

The Renovate Lanark program offers financial assistance to Lanark County homeowners to conduct essential home repairs that will allow for the continued safe occupancy of their home. The program helps people whose homes may have defects in their dwellings and require assistance to pay for the necessary repairs to sustain continued occupancy.

**WHO CAN APPLY?**

- Homeowners with household incomes below **\$104,000 gross income; (subject to change)**
- House must be primary residence, MPAC value at less than **\$468,243 (subject to change)**
- Maximum Value of Assets **\$200,000**, subject to Housing Services Act – Reg. 367/11 Sec. 35
- Mortgage, Property Tax & Home Insurance coverage must be up to date.

**ELIGIBLE PROJECTS INCLUDE ESSENTIAL REPAIRS**

- Heating, electrical, plumbing, structural and fire safety.
- Examples include, but are not limited to: heating systems; chimneys; windows and/or doors; foundations; roofs; wall, floor or ceiling repairs; electrical systems; plumbing; septic systems; well water and well drilling.
- The application may be for one primary project only.

**FINANCIAL ASSISTANCE**

- Ten-year forgivable loan (reduced/forgiven at 10% per year following completion of project)
- Maximum loan is \$15,000. A mortgage will be registered against the owner's property for the duration of the loan forgiveness period for any approved funding project which exceeds \$10,000.00.
- Loans must be repaid if, prior to the 10-year completion mark, any of the following occur: property is sold; homeowner ceases to live in the unit; if it is determined that the funding was used for purposes other than the approved repair.
- If the cost of the project exceeds the maximum \$15,000, any excess amount must be paid by the homeowner to the contractor.
- Annual funding is limited and any homeowners who have previously received Renovate Lanark or Homeownership funding are prohibited from applying for either program again.

**DOCUMENTS TO INCLUDE WITH APPLICATION**

The following documents are mandatory and must be included with the application:

- 2023 Notices of Assessment for all income-earning adults residing in the home **(If required, call Canada Revenue Agency at 1-800-959-8281)**
- Photo ID for all adults in the home **(Driver's Licence, Passport, Ontario Photo Card)**
- Verification mortgage payments are up to date **(Proof from Financial Institution)**
- Verification property taxes are up to date **(Municipal Tax Bill)**
- Verification home insurance payments are up to date **(Proof from Insurance Provider)**
- Verification of Asset Value – 3 months (90 days) of bank statements **plus** any asset statements **(Proof from Financial Institution or Investment Company)**
- MPAC Assessment **(to obtain copy, call MPAC at 1-866-296-6722)**
- 2-3 quotes from qualified contractors

**FOR MORE INFORMATION, CONTACT:**

**Lanark County Housing Services**

**Phone (613) 267-4200 or 1-888-952-6275, Ext 2404**

**Email: [critchie@lanarkcounty.ca](mailto:critchie@lanarkcounty.ca)**