

Ontario Renovates

Home Renovation Program for Huron County

Program Guidelines



Revised: May 2020



Ontario Renovates Program - Overview

The Ontario Renovates Program is designed to improve the living conditions of low to moderate households in need through financial assistance to complete home repair deficiencies, energy-efficiency upgrades and accessibility upgrades for persons with disabilities. This program will be administered through the Housing and Property Services Division of Huron County and home inspections will be completed by a Certified Home Inspection provider.

The program provides assistance in the form of a grant for accessibility upgrades (under \$5,000) or a forgivable loan for home repairs (to a maximum of \$10,000).

Program Requirements

Applicant Eligibility

- Yearly gross household income level is at or below **\$85,700.00**.
- Own a home in Huron County that is their sole and principal residence with a property tax value at or below **\$355,730.00**. The value of the property must meet or exceed 1.5 times the value of the loan funds. No portion of the residence can be considered rental.
- Property taxes and mortgage payments must be up to date and insurance coverage in place for the full value of the home. Verification of insurance coverage for the full replacement value of the property will be required on an annual basis.
- Home must be in need of repair, energy or accessibility upgrades.

Available Funding

- Funding for accessibility upgrades made to a home up to a maximum of \$5,000 is in the form of a grant and does not require repayment.
- Forgivable loans to a maximum of \$10,000 will be secured by a promissory note provided by the County of Huron. Maximum one time funding available is \$10,000 per household.

General Eligible Activities and Costs for Home Repair

Eligible repairs under the Ontario Renovates Program may be in one or more of these areas:

- Heating systems including furnace replacement
- Chimneys
- Doors and windows
- Foundations
- Roofs, walls floors and ceilings
- Vents, louvers
- Electrical systems
- Plumbing, toilet replacement, water heaters
- Septic systems and well water, well drilling

Energy Efficiency Upgrades

A key aim of this program is to strengthen and expand energy efficiency. The County of Huron is required to ensure that approved projects meet minimum energy efficiency standards. Examples include window replacement using double pane, low E Argon windows and roof replacement using attic insulation to a minimum of R40.

More information on the range of energy efficiency products, incentives and measures is available from:

- Ontario Power Authority incentives website - <https://saveonenergy.ca>
- Ministry of Energy - <http://www.energy.gov.on.ca/en/home-energy-audit>
- Union Gas - <http://www.uniongas.com/residential/energyconservation/energysavings>
- CMHC - http://www.cmhc.gc.ca/en/co/moloin/moloin_008.cfm
- Ministry of Energy and Infrastructure - ontario.ca/mei
- Federal Office of Energy Efficiency - nrcan.gc.ca

Accessibility Upgrades

Modifications to increase accessibility related to housing and to the occupant's disability include:

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

Other Related Costs

In addition to capital repairs, other eligible costs include labour and applicable taxes, building permits, certificates, appraisal fees, inspection fees, drawings and specifications and may include other costs that Housing and Property Services deems reasonable, however, funding limits are still applicable. Housing and Property Services will ensure that repairs are warranted and completed through an inspection process before the work begins and upon completion. Work is to be completed by a contractor and must not be a relative of the homeowner. A minimum of two written quotes must be submitted prior to project approval. Original copies of all financial invoices must be kept for reporting and audit purposes. Invoices must have a business number and include HST.

Housing and Property Services will provide a sign-back letter of agreement to each homeowner outlining the scope of work, funding commitment and roles and responsibilities of both the homeowner and the County of Huron.

A default and repayment will be required if:

- The home is sold;
- The homeowner ceases to occupy the unit as a sole and principal residence;
- The unit, or a portion of the unit, is leased;
- If there has been misrepresentation by the homeowner related to eligibility for the program;
- Failure to provide Annual Review and Acknowledgement and proof of house insurance indicating the home is insured for the full market value;
- Death of the borrower.

Loan Forgiveness

To earn forgiveness, applicants must maintain continued ownership and occupancy of the dwelling and adhere to all other terms and conditions of the loan commitment. A homeowner who sells or vacates the home is responsible for paying back any outstanding loan amount.

The forgiveness period for the Ontario Renovates Program funding is 10 years and is forgiven at a rate of 10% each year for 10 years. The earning of loan forgiveness begins on the date the repair is completed.

If you sell, rent or transfer your home prior to the loan forgiveness being fully waived, you must pay back the remaining loan. For example, if the loan received for repairs was \$10,000 and you sold your property after 5 years, the pay back to the County of Huron would be \$5,000.

Payment Process

Repairs must start within 60 days of project approval. Once the work is completed, the original invoices and agreement letter must be submitted to Huron County Housing and Property Services, 77722D London Road, RR 5 Clinton, ON N0M 1L0 within 30 days. Copies of all financial invoices must be kept for reporting and audit purposes. Housing and Property Services will pay the approved funds to the contractor once the completion of repairs is approved and confirmed.