

OPHI Ontario Renovates Home Repair Program

Frequently Asked Questions – FAQs

Please consult the Program Guidelines, and Application form for complete details.

1. What is the OPHI Ontario Renovates Home Repair Program?

A. Ontario Priorities Housing Initiative (OPHI) Ontario Renovates Home Repair Program is a forgivable loan program that will assist low to moderate income Indigenous off reserve homeowner households to repair their primary and sole residence to bring them to acceptable standards while improving the energy efficiency of the unit. Eligible repairs and total funding amount (typically up to \$25,000) will be determined on a case-by-case basis, prioritizing emergency and health and safety repairs.

2. How many households will the OPHI Ontario Renovates Home Repair Program expect to help?

A. The OPHI Ontario Renovates Home Repair Program is targeting a minimum of 40-45 households in 2024.

3. How much funding can an applicant receive?

A. Eligible repairs and total funding amount (typically up to \$25,000) will be determined on a case-by-case basis, prioritizing emergency and health and safety repairs. .

4. When does the program end?

A. OPHI is a program with limited annual funding. Approvals will be granted per fiscal year until maximum annual funding is reached. This program will be available in 2024/2025 and will be re-evaluated for 2025/2026 fiscal year.

5. What types of repairs may be eligible for the forgivable loan?

A. Eligible repairs for the Home Repair Program may include major repairs and rehabilitation to the following:

- structural (foundation repairs)
- electrical systems
- vents and louvers
- plumbing
- heating

- chimney repair or removal
- fire safety
- air quality and mold remediation
- septic systems, well water and well drilling
- remediation for an overcrowded dwelling through the addition of habitable living space modifications to increase accessibility and reduce physical barriers (ramps, handrails, chair and bath lifts, height adjustments to countertops, cues for doorbells/fire alarms)

Other repairs *may* be considered at the discretion of OAHS.

6. Section 4.4 in the Guidelines mentions energy efficiency. Is it required that we use energy-saving products or systems for the required repairs in order for our application to be approved?

- A. One of the objectives of the OPHI Housing Program is to deliver a housing program that is designed with the goal of long-term sustainability, including the provision of units that are high quality, energy efficient and low maintenance, using materials that are highly durable and resilient in the construction of the housing. It is not mandatory that you incorporate these suggestions in order to make your project eligible however we do encourage you to respect the environment and realize savings that will improve housing affordability over the long term.

7. Will OAHS approve more than \$25,000 if my home requires substantial repair?

- A. Eligible repairs and total funding amount (typically up to \$25,000) will be determined on a case-by-case basis, prioritizing emergency and health and safety repairs.

8. Am I eligible?

- A. Eligibility criteria:
- Primary applicant must be self identify as an Indigenous person who is First Nations (Status or Non-Status), Métis, or Inuit. Primary applicant **MUST** be on title of the home and must reside there permanently.
 - The market value of your home must be at or below the average market selling price for your community as determined annually by CMHC (listed as Schedule B in the application).
 - Projects eligible for repair assistance must be the sole and principal residence of the Applicant(s). Applicant(s) and spouses cannot hold title to another piece of property.
 - Home must be off reserve and outside of the Greater Toronto Area.
 - Your total household income is below the program's (60th percentile) established guideline (listed as Schedule C in the application)

- You must have no outstanding property tax, municipal water, or mortgage arrears on the property. Proof of a payment arrangement must be provided at time of application, if you are in arrears.
- You must have insurance coverage for the full replacement value of the building.

****All applications are subject to approval by Ontario Aboriginal Housing Services (OAHS) and we reserve the right to reject an application at our sole discretion*.***

9. I own a mobile home. Am I eligible?

- A. If you own the home **AND** the property on which it sits, then you are eligible to apply. If you lease the land from a third party, this will disqualify the application.

10. What is the maximum household income level?

- A. To be eligible, the applicant’s Combined Gross Household Income cannot exceed the 2023 60th income percentile (please see the question below and Appendix C in the Program Guidelines).

11. What is the “60th income percentile” and what does it mean?

- A. The 60th income percentile means that 60% of households have incomes at or below that of other households in your city or region (please see Appendix C in the Program Application).. Similarly, if your household income is in the top 40% of all household incomes for your city or region, then you are not eligible for the OPHI Ontario Renovates Home Repair Program. In Northern Ontario, your region is based on a DSSAB or District Social Services Administration Board area.

****Please note these figures may be updated annually from the Ministry of Municipal Affairs and Housing (MMAH). The most recent figures will be posted on our website.***

12. What is the average market selling price for my community?

- A. The market value of your home cannot exceed the average market value for houses in your city or region as outlined in Appendix B of the application.

****Please note these figures may be updated annually from (MMAH). The most recent figures will be posted on our website.***

13. Can I access two funding programs at once?

- A. Under the OPHI program, stacking of funds is permitted. Example: you received funds from FIMUR or OPHI to purchase your home or through FIMUR to repair your home, and now you’d like to apply to OPHI Home Repair. This is permitted as long as all other eligibility requirements are met.

14. My name is on title to another property. Do I qualify?

- A. If you have your name on another title (vacant property, rental property, co-signer, etc.) you may not qualify. If you have questions regarding this, please contact our office prior to sending in your application.

15. I have someone on Title who does not live in the household. What do they need to submit with the application?

- A. If someone is on your Title, but does NOT live in the home, they are considered a “Non-Resident Title Holder”. They must send in 2 pieces of photo ID, one utility bill showing their own address and they must also sign the application. If your application receives funding, this person must sign all paperwork consenting to this forgivable loan on your property.

16. Do I need to have home insurance to qualify for the Ontario Renovates Home Repair Program?

- A. Yes, you do need a valid insurance policy covering your dwelling. If you do not currently have insurance on your home, please contact an insurance broker to add a policy to the property. Not having insurance could disqualify you from acceptance to the program. **You must carry insurance on the property for the duration of your loan should you receive funding.**

17. What does “Self Identify” as an Indigenous person mean in the application?

- A. Self-identifying as an Indigenous person means that you do not necessarily carry a Status, Métis or Inuit card, but you do consider yourself an Indigenous person. Our program does not require you show us any proof of this. The primary applicant on the application must self-identify as an Indigenous person and be on the title/mortgage of the property.

18. I identify as an Indigenous person, but my partner does not. Do we qualify?

- A. If you self-identify as an Indigenous person and you are on the Mortgage and Title of the property, then your partner does not need to identify as an Indigenous person. You will list your name as the Primary Applicant, and your partner will be the Co-applicant. Please contact OAHS for more information regarding loan repayment should the Indigenous person vacate the repair property.

19. Will a mortgage be registered on my title?

- A. This agreement will be registered as a Mortgage against the title to your property until such time as your commitment under the agreement has been fulfilled. This represents our mutual security in the case of default of the terms of the loan.

20. Can I apply if I have more than one Mortgage on my property?

- A. Our Interest/Mortgage must be registered in no less than second position on your title. Having another Mortgage or Encumbrance/Lien/Security Interest on title could affect your application with OAHS. Exception would be if you have a FIMUR/OPHI Homeownership or FIMUR Home Repair Charge attached to your title. The new repair funding can be registered in 3rd position.

21. When does the forgiveness period begin?

- A. The period of forgiveness for home repair projects is 10 years which begins on the date of final inspection after repair completion. An inspection will be conducted on the repairs to your home and the homeowner AND our inspector MUST sign off stating the repairs are done to satisfaction. Forgiveness is earned at a rate of 10% per year over the forgivable loan period.

22. What happens if I default on a term of my forgivable loan?

- A. The following situations are examples of Events of Payment on your forgivable loan as outlined in the Secured Promissory Note you are required to sign:
 - a. Unit is sold, rented, abandoned (Homeowner ceases to occupy the unit as their sole and principal residence)
 - b. Misrepresentation occurs relating to eligibility for the program (example: primary title holder is NOT Indigenous; all gross household income is not declared in application and at time of approval, etc.)
 - c. Funding is not used for repairs to the sole and primary residenceIf a default occurs, payment of the unforgiven portion of the forgivable loan is due and payable immediately.
- d. Homeowner passes away

23. What happens if I re-finance my mortgage or add another mortgage to Title while in the “approval” phase?

- A. This could affect your potential forgivable loan approval. OAHS reserves the right to disqualify funding to a project if additional money has been added to your existing mortgage or you add another loan to your title. **Before re-financing, you should contact OAHS to discuss how this could impact your funding.**

24. How do I apply?

- A. Complete the OPHI Ontario Renovates Home Repair Program Application Package, attach supporting documentation requested in the checklist, and mail to:

Ontario Aboriginal Housing Services
Attn: OPHI Ontario Renovates Home Repair Program
500 Bay Street
Sault Ste. Marie, ON P6A 1X5

Or email to ophi@oahssc.ca

25. Who is my personal contact at OAHS to assist with my application?

A. For the OPHI Ontario Renovates Home Repair Program please contact:

Toll-free 1-866-391-1061 ext. 816

Email: ophi@oahssc.ca