



REGION OF WATERLOO Ontario Renovates Program



Fact Sheet

Note: The information in this Fact Sheet is subject to change from time to time at the discretion of the Region of Waterloo and pursuant to the requirements of the Ministry of Housing. Be sure to check back regularly for updates.

Ontario Renovates (O.R.) is a component of the Ontario Priorities Housing Initiative (OPHI) funded by the Federal and Provincial governments and is being delivered by the Region of Waterloo.

The program has limited funding available to assist qualified low to moderate-income households by providing funds to do home repairs and home modifications for persons with disabilities. To qualify for this program, the applicants must own the existing home and meet specific income and home value criteria.

While the Region accepts applications on an ongoing basis, funding for 2026 will be available starting after April 1, 2026 once confirmed by the province. Households must apply before November 15, 2026 and have a signed agreement by December 15, 2026 to participate in the 2026 O.R. program and, if eligible, will be placed on the O.R. List on a first come first serve basis. Eligible households will be contacted by phone to set up a home inspection. However, if you have an emergency concerns (i.e. Heating issues, urgent plumbing leak) please call 519-575-4400.

Households that are interested in participating in the O.R. Program must meet the qualification criteria listed in the “Are you eligible to apply?” section below.

Are you eligible to apply?

If you are interested in participating in the O.R. Program or wish to be added to the waiting list for future repair/modification opportunities, households must meet the following criteria:

- Own a home in Waterloo Region as your sole and principal residence (cannot own other property; including a cottage or have partial ownership of a property) with a maximum value of \$600,000
- Property taxes and mortgage payments up-to-date
- Insurance coverage in place for the full value of the home
- Repairs to the home are required to bring it to acceptable standards and/or increase accessibility to the home through modifications and adaptations
- Not be in the process of applying for bankruptcy or have an active bankruptcy file
- The total gross income of all household members (including those with disabilities) must be at or below the following amounts based on family size, or the household receives Ontario Works or Ontario Disability Support Program financial support as the households' sole source of income:

| Family Size | Maximum Income Level | Family Size | Maximum Income Level |
|---------------|----------------------|--------------------------------------|----------------------|
| One person | \$41,210 | Five persons | \$86,853 |
| Two persons | \$51,204 | Six persons | \$97,956 |
| Three persons | \$63,072 | Seven+ persons | \$109,060 |
| Four persons | \$76,577 | All income maximums updated annually | |

- If applicable, for households with disabled members, they can deduct the applicable Canada Revenue Agency (C.R.A.) tax credit for Persons with Disabilities, for the previous year (line 316 or 318)

How to get an application

If you are eligible to apply for the O.R. Program, you can print an application from the [Region website](http://www.regionofwaterloo.ca) (www.regionofwaterloo.ca). You can also call the Region at 519-575-4821 or e-mail [Ontario Renovates](mailto:OntarioRenovates@regionofwaterloo.ca) (OntarioRenovates@regionofwaterloo.ca) and ask us to email, fax or mail you an application package.

Please drop off, mail, email or fax your completed application to:

Region of Waterloo, Housing Division
 Attn: Affordable Home Ownership Program
 99 Regina Street, South, 4th Floor, Waterloo, ON N2J 4V6
 Fax: 519-575-4026

[Ontario Renovates E-mail](mailto:OntarioRenovates@regionofwaterloo.ca) (OntarioRenovates@regionofwaterloo.ca)

Please Note: Deadline to submit application is December 1, 2026

Documents you must include with your application:

Photo Identification – For the main applicant, attach a photocopy of one piece of photo ID (e.g. driver's licence, passport).

Status in Canada – For each household member, attach copies of birth certificate, citizenship document, Native Status card, permanent resident card, record of landing, convention refugee documentation, and/or refugee claimant form.

Proof of Age – For each household member, attach copies of proof of birth date (if birth date is not listed on the documentation provided as proof of your status in Canada).

Bank Verification of Income and Assets Form – For each household member 16 years of age or older (excluding dependent full-time students living at home) attach a Bank Verification form completed and signed by any bank, trust company or credit union where you have an account.

Employment Verification Form – For each employed household member 16 years of age or older (excluding dependent full-time students living at home), attach an Employment Verification Form completed and signed by your employer. Any household member currently enrolled full-time in school should provide proof of enrollment (i.e. letter from school, timetable, etc.). Household members who are currently not employed and do not have any other source of income, must complete the attached "Declaration of No Income."

Income and Assets – For each household member 16 years of age or older (excluding dependent full-time students living at home) attach copies verifying sources and amount of all income (see page 5 of application) as well as information about your assets.

Notice of Assessment – For each household member 16 years of age or older (excluding dependent full-time students living at home), attach a copy of the most recent tax year Notice of Assessment from Canada Revenue Agency (if you do not have your Assessment, visit your local office at 166 Frederick St., Kitchener, or go to the [Canada Revenue Agency website](http://www.cra.gc.ca) (www.cra.gc.ca) for more information).

Property Assessment Notice or Tax Bill – A copy of your latest Tax Bill from the Municipality or Property Assessment Notice from the Municipal Property Assessment Corporation (MPAC).

Insurance, Property Tax and Mortgage Payments – Provide written confirmation from the institution that your mortgage, property taxes and home insurance are with indicating that payments are paid up-to date and in good standing.

Mortgage Balance – Provide a current statement(s) showing the outstanding balance of all property mortgages and any other financing registered on title as well as written confirmation from the institution your mortgage is with that they do not have any restrictions on secondary financing and that they would permit a second mortgage to be registered on the property, in favour of the Region of Waterloo, if the approved project will exceed \$ 25,000.

Please Note: ALL of these documents must be received in order for your application to be processed. Failure to include a piece of required documentation will result in a delay in the processing of your application.

Eligible Projects

Examples of eligible repairs and rehabilitation include, but are not limited to:

- Building exterior such as roofs, walls or foundations
- Doors and windows
- Plumbing
- Fire safety
- Electrical systems
- Heating systems
- Mold remediation

Examples of eligible accessibility modifications include, but are not limited to:

- Ramps
- Handrails
- Chair and bath lifts
- Height adjustments to counter tops
- Cues for doorbells/fire alarms
- Bathroom modifications

Other eligible costs may include labour and applicable taxes, building permits, legal fees, certificates, appraisal fees, inspection fees, drawing and specification and any other costs that The Region of Waterloo deems reasonable and that are agreed to by the Province of Ontario.

Ineligible Projects

Examples of projects that are not eligible include:

- Landscaping
- Routine maintenance
- Cosmetic renovations and repairs (for examples: driveway paving, painting, bathroom makeovers or replacing kitchen cabinets and counter tops)
- Any modifications performed prior to loan approval
- Supportive care such as nursing care and special equipment required for therapeutic purposes, whether permanently fixed or not
- Modifications to any commercial or non-residential component of properties
- Work not directly related to the occupant's disability or necessary to ensure safe occupancy and accessibility of the unit
- Projects receiving capital support from the Ministry of Health and Long-Term Care or the Ministry of Community and Social Services
- Community Housing or Social Housing as defined under the Housing Services Act 2011
- Units for which the homeowner received a loan under the Region's Affordable Home Ownership Program

Funding

There is a maximum of \$25,000 per dwelling for homeowner repairs as a fully forgivable loan and/or up to \$25,000 for eligible accessibility modifications for persons with disabilities (PLEASE NOTE: the maximum funding limits may be subject to change). Home repairs and accessibility modifications up to and including \$25,000 must be secured by a promissory note. If funding exceeds \$25,000, a mortgage registered on title is required.

The period of the forgivable loan for the O.R. loan is 10 years. See the Funding Process and Repayment example on page 4 for more information. The loan does not need to be repaid if the homeowner agrees to remain as the owner and live in the home without default during this 10 year forgivable period. The maximum loan amount for accessibility modifications, if required, includes a grant portion up to \$5,000 that does not require repayment.

Previous Residential Rehabilitation Assistance Program (RRAP) Loans

Owners of properties which have received Residential Rehabilitation Assistance Program (R.R.A.P.) or Ontario Renovates (O.R.) loans less than 10 years ago may be eligible for reduced assistance, provided the funding is to address a need or condition of work which has not been the subject of previous assistance. The amount of the initial R.R.A.P. or O.R. loan will be deducted from the current maximum loan amount under O.R. to determine the maximum eligible for funding at this time.

For example, if a household received RRAP fund of \$10,000 eight years ago, the maximum O.R. funding they would be eligible to receive at this time would be \$15,000 (\$25,000 current maximum - \$10,000 RRAP = \$15,000).

Program Default

In the case of any of the following situations, the homeowner will be considered to be in default and any outstanding loan amount must be repaid:

- The transfer, lease or selling the home. The applicant must have this home as their one and only residence
- The applicant is found to have misrepresented information to the Region of Waterloo at any given time during the process
- The loan is used for a purpose other than the repairs outlined in the scope of work on the home
- The death of the homeowner(s) registered on title

Repayments made to the Region of Waterloo are to be reinvested into the O.R. Program.

The Funding Process

If/when the applicant is selected to receive funding under the O.R. Program, the Region of Waterloo will provide them with a Conditional Letter of Commitment. The letter outlines the scope of work eligible for funding, the terms of the forgivable loan, and the roles and responsibilities of both the homeowner and the Region of Waterloo.

Once the applicant has obtained and submitted the required quotations from contractors, the Region will prepare a Forgivable Loan Agreement for the approved value of repairs. For example, if they require \$26,000 worth of eligible repairs to their home, they will be funded for this amount and you will need to enter into an agreement with the Region of Waterloo. Because the forgivable loan amount is over \$25,000, it will be secured on title through a mortgage. All repairs must start within 120 days of approval by the Region. See the Guide for Home Owners on Page 6 for additional details on the O.R. process.

The forgivable loan is interest-free and forgivable after 10 years, if there is no 'Program Default' (see above). This means that if the applicant lives in the home for 10 years or more, they will not have to pay back the loan. If the applicant sells the home *before* 10 years have passed, they will have to pay back the outstanding amount of the loan they received. The loan does depreciate 10 percent per year for the 10 years.

Repayment example

Original Forgivable Loan Amount \$26,000
 Homeowner sells house six years after work has been completed Year 6
 Depreciation amount of loan (10 percent per year) (10% x 6 years) = 60%
(or \$15,600 of the loan)

Total amount repayable to the Region of Waterloo \$26,000 – \$15,600 (60%) = \$10,400

| Year | 10% Depreciation per year | Outstanding Amount of Loan to repay |
|----------|---------------------------|-------------------------------------|
| 0 | 0% | \$26,000 |
| 1 | 10% | \$23,400 |
| 2 | 20% | \$20,800 |
| 3 | 30% | \$18,200 |
| 4 | 40% | \$15,600 |
| 5 | 50% | \$13,000 |
| 6 | 60% | \$10,400 |
| 7 | 70% | \$7,800 |
| 8 | 80% | \$5,200 |
| 9 | 90% | \$2,600 |
| 10 | 100% | \$0 |

Please note: money that is repaid to the Region of Waterloo will be reinvested into the O.R. Program. This money will help other local households with repairs.

Legal Advice

Since homeowners approved for a forgivable loan, under the O.R. Program, will be required to enter into a Forgivable Loan Agreement with the Region of Waterloo, the Region recommends that all approved homeowners obtain independent legal advice to review and explain the terms and conditions of the loan and program requirements.

Forgivable loans of \$25,000 and under must be secured through a promissory note. Although you are not required to have a lawyer, if your loan is secured through a promissory note, you are encouraged to obtain independent legal advice to review the promissory note and Forgivable Loan Agreement. Legal costs are not an eligible expense of your loan if secured through a promissory note.

Loans for work exceeding \$25,000 will be required to be secured through a mortgage registered on title, and households will be required to retain the services of a lawyer to complete and submit the required legal documents and register the mortgage. The Region will allow a maximum of \$850 as an eligible expense for loans secured through a mortgage. Additional fees above this amount are at the expense of the applicant.

Steps for Home Repairs

- 1.____ Homeowner submits an O.R. Program application to the Region of Waterloo. The application must include required documentation such as photo identification, income verification, and a recent property assessment notice or property tax bill, proof of home insurance, property taxes and mortgage payments are up-to date.
- 2.____ Region of Waterloo reviews applications for eligibility.
- 3.____ If eligible, Region of Waterloo’s Inspector schedules home inspection of the home to assess the repairs required and estimated cost.
- 4.____ Region of Waterloo “Conditionally Approves” the project and provides the homeowner with a Conditional Letter of Commitment and Invitation to Bid.
- 5.____ Homeowner gets a minimum of three estimates (quotations) from contractors for each of the required repairs and submits & reviews them with Region of Waterloo’s Inspector. The Region of Waterloo’s Inspector forwards quotations and recommend contractors (as determined by the homeowner) to the Region of Waterloo.
- 6.____ Homeowner to arrange for legal counsel (recommended for promissory note up to \$25,000 and required for a mortgage).
- 7.____ Region of Waterloo reviews quotations for funding and approves the Home Repair project based on Program Guidelines. The homeowner enters into a Forgivable Loan Agreement with the Region of Waterloo that outlines the scope of work, funding commitment, repayment schedule, and roles and responsibilities of the homeowner and Region.
- 8.____ Appropriate security (promissory note or mortgage) is executed. Once security is signed and finalized, Homeowner can contact successful contractors to enter into contract and start the work. Signed contract **must** be completed and sent back to the Region of Waterloo.
- 9.____ Region of Waterloo sends the approved project and project information to the Ministry of Housing for review.
- 10.____ The repair work must start within 120 days of approval and Region of Waterloo’s Inspector monitors progress of the repairs periodically via site inspections.
- 11.____ Homeowner provides the Region of Waterloo with the invoice for payment once the project is completed. Region of Waterloo will verify completion of repair (site inspection).
- 12.____ Region of Waterloo will arrange for payment of funds.

Please note: Due to the number of steps involved, the O.R. process may take several months to complete.