THE DISTRICT MUNICIPALITY OF MUSKOKA
ONTARIO RENOVATES PROGRAM FOR HOMEOWNERS

The Ontario Renovates program is a program for low and modest income households to provide funding for: affordable housing repairs; accessibility modifications for persons with disabilities; and the purchase and installation of energy-saving products that will improve housing affordability over the long term. The District Municipality of Muskoka (the District) delivers Ontario Renovates funding to eligible property owners within Muskoka. It is anticipated that only a small portion of the high number of potentially eligible households will receive approvals, due to limited funding.

GENERAL PROGRAM GUIDELINES

Homeowners can receive a forgivable loan (Home Repair) or a grant that does not have to be repaid (Accessibility Modifications) – if they meet all the terms of the program guidelines. Household incomes must be at or below the amounts noted. To be eligible for forgivable loans, owners must agree to own and occupy their home for designated times, and to repay all or part of the loan if they sell or move out of their homes before that time. Landlords are eligible for Accessibility Modifications Grants only, to increase accessibility for sitting tenants that require modifications. Funds are not available for work already started prior to grant funding approval.

❖ Home Repair Forgivable Loans

To qualify, existing buildings must need repairs to bring them up to a minimum level of health and safety and extend their life by addressing urgent, essential repairs or replacements to at least one of these building elements:

HEATING SYSTEMS, CHIMNEYS, DOORS AND WINDOWS, FOUNDATIONS, ROOFS, WALLS, FLOORS AND CEILINGS, VENTS, LOUVERS, ELECTRICAL SYSTEMS, PLUMBING, SEPTIC/WELL WATER/WELL DRILLING, FIRE SAFETY

Qualifying repairs are funded on a least-cost basis. Elements that cannot be economically repaired are replaced. Landscaping, routine maintenance, cosmetic renovations and repairs due to neglect are not eligible – for example: driveway paving, replacing faucet washers, bathroom make-over, painting walls or replacing kitchen cabinets and countertops.

Home Repair Forgivable Loans Applications for Mobile Homes will be considered at the discretion of the District, and on an application by application basis.

Home Repair Forgivable Loans will be equal to the cost of the repairs and related costs, and will not exceed $15,000.

The period of forgiveness of Home Repair Forgivable Loans is 10 years.

❖ Accessibility Modifications Grants

Ontario Renovates may be used to modify existing dwellings to improve access for a person with disabilities. The improvements must be permanent and are intended to eliminate physical barriers, imminent safety risks and improve the ability to meet the demands of daily living within the home. The dwelling must meet applicable occupancy standards. Funding for Accessibility Modifications may be combined with other Ontario Renovates funding, subject to availability. Modifications could include:

RAMPS, HANDRAILS, CHAIR AND BATH LIFTS, HEIGHT ADJUSTMENTS TO COUNTERTOPS, CUES FOR DOORBELLS/FIRE ALARMS

Homeowners and Landlords of apartments with sitting tenants who require modifications are eligible to apply.

Accessibility Modification Grants will be equal to the cost of repairs and related costs, and will not exceed $5,000. They are not repayable.

PROGRAMS FOR ELIGIBLE HOMEOWNERS

❖ Ontario Renovates - Home Repairs Forgivable Loans

Homeowners may apply:

- If the property value does not exceed the House Value Threshold, updated annually.
- If total household income falls within the Homeowner Income Threshold, updated annually.
- If the total household asset level is less than $75,000 or less than $50,000 for individuals. Asset level includes, savings, GIC's, and other financial assets (not including RRSP's or RESP's) and land or other properties, but does not include items such as vehicles.
- The home is at least five years old.
- If the home was not purchased with a Homeownership down payment assistance loan with the District.

Terms:

- Up to 100% of the cost of qualifying repairs, replacements and related costs to a maximum of $15,000 per owner-occupied home, in the form of a Forgivable Loan with a term of 10 years
- Applicants will be required to sign a Loan Agreement for Home Repair Projects
- The Home Repair Loan will be secured through a mortgage registered on title by the District Legal Department
- The District must be named as an additional insured on the applicant's home insurance policy.

❖ Ontario Renovates – Accessibility Modifications Grants

Homeowners may apply:

- If the property value does not exceed the House Value Threshold, updated annually.
- If total household income minus the Federal Disability Tax Credit falls within the Homeowner Income Threshold, updated annually.
- If the total household asset level is less than $75,000 or less than $50,000 for an individual. (See asset level information above.)
- If a healthcare professional has confirmed the disability and prescribes modifications for greater independent living.

Terms:

- Up to 100% of the cost of modifications to a maximum of $5,000 per owner-occupied home. Funds do not have to be repaid, and no security is required.
- Accessibility Modification Grants may be combined with Home Repairs Forgivable Loans at the discretion of the District. The Home Repair Forgivable Loan portion will be subject to the terms listed above.

PROGRAMS FOR ELIGIBLE LANDLORDS

❖ Ontario Renovates – Accessibility Modifications Grants

Landlords may apply:

- If rental units are rented at or below Average Market Rents for the District of Muskoka (Average market rent numbers can be obtained by contacting Affordable Housing Coordinator at affordablehousing@muskoka.on.ca).

Terms:

- Up to 100% of the cost of modifications for each self-contained rental unit to a maximum of $5,000.

HOW TO APPLY

❖ Home Repairs, Homeowner and Landlord Accessibility Modifications

Complete an Ontario Renovates for Homeowners or Ontario Renovates for Landlords Application form, including all necessary documentation as outlined in the application form.

Submit Complete Package to:

The District Municipality of Muskoka, Attention: Housing - Ontario Renovates Program
70 Pine Street
Bracebridge, Ontario, P1L 1N3

NOTE: All application packages must be submitted in a sealed envelope with all supporting documents enclosed. Incomplete packages will be set aside until all requirements have been met/received, at which time the application receives an "***Application Eligible Date***". Applications will be considered on a first come – first served basis, based on ***Application Eligible Date***.

Direct Questions to Affordable Housing Project Coordinator: (705) 645-2412 extension 4410 or via email at affordablehousing@muskoka.on.ca

OTHER RELATED COSTS

In addition to capital repairs other eligible costs include labour and applicable taxes, building permits, legal fees, certificates, appraisal fees, inspection fees, drawings and specifications and may include other costs that the District deems reasonable. The total for all eligible costs will not exceed $15,000 for Home Repairs, or $5,000 for Accessibility modifications. The District will ensure that repairs are warranted and completed through an inspection process before the work begins and upon completion. **Any costs funded by the grant must not be for labour performed by the landlord or homeowner, or a relative**. A minimum of two written quotes must be submitted prior to project approval. The selected contractor shall provide proof of General Liability Insurance and a current WSIB certificate in good standing. Original copies of all financial invoices must be kept for reporting and audit purposes. Invoices must have a business number and include HST.

The District will provide, to each successful applicant, a sign-back Conditional Letter of Agreement prior to the work commencing, and then a Loan Agreement and Mortgage documentation once the work is complete, outlining the scope of work, funding commitment and roles and responsibilities of both the applicant and the

District. You will have the option to seek Independent Legal Advice (ILA) to review the Loan Agreement and Mortgage Documents. Fees for this service are eligible expenses.

Once the applicant(s) are in receipt of a conditional letter of acceptance into the Ontario Renovates program and up until the project is complete and the forgivable loan is registered on title; the applicant(s) may not change any terms or refinance their mortgage.

The Grant or Loan will be considered in default and repayment will be required if:

- The home is sold
- The homeowner ceases to occupy the unit as a sole and principal residence
- Misrepresentation by the applicant related to eligibility for the program occurs
- Project is not completed
- Funding is used for other purposes

LOAN FORGIVENESS

Funding is provided as a forgivable loan to the applicant based on the cost of approved work items. The period of forgiveness for Home Owner Repair Loan is 10 years.

Funding for accessibility repairs made to a home and/or a rental unit, up to a maximum of $5,000, is in the form of a grant and does not require repayment.

For loan funding, 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 home owner who sells or vacates the home is responsible for paying back any outstanding loan amount. Any funding paid back to the District will be reinvested in the Muskoka Ontario Renovates program.

During the forgiveness period, loans are forgiven at an equal rate annually for each year of the designated forgiveness period. The earning of loan forgiveness begins on the date of **Repair Completion**, which is defined under the Loan Agreement as the date of the registration of the Mortgage.

If you sell, rent or transfer the property, prior to the loan being fully waived, you must pay back the remaining loan. For example, if the loan received for repairs was $15,000 and you sold your property after 5 years, the amount of the loan to be paid to the District would be $7,500.

PAYMENT PROCESS

Repairs must start within 120 days of project approval unless otherwise noted in the agreements. Once work is completed original invoices and payment application must be submitted to The District Municipality of Muskoka, Attention Ontario Renovates Program, 70 Pine Street, Bracebridge, Ontario, P1L 1N3, within 30 days. Copies of all financial invoices must be submitted with the payment application as well as all necessary supporting documents and reports required to certify the work has been completed in accordance with all codes and regulations. A contractor's WSIB Clearance Certificate must also accompany the final payment application. A mortgage will be registered as security against the property once the completion of repairs has been confirmed and prior to release of the loan funds. **Please note:** payment is made directly to the applicant in one lump sum, and will take a minimum of 30 days once all invoices and required documentation is received.