

TO:	CHAIR AND MEMBERS COMMUNITY AND PROTECTIVE SERVICES COMMITTEE MEETING ON MAY 29, 2018
FROM:	SANDRA DATARS BERE MANAGING DIRECTOR, HOUSING, SOCIAL SERVICES AND DEARNESS HOME
SUBJECT:	ONTARIO RENOVATES HOME REPAIR

RECOMMENDATION

That, on the recommendation of the Managing Director, Housing, Social Services and Dearness Home, the following actions be taken with respect to the Ontario Renovates Program:

- 1) The proposed by-law attached as Appendix “A” **BE INTRODUCED** at the Municipal Council meeting to be held on June 26, 2018;
 - a) **TO AUTHORIZE AND APPROVE** the Home Repair Loan Agreement for the Ontario Renovates Program, substantially in the form attached as Schedule 1 to the by-law and satisfactory to the City Solicitor, for the Ontario Renovates Program between the City of London and Eligible Applicants;
 - b) the Managing Director, Housing, Social Services and Dearness Home or delegate, **BE AUTHORIZED** to execute the Home Repair Loan Agreement authorized and approved in part a), above.

PREVIOUS REPORTS PERTINENT TO THIS MATTER

- Community & Protective Services Committee – September 22, 2014 – Investment in Affordable Housing for Ontario (2014 Extension)

BACKGROUND

Link to Corporate Strategic Plan

Expanding the Ontario Renovates Program to include home repairs links to the Corporate Strategic Plan’s key area of focus of **Strengthening our Community** and the strategy of providing **Caring and Compassionate Services**, specifically 3C “Reduce and Prevent Homelessness”

Intent of this Report

1. Provide background on the Ontario Renovates Program;
2. Request approval of the Home Repair Loan Agreement; and
3. Request approval for the Managing Director, Housing Social Services and Dearness Home, or his/her designate, to execute on behalf of the City, Home Repair Loan Agreements between the City and eligible applicants in a form satisfactory to the City Solicitor.

Background

The Investment in Affordable Housing Extension (IAHE) is the federal and provincial program for the creation and repair of affordable housing. The IAHE program provides flexibility to municipal Service Managers to deliver affordable housing programs that meet local affordable housing priorities in their community. The City of London is the designated Service Manager for the City of London and Middlesex County.

The Ontario Renovates Program within the IAHE provides Service Managers the flexibility to target renovations and rehabilitation projects to address local needs in affordable ownership and

rental properties related to urgent repairs, renovations, and accessibility modifications for low to moderate income households. The Ministry Guidelines for the Ontario Renovates Program allows a one-time grant up to \$5,000 for accessibility upgrades or a one-time forgivable loan up to \$25,000 for home repairs.

The Ontario Renovates Program is designed to improve the living conditions of low to moderate income households in need. It offers financial assistance to complete home repair deficiencies, energy efficiency upgrades and accessibility upgrades for persons with disabilities and/or mobility issues.

Most notably, the objectives of Ontario Renovates are:

- To improve the living conditions of households in need through financial assistance to repair deficiencies in affordable ownership and rental properties;
- To foster independent living of seniors and persons with disabilities by providing financial assistance to support modifications and renovations to increase accessibility of affordable rental and ownership properties; and
- To respect the environment and to realize savings that will improve housing affordability over the long term through the use of energy-savings products or systems.

Current Ontario Renovates Program Provided by the City of London

Currently the City of London's Ontario Renovates program provides accessibility modifications which are particularly beneficial for seniors to support their opportunity to 'age in place' and persons with disabilities who require unit modifications.

Modifications to increase accessibility related to client's disability or limited mobility can include:

1. Ramps;
2. Handrails in hallways and stairways;
3. Stair lifts and bath lifts;
4. Grab bars;
5. Raised toilets;
6. Accessible shower stalls;
7. Lever handles on doors and faucets; and
8. Personal emergency response systems

Under the Ministry of Housing's Ontario Renovates Program Guidelines, eligible households must:

- Have a household income at or below the 60th income percentile for the Service Manager area or province, whichever is lower; and
- Own a home that is their sole and principal residence with a market value at or below the average resale price for the Service Manager area provided by the Ministry.

Based on the most recent Ministry information for the London service area, the maximum household (60th percentile) income limit is \$79,900 and the average resale price is \$327,214.

The City of London's current Ontario Renovates program provides a one-time grant of \$5,000 for home accessibility upgrades and has established a maximum household income of \$60,000 and a principal residence market value of \$265,000.

Proposed Ontario Renovates Program Expansion

In an effort to respond to community responses, advocacy, and inquiries and to support the recommendations from the Age Friendly Network, the Housing Division proposes to expand the Ontario Renovates program from supporting home accessibility upgrades to include allowable Home Repair retrofits (up to a \$15,000 forgivable loan) using the current income and principal residence market value thresholds established in the current Ontario Renovates program noted above. Under the Ministry of Housing's Ontario Renovates Program Guidelines, eligible expenditures include repairs and retrofits required to bring a home/unit to an acceptable standard while improving energy efficiency. Eligible items could include:

1. Heating Systems;
2. Chimneys;
3. Doors and Windows;

4. Foundations;
5. Roofs, walls, floors and ceilings;
6. Vents;
7. Electrical Systems;
8. Plumbing; and
9. Septic Systems, well water, and well drilling.

The proposed expansion to the Ontario Renovates will be managed within the existing budget approved by the Ministry of Housing of \$100,000 for 2018/2019. As with the current Ontario Renovates Application process, applications will be accepted throughout the year until funding is fully utilized.

The Housing Division will conduct a community needs based evaluation to assess the community's need as well as tracking the uptake of the expanded Ontario Renovates Program to assess the future Ontario Renovates Program funding allocation requirements for the 2019/2020 fiscal period subject to Ministry of Housing approval.

FINANCIAL IMPACT

The Ontario Renovates Program is funded 100% by the Province and is not subject to any cost sharing requirements by the City.

Currently for 2018/2019 fiscal period, the City of London's Ministry of Housing IAHE approved funding allocation for the Ontario Renovates Program is \$100,000. The Housing Division recommends using the current fiscal allocation of \$100,000 to fund for both Home Accessibility Upgrades and Home Repair Retrofits.

PREPARED BY:	RECOMMENDED BY:
DAVE PURDY MANAGER, HOUSING SERVICES HOUSING, SOCIAL SERVICES AND DEARNESS HOME	SANDRA DATARS BERE MANAGING DIRECTOR, HOUSING, SOCIAL SERVICES AND DEARNESS HOME

- C: David Munteer, Solicitor II
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