility of the Homeowner.</td>
</tr>
</tbody>
</table>

**INELIGIBLE PROJECTS**

Examples of projects that are NOT eligible includes:
- Any work completed that was not pre-approved or performed prior to the grant approval.
- Construction projects that do not have local municipal building approval.
- Cosmetic renovations and repairs (for example driveway paving, painting, and flooring).
- Landscaping, maintenance, or solar panels.
- Central air conditioning.
- Accessibility modifications/repairs 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 Housing Services Act 2011.
- Applicants who had previously received Ontario Renovates funding in the past.
- Households that have received previous funding from the Affordable Housing Program or Off-Reserve Aboriginal Housing (Trust) Program.