



**St. Thomas-Elgin Social Services**  
Ontario Works | Children's Services | Housing Services  
230 Talbot Street, St. Thomas, Ontario, N5P 1B2  
Phone: 519-631-9350 Toll Free: 1-800-265-4362 Fax: 519-631-1824



## **Ontario Priorities Housing Initiative - St. Thomas – Elgin Home Repair Program FACTSHEET**

### **What is the Home Repair Program?**

The OPHI - St. Thomas – Elgin Home Repair Program provides one time funding for low-to-medium income homeowners to assist with the cost of essential or emergency home repairs. Homeowners living in either the City of St. Thomas or the County of Elgin are eligible. The Program is administered by the St. Thomas – Elgin Social Services department on behalf of the City of St. Thomas. \$50,000 is available each year.

The objectives of the Homes Repair Program are

- To improve the living conditions of households in need through financial assistance to repair essential deficiencies for low-income homeowners. Emergency repairs related to life and safety issues will be considered a top priority.
- To foster independent living of seniors and persons with disabilities by providing financial assistance to support modifications and renovations to increase accessibility of affordable ownership properties.

### **Where should applications be sent?**

Homeowners interested in applying for assistance should forward applications to:

St. Thomas – Elgin Social Services  
Attn: Home Repair Program  
230 Talbot St.  
St. Thomas, ON N5P 1B2

### **Applicant eligibility criteria**

To be considered for funding, applicants must meet the following requirements:

- The applicant must be the owner of the home for which Home Repair Program funding will be used and the home must be the sole and principal residence of the homeowner.
- Valid home insurance must be in place.
- Property taxes must be paid up to date.
- Mortgage payments must be paid up to date.
- The home must be located in the City of St. Thomas or the County of Elgin.
- Be able to place a lien on the property if the requested funding is greater than \$10,000
- The assessed value of the home may be no higher than \$558,400
- The applicant's gross household income limit may be no higher than \$97,000.

### **Maximum funding available per applicant**

1. For emergency home repairs, the maximum funding per applicant household is **\$10,000\*** in the form of a ten-year forgivable loan (see "Forgivable Loans", below).

(\* Or higher under exceptional circumstances)

2. For accessibility modifications, the maximum funding per applicant household is **\$5,000** in the form of a non-repayable grant (see note below).

**Note:** Applicants requesting funding for accessibility modifications may be asked to provide proof that they were denied funding under the March of Dimes Home and Vehicle Modification Program. Applicants who were not eligible for March of Dimes funding or who have exceeded the lifetime limit of \$15,000 may be considered for Home Repair Program funding.

Contact information for the March of Dimes is:  
Home and Vehicle Modification Program (HVMP)  
291 King St., 3rd Floor  
London, ON N6B 1R8  
Tel: 519-642-3700  
Toll-free: 1-877-369-4867  
Fax: 519-432-4923  
Website: <http://www.marchofdimes.ca>

## **Forgivable loans**

The forgivable loan is discharged at an equal amount per year over ten years. The earning of loan forgiveness begins on the date the repairs are completed. Applicants will be required to sign a Promissory Note prior to receiving funding under the Program. For loans over \$10,000, a mortgage must be registered on title at the owner's expense.

If any of the following situations occur, the applicant is considered to be in default and any outstanding loan amount must be repaid:

- The house or unit for which Home Repair Program assistance was received is sold.
- Home owners cease to occupy the house or unit as sole and principal residence.
- Misrepresentation occurs related to eligibility in the program.
- Funding is used for other purposes.

Repayments will be re-invested into the Home Repair Program.

## **Eligible repairs**

Eligible repairs for the Home Repair Program may include the following activities:

- Heating systems Chimneys
- Doors and windows Foundations
- Roofs, walls, floors, ceilings Vents, louvers
- Electrical systems Plumbing
- Septic systems, well water, and well drilling
- Labour, applicable taxes, building permits, legal fees, certificates, appraisal fees, drawing and specifications, and any other costs deemed reasonable by Program administrators.

Eligible repairs for the accessibility modifications component include but are not limited to:

- Ramps Handrails
- Chair and bath lifts Height adjustments to countertops
- Grab rails Roll-in showers
- Cues for doorbells/fire alarms

## **Questions?**

To receive an application form or for questions, please contact 519-631-9350 –Connie Cooper at ext. 7143.