Access to Home Modification Supports for Ontarians with Physical Disabilities

in the Context of the Investment in Affordable Housing (IAH) Framework

(2011-2014)

ENVIRONMENTAL SCAN

Version 2 – March 2013

A Project of the
Home Modification Supports Coalition for Ontarians with Disabilities
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Executive Summary

This report concludes that, for lower-income persons with disabilities, home modification supports – that is, funding to undertake renovations to make one’s physical home environment accessible – matter. They enhance community participation, ensure dignity, and provide for greater, longer-term cost savings to social service and health systems through reduced visits to the Emergency Department, less Alternative Level of Care designations, and lower inappropriate Long-Term Care admissions.

Historically, a joint federal-provincial program, Residential Rehabilitation Assistance Program for Persons with Disabilities, or RRAP-D, has provided much of this support. At present, such supports are administered by Service Managers (municipalities or a body charged with the administration of services for a group of municipalities) that have opted to participate.

This environmental scan – completed in the summer of 2012 - seeks to provide a comprehensive overview of the Ontario Renovates program and access to home modification supports within the province more generally. The Methodology outlines challenges in obtaining standardized, cross-comparable data. The Overviews of Findings provide in-depth findings and include Service Manager contacts where possible.

Context

RRAP-D was established by the federal government in 1986 to provide financial supports to eligible persons with disabilities to modify the built environments of their homes. That is, policymakers recognized that many low to moderate income Canadians faced significant financial barriers to making these modifications, which in turn enabled them to live in the community and away from hospital and Long-Term Care settings.

Broadly, there were two components to RRAP-D: 1) Homeowner RRAP-D; and 2) Landlord RRAP-D. Funds were distributed as either/or grants and forgivable loans. While eligibility criteria and benefit amounts varied over the years, the federal government announced in July 2011 that, under its Investment in Affordable Housing Framework (2011-2014). As the CMHC release stated: “It is also recognized that under this Framework provinces and territories have responsibility for the design and delivery of affordable housing programs in order to address their own specific housing needs and priorities in their jurisdictions.”

Thus, the province of Ontario was afforded flexibility in the provision of housing supports for targeted populations, including home modification supports for persons with disabilities.

What We Heard

It is evident that access to home modification supports is far from equitable across the province. For example, 13 Service Managers have opted not to participate, and other, alternative supports are few and far between, particularly for those adults who are not seniors. While March of Dimes provides a Home and Vehicle Modification Program (HVMP) supported by the Ministry of Community and Social Services, this funding is limited, and was in existence when RRAP-D was operational. As the HVMP Program Guidelines state, “All applicants to the program must first make reasonable efforts to access any other available sources of public or private funding before being considered for funding under the Home and Vehicle Modifications Program.” These guidelines also refer applicants to Ontario Renovates, WSIB, and third-party insurance options.

For Service Managers providing home modification supports, other findings include:

- Of the ten (10) Service Managers that do not have funding for Year 1 (2011-2012), only one (1), the County of Bruce, had established if they would provide grants and/or loans; the County has opted for both.

- While the County of Bruce will provide both grants and loans, ten (10) Service Managers are currently doing so.

- Eight (8) Service Managers have opted to have only loans.

- Four (4) Service Managers have opted to have only grants.

Despite efforts in follow up questions, it was difficult to establish how many Service Managers had home modification forgivable loans for landlords (and by extension, tenants with disabilities), although it appears funding is more available to homeowners.

Finally, Ontario appears to be the one provincial jurisdiction in Canada where funds previously available through the RRAP program are not available to those who reside in certain geographic boundaries (that is, the 13 Service Managers who are not participating in home modification supports through Ontario Renovates). As noted above, while some supports are provided by Ontario March of Dimes’ Home and Vehicle Modifications Program, this Program existed when RRAP was operational.

Case Studies

Two case studies regarding the value of the RRAP-D are provided for consumers with Multiple Sclerosis and Spinal Cord Injury specifically. Another case study outlines the harsh choices a consumer with Parkinson’s is faced with in the context of no Ontario Renovates home modification supports in her community.

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**Recommendations**

The following recommendations are geared towards providing a more optimal system within the existing framework:

1) Mandate some participation in home modification for persons with disabilities under the Ontario Renovates framework for all Service Managers – equity fostered today will promote equity in the future;

2) Establish a central contact list for those administering Ontario Renovates – many applicants may not be aware of the programs available to assist them and how to access them;

3) Clarify what supports and protocols are available by those Service Managers participating in Ontario Renovates;

4) Work with Service Managers and community organizations to establish a non-binding needs-based framework for the distribution of Ontario Renovates funds;

5) Work with all Service Managers to establish a protocol for assessing need for home modification by people with disabilities within their catchment areas;

6) Establish an evaluative framework to articulate the strengths and weaknesses of the Ontario Renovates program with respect to home modification; and

7) Clarify other supports that may be available to assist with home modification.

**Appendices**

The **Appendices** in this report are:

- Appendix 1 – Letter to Hon. Kathleen Wynne
- Appendix 2 – Questionnaire to Service Managers
- Appendix 3 – Acronyms

In particular, we invite the reader to view the case studies and see the profound, personal impacts home modifications have on improving quality of life.
Introduction

In December of 2011, a representative of the Canada Mortgage and Housing Corporation informed Nathan Hauch of the Canadian Paraplegic Association Ontario that as of March 31st 2012, the Residential Rehabilitation Assistance Program-Disability (RRAP-D) of the federal government would cease operations as of March 31st 2012. With this information, Hauch opted to establish: 1) The value of home modification supports; 2) What the Ontario Renovates program would provide; and 3) A mechanism for engaging stakeholders, including other disability service organizations and the Ministry of Municipal Affairs and Housing.

This work was undertaken as, in broad terms, the availability of accessible home environments facilitates community integration, and housing itself is a key social determinant of health.\(^3\) To this end, an adequate home environment also enables participation in school, work and/or leisure, while providing the occupant with the control and flexibility to live with dignity. Young adults in particular remain excluded from broader community participation due to limited housing options.\(^4\)

This report shows not only the value of home modification supports in historical context, but also that the new Ontario Renovates program for home modification for people with disabilities is inequitable across the province. We suggest that funding parameters may be too lenient in some situations, such as that of Leeds Grenville, which implemented a “lottery” system, rather than one based on prioritized need.

Recommendations to rectify this situation for the better are also presented.

It is our sincere hope that we may work with the Ministry of Municipal Affairs and Housing, consumers and other partners to enhance and develop a system of home modification that is both sustainable and meets consumers’ needs across the Province.

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\(^3\) Toba Bryant, Sharon Chisholm and Cathy Crowe (2002), “Housing as a Determinant of Health”, document hosted by the Public Health Agency of Canada. 

Methodology

Based on a discussion with a Senior Policy Advisor with the Ministry of Municipal Affairs and Housing on April 19th, a list of the Service Managers was provided. This list indicates those that were participating in the Ontario Renovates envelope, and those that were not. While the original list, as of April 17th, indicated that twelve (12) Service Managers were not participating, telephone interviews indicated that a thirteenth Service Manager (Regional Municipality of York) is also not participating.

Affiliated organizations developed a joint survey (Appendix 2) that asked Service Managers participating in Ontario Renovates the parameters for their programs (criteria, funding baselines). Service Managers were contacted at least once, with non-responses receiving follow-up calls; interviews were conducted in the summer of 2012.

There were two core challenges in terms of receiving information: 1) There were rarely “direct lines” to those administering local versions of Ontario Renovates; where possible, those people who are the leads are listed in this report; and 2) There was reluctance by some Service Managers to share information around funding baselines.

With respect to 2), it is understood that for some Service Managers, this information was not readily available. Furthermore, with respect to the data on funding baselines, it was difficult to distinguish between funding directly for home modification for people with disabilities within the Ontario Renovates envelope, and funding for Ontario Renovates overall. As well, the distinction was not always made between supports for homeowners, landlords (and therefore renters with disabilities), or both.

In cases where it was not possible to speak to a Service Manager directly (i.e., the lead was on vacation, or calls not returned), efforts were made to find out the parameters for local programs through other sources (e.g., Council minutes, websites and the like).

Service Managers not participating in Ontario Renovates were also contacted; here, the objective was to establish if there were comparable programs to RRAP-Disability in place in their respective jurisdictions. There were none, however.

Efforts have been made to obtain data from CMHC with respect to people with disabilities provided with home modification through RRAP-D in the past few years; results were limited. While a letter was received on November 8th 2011 indicating that 485 households utilized the program in 2009, and 515 in 2010, actual funding baselines were not provided. While Service Managers were provided with data as to funding provided to their respective regions in past years, we were told by CMHC that this information was not publicly available, and that Service Managers should be contacted directly to receive it.

In terms of the tabulation of results, the analysis presented here is limited, given data outcomes as outlined above.
Context

History of RRAP-D

RRAP-D itself stemmed from awareness in the early 1980s of the need for home modification supports to enhance the independent living of Canadians with Disabilities. Falkenhagen writes:

“This initiative increased the available housing stock suitable for disabled persons. It was particularly important in those situations where a recently-disabled person wished to remain in the same dwelling. Modification assistance for the disabled was also important in rural areas where few institutional facilities and other alternatives existed.”

A goal of RRAP-D was to limit the institutionalization of people with disabilities more generally. Falkenhagen cites the Special Parliamentary Committee of the Disabled and the Handicapped: in 1982 dollars, the cost of institutionalization was $30 000 per person, per year versus independent living costs of $8000.”

RRAP-D began as a program targeted at persons with disabilities in 1986. It should be emphasized, however, that RRAP has historically been a partnership of the provincial and territorial governments with the federal government (25% provincial/territorial, 75% federal), albeit with various conditions.

After 1995, in the context of financial restraint, RRAP-D criteria were changed to target those persons with disabilities with “core need”, and forgiveness levels increased to better meet actual costs of home renovations in conjunction with the general RRAP Homeowner program. Both programs have historically had adjusted funding levels for various regions, and based on local market housing prices. This is not to suggest that funding levels were always adequate; indeed, local administration flexibility to meet local realities is welcome, provided overall funding baselines are sufficient to address needs.

The impact of RRAP-D has been significant: in a survey of RRAP-D utilization between 1986 and 1999, in excess of 24,000 units were renovated. Furthermore, a survey conducted in 1985 and published in 1989 gave the following profile of RRAP-D clients:

- Clients were typically of lower income (annual average of $14,391);
- 65% percent of clients had mobility disabilities; and
- The majority tended to be over 65.

More recent client profiles are not readily available. As noted above, RRAP-D was utilized by many Ontario households in recent years.

The maximum funding guidelines as of 2011 is outlined below:

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6 Ibid. p. 54.
7 Ibid. p. 58.
8 Ibid. p. 126.
<table>
<thead>
<tr>
<th>Zone</th>
<th>Homeowner / unit</th>
<th>Landlord / unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zone 1: Southern areas of Canada</td>
<td>$16,000</td>
<td>$24,000</td>
</tr>
<tr>
<td>Zone 2: Northern areas</td>
<td>$19,000</td>
<td>$28,000</td>
</tr>
<tr>
<td>Zone 3: Far northern areas</td>
<td>$24,000</td>
<td>$26,000</td>
</tr>
</tbody>
</table>

As noted above, there were two components to RRAP-D: Homeowner RRAP-D, which enabled homeowners access to funds, and Landlord RRAP-D, which provided (largely, but not exclusively private market) landlords access to funds, provided that modified units remained available to tenants with disabilities.

Furthermore, it is important to emphasize the role of home modification programs in meeting other public policy objectives, such as reducing Alternative Level of Care (ALC) designations (that is, utilizing beds in hospital settings due to limited options for appropriate discharge) and inappropriate Long-Term Care (LTC) placements for people with disabilities, as well as seniors. Indeed, hospital or ALC beds cost $1200 per day, per patient, for a total of $438,000 per year.10

Under the Agreement for Investment in Affordable Housing (2011-2014), RRAP-D ceased to exist as of March 3114 2012. The total investment over the life of the Agreement is $240,390,000.11 While CMHC will conduct an evaluation of the Agreement’s implementation in 2013, it is not clear if there will be a comprehensive review of its impact on clients with disabilities requiring home modification.12 Nonetheless, the Agreement expressly offers this as one of its key objectives: “To foster independent living of seniors in need and persons with disabilities in need by providing financial assistance to support modifications and renovations to increase accessibility of affordable rental and ownership properties.”13

Parameters of the Ontario Renovates Program

There are two main components of Ontario Renovates: Home Repair and Multi-Unit Rehabilitation. While both are highly valuable to persons with disabilities, the main focus of this report is Home Repair, although it touches on both.14

There are seven (7) target groups for Ontario Renovates:

- Seniors;
- Persons with disabilities;
- Recent immigrants;

12 Ibid. p. 10
13 Ibid. p. B-7.1 (Ontario Renovates)
URL: http://www.mah.gov.on.ca/AssetFactory.aspx?id=9288
• Victims of family violence;
• Aboriginal people living off-reserve;
• Low to moderate income singles and families; and
• Residents from remote communities

In this vein, it must be emphasized that most Service Managers did not (or could not) provide a target amount(s) specifically for persons with disabilities.

With respect to Home Repair, loans of up to $50,000 are permitted, provided the average across the region does not exceed $25,000. This flexibility (e.g., for higher-needs consumers with more modification requirements, and those in remote regions) is a positive outcome of Ontario Renovates. However, as outlined in this report, due to general funding constraints, this flexibility does not appear to be widely utilized.

The period of loan forgiveness for Home Repair is ten (10) years, and fifteen (15) for Multi-Unit Rehabilitation.

A grant of up to $3,500 may be issued, and does not have to be repaid.

**Alternative Programs**

While there are some programs outside of Ontario Renovates which may provide some assistance with home modification, they have their limitations:

• During the 2011 provincial election campaign, the Liberal party inherently recognized the value of home modification supports with its pledge to provide a **Healthy Homes Renovation Tax Credit for Seniors**. If implemented, this refundable tax credit of up to $1,500 per year (15% of $10,000 in renovations) may be used for permanent home modifications or to assist a person to remain mobile at home.\(^{15}\) While this is a very important and welcome program by many, including several of the organizations involved in this submission, this Credit should be enhanced to include non-senior populations with disabilities. Furthermore, many households do not have the up-front funds to spend on home renovations, and therefore, may not benefit from program as presently articulated.

• For those Ontarians not eligible for the tax credit, some may apply to the Ontario March of Dimes **Home and Vehicle Modification Program**.\(^{16}\) While it is too early to fully assess the impact of the implementation of Ontario Renovates onto this program, it is worth noting that supply has not been able to meet demand in recent years.

• Finally, there are some social service that some Ontarians may access, namely the **Community Start-Up and Maintenance Benefit** for those on social assistance\(^{17}\) and discretionary funding.

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The former will no longer be provided to those on social assistance as of 2013, and will instead be a program administered to the broader public through the Ministry of Municipal Affairs and Housing.\textsuperscript{18} With a larger pool of potential applicants, the possibility of reduced per-person benefit amounts is high. It is not yet clear what the parameters for the net program will be. With respect to discretionary funding, the new $10 “case cap” will likely result in reduced funds for high-needs areas, without significant reduction in the scope of need.\textsuperscript{19}

As evidenced below, access to supports is not equitable across the Province as a whole.

\textsuperscript{18} For an example of this, please see: PJ Wilson (1 October 2012). “DSSAB budget process begins”, \textit{North Bay Nugget}, n. pag.

What We Heard

Service Managers Participating in Ontario Renovates

Below are some high-level findings with respect to program criteria for those Service Managers participating in Ontario Renovates:

- Based on the chart on the following page, a response rate of 91% (31 out of 34) was achieved.
- Of the ten (10) Service Managers that do not have funding for Year 1 (2011-2012), only one (1), the County of Bruce, had established if they would provide grants and/or loans; the County has opted for both.
- While the County of Bruce will provide both grants and loans, ten (10) Service Managers are currently doing so.
- Eight (8) Service Managers have opted to have only loans.
- Four (4) Service Managers have opted to have only grants.
- Despite efforts in follow up questions, it was difficult to establish how many Service Managers had home modification forgivable loans for landlords (and by extension, tenants with disabilities). Nonetheless, while some Service Managers such as the City of Windsor provide grants to both, it appears that the majority of funds are directed towards homeowners.
<table>
<thead>
<tr>
<th>Service Managers Participating in Ontario Renovates – Funding Formats</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BOTH Loans and Grants</strong></td>
</tr>
<tr>
<td>City of Brantford</td>
</tr>
<tr>
<td>County of Bruce</td>
</tr>
<tr>
<td>Municipality of Chatham-Kent</td>
</tr>
<tr>
<td>District of Cochrane Social Service Administration Board</td>
</tr>
<tr>
<td>City of Cornwall</td>
</tr>
<tr>
<td>County of Dufferin</td>
</tr>
<tr>
<td>County of Grey</td>
</tr>
<tr>
<td>Regional Municipality of Halton</td>
</tr>
<tr>
<td>City of Hamilton</td>
</tr>
<tr>
<td>County of Huron</td>
</tr>
<tr>
<td>Kenora District Services Board</td>
</tr>
<tr>
<td>City of Kingston</td>
</tr>
<tr>
<td>County of Lambton</td>
</tr>
<tr>
<td>County of Lanark</td>
</tr>
<tr>
<td>United Counties of Leeds and Grenville</td>
</tr>
<tr>
<td>City of London</td>
</tr>
<tr>
<td>Manitoulin-Sudbury DSS Administration Board</td>
</tr>
<tr>
<td>District Municipality of Muskoka</td>
</tr>
<tr>
<td>Regional Municipality of Niagara</td>
</tr>
<tr>
<td>District of Nipissing SSA Board</td>
</tr>
<tr>
<td>Norfolk County</td>
</tr>
<tr>
<td>City of Ottawa</td>
</tr>
<tr>
<td>District of Parry Sound SSA Board</td>
</tr>
<tr>
<td>City of Peterborough</td>
</tr>
<tr>
<td>United Counties of Prescott and Russell</td>
</tr>
<tr>
<td>Rainy River District SSA Board</td>
</tr>
</tbody>
</table>
Of the Service Managers providing both grants and loans, the breakdown is as follows:

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Grant Amount</th>
<th>Loan Amount (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>County of Bruce</td>
<td>$3500</td>
<td>$13,500</td>
</tr>
<tr>
<td>District of Cochrane Social Service Administration Board</td>
<td>$3500</td>
<td>$25,000</td>
</tr>
<tr>
<td>County of Huron</td>
<td>$3500</td>
<td>$12,000</td>
</tr>
<tr>
<td>City of Kingston</td>
<td>$3500</td>
<td>$10,000</td>
</tr>
<tr>
<td>County of Lambton</td>
<td>$3500</td>
<td>$15,000</td>
</tr>
<tr>
<td>County of Lanark</td>
<td>$3,500</td>
<td>Not specified</td>
</tr>
<tr>
<td>United Counties of Leeds and Grenville</td>
<td>Not specified</td>
<td>Not specified</td>
</tr>
<tr>
<td>City of Peterborough</td>
<td>$3,500</td>
<td>$25,000</td>
</tr>
<tr>
<td>United Counties of Prescott and Russell</td>
<td>$3,500</td>
<td>$10,000</td>
</tr>
<tr>
<td>District of Timiskaming SSA Board</td>
<td>$3,500</td>
<td>$16,000</td>
</tr>
<tr>
<td>Regional Municipality of Waterloo</td>
<td>$3,500</td>
<td>$25,000</td>
</tr>
<tr>
<td>Loan Range</td>
<td>Number of Service Managers (BOTH Loans and Grants)</td>
<td></td>
</tr>
<tr>
<td>-----------------------------</td>
<td>------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>$10,000 - $14,999:</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>$15,000 - $19,999:</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>$20,000 - $25,000:</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>TOTAL (not including Not Specified)</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

Of the Service Managers providing only loans, the breakdown is as follows:

<table>
<thead>
<tr>
<th>Loan Amount (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Brantford</td>
</tr>
<tr>
<td>County of Grey</td>
</tr>
<tr>
<td>City of Hamilton</td>
</tr>
<tr>
<td>Kenora District Services Board</td>
</tr>
<tr>
<td>Manitoulin-Sudbury DSS Administration Board</td>
</tr>
<tr>
<td>District Municipality of Muskoka</td>
</tr>
<tr>
<td>District of Nipissing SSA Board</td>
</tr>
<tr>
<td>Norfolk County</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Range</th>
<th>Number of Service Managers (ONLY loans)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000:</td>
<td>1</td>
</tr>
<tr>
<td>$16,000:</td>
<td>1</td>
</tr>
<tr>
<td>$20,000:</td>
<td>1</td>
</tr>
<tr>
<td>$25,000:</td>
<td>4</td>
</tr>
<tr>
<td>&gt; $25,000:</td>
<td>1</td>
</tr>
<tr>
<td>TOTAL</td>
<td>8</td>
</tr>
</tbody>
</table>

Unsurprisingly, for those Service Managers that participate in both loans and grants, the grant ceiling tends to be lower than for those providing only grants.
Service Managers NOT Participating in Ontario Renovates

The vast majority of Service Managers not participating in Ontario Renovates (11 out of 13; 2 could not be reached) do NOT have programs comparable to RRAP-Disability in place.

Rather, most are relying on two main streams of funding where possible: social assistance (via the Community Start Up and Maintenance Benefit) and discretionary funding.

The former will be housed under the Ministry of Municipal Affairs and Housing by 2013 where a broader population (including those not eligible for social assistance) will be eligible for these funds, and the latter has broadly been reduced across the Province.
Case Studies

Case Study 1: RRAP-D Recipient and a Person Living with Multiple Sclerosis (MS)

About living with MS:

1) **How long have you been living with MS? When were you diagnosed?**

The respondent is a 52 year old who believes she had been living with MS long before she was medically diagnosed 23 years ago.

2) **What type of MS do you live with?**

Over the years her condition has worsened from having relapsing-remitting MS to a secondary progressive form of MS that is an accumulating disability.

3) **How has your MS affected your quality of life?**

The respondent is no longer able to walk on her own. She had several falls and now requires the use of a walker with wheels. She says there are two other compounding factors that have decreased the quality of her life: the financial situation and the fact that she is a single woman living with a disability independently. Her disability has kept her away from the workforce, reducing her income. “It is very expensive to live with MS, medication is costly but my MS prevents me from earning an income too.” Because of the secondary progressive form of MS she lives with, she is unable to qualify for social assistance programs because she is “not disabled enough”.

4) **What types of supports do you require to live well?**

“When you live with a life-long condition like MS, you require emotional, physical and financial support,” the respondent says. Because she no longer works she doesn’t qualify for coverage for certain benefits that would prove helpful such as regular massage therapy sessions. She feels incapacitated since she is no longer able to cook or clean her house. “I can’t bend down to cut my own toe-nails or wash my own feet.” She adds, “I go for days without leaving my home”.

She participates in a local MS support group that has helped her get through the challenges of coping with the condition and the MS Society local Chapter of Prince Edward County provides her with a modest $100 a month to take care of costs she deems necessary to take care of herself and her home. “Because of a lack of age-appropriate services, I would need to join a seniors program to get access to support services I need. That is my only option.”
About receiving support from the federal RRAP-D program:

5) *What prompted you to apply to the RRAP-D program? Why did you feel like you needed support?*

The respondent lives in a mobile trailer house. It is ideal for her condition since it is a house without levels and provides plenty of hand rails around the perimeter of the home for her to move freely. There were however several modifications that needed to be done to make her home accessible.

6) *How did you hear about the federal government program?*

It was during the process of renovating her bathroom when she discovered the RRAP-D program. She visited her bank regarding payments for renovations when a teller informed her about the RRAP-D federal program. She checked out the Canada Mortgage and Housing Corporation (CMHC) website online and made a few calls to track the local contact for the program in her area.

7) *How did you find the application process? What were some positive and negative aspects?*

The application process was overwhelming and confusing. It was difficult for her to get a hold of the representative in her area when she needed answers to questions. However once she submitted her application, it was a quick process. CMHC sent over a contractor to assess her home and she was approved to receive funds for a furnace; new roof, new air conditioner and the leveling of her foundation.

8) *Did you receive help in the application process?*

No help was received in filling out the application. However she states that the applicant requires patience in waiting for a response and in waiting for final payment.

9) *What did you apply for? Did you receive what you applied for?*

It was a five month long process and she received the funding for all the items the contractor suggested. She received a total of $27,000 in funds for modifications to the:

- Roof: $7,000
- Foundation: $11,000

And for the purchase of a new:

- Furnace: $6,500
- Air conditioner: $2,500

Depending on the location, individuals could receive up to $24,000 in home renovations and modifications with the RRAP-D program.

10) *What were the positive aspects of the RRAP-D program?*
The RRAP-D program helped to improve the condition of her home, which would have otherwise have cost her large amounts of money she couldn’t afford.

11) **What were the negative aspects of the RRAP-D program?**

It was tricky to manage the contractors she recruited for her home renovations. She had to explain her personal financial situation and needed to take extra steps to prove to them that payment would be coming at the end. She says it was tough working with contractors to continue renovations without receiving payment. The respondent admitted she had to front the initial deposit since the RRAP-D program only provided a lump sum cheque once all the work was completed and the receipts were submitted.

**Future of the provincial program:**

12) **Were you aware that the program was being transferred to the provinces and municipalities to manage?**

She wasn’t aware that the RRAP-D program had been transferred to the provincial level. On the one hand she believes that municipalities may be in a better position to administer the program since they would understand the local housing needs, but she believes that all municipalities must participate and provide forgivable loans.

13) **What advice would you give future recipients looking for this kind of support? Where should they go to find it? How should they apply?**

She believes that information of the program should be disseminated in health care facilities, such as MS clinics that patients visit frequently. She said that informational material should be given to patients at every doctor or neurologist visit. It is imperative to get the word out about programs like Ontario Renovates and others. People also look to health charities, like the MS Society to learn about these available programs.

14) **What advice would you give the coalition of organizations advocating that all municipalities should provide this type of support?**

The respondent believes in partnership and collaboration for important causes. She believes that organizations that represent people with disabilities should jointly advocate, ensuring a quality of life for people living with disabilities. She says, “We are all equal and it doesn’t matter what condition you have or where you live.”
Case Study 2: RRAP-D Recipient and a Person Living with Spinal Cord Injury (SCI)

I have benefitted greatly from the RRAP and RRAPD programs - they have allowed me to have my kitchen renovated last year so it is now accessible.
A door opener has been installed on the apartment door and new electrical, plumbing and carpeting have been installed in the apartment.

Without these programs, I would not have been able to have any of these renovations done. I had been existing with no hot water in the kitchen, boiling cold water to bathe and wash dishes. There were many other plumbing and electrical issues, all of which affected my day to day living and my quality of life, not the least of which included my emotional state of mind. I was depressed, would never have company over and saw no way out of the situation.

Prior to these renovations my apartment was deteriorating and I did not have the financial means to have any of this work done. My living space was unsafe and not accessible and I had resigned myself to living in this environment thinking I had no means to fix the situation due to financial hardship.

These programs RRAP and RRAPD have totally changed the quality of my life.
Case Study 3: Caregiver of a Person Living with Parkinson’s

This respondent lives in Northern Ontario; her municipality does not provide home modification supports for people with disabilities via Ontario Renovates:

Background:
- Care partner for her husband, who is living with Parkinson’s disease & dementia.
- Her husband had early onset PD, starting at 53, requiring him to stop working early
- Cancer survivor herself, and has her own health issues
- Both are ‘young’ seniors, in their late sixties/early seventies
- Original multi-level home was inadequate for his needs, so they downsized to a condominium so they could have all living space all one floor
- His Parkinson’s disease has advanced so that a wheelchair is now necessary for everyday activity and unfortunately his wheelchair will only fit through one doorway
- Has some equipment through CCAC and is trying to get funding so that her husband’s wheelchair will fit through the bathroom door

Desire:
- To be able to keep Mr. Q at home, where he is happy and enjoying a reasonable quality of life

Problem:
- Mrs. Q and her adult children were able to find the CCAC manual online, and using the information have been successful in getting 22 hours of support versus the originally offered 4 hours
- They live in a small town in northern Ontario
- The day programs available in her area will either not take him as he is too much physically to deal with, or will not take him, as they are not able to deal with dementia related issues
- Continuity of PSWs is not always there, meaning she is continually retraining new staff
  - The good PSWs she finds are not getting enough hours in their area, and end up going to work for LTC facilities, or moving on to supplement their income
- While they would have qualified for RRAP-D funding, the care partner found out about it literally on the last day of its existence for her municipality.
  - She was given a number for Ontario Renovates, which never worked, but located her local municipal version
    - It does not start until Spring 2013 in her area, but she was told that the monies have been allocated for social housing
- She has called Service Canada, 211 Ontario, MPs, MPPs, CCACs, and has been bluntly told she should just put him in Long-term care.
Potential outcome:

- Mrs. Q has already injured herself trying to physically move her husband (she broke her back) but has now recovered. Without modifications to the home, the risk of her injuring herself again is high.
- She is running out of options and money.
- Neither she nor her husband want him to go into a Long Care Facility, for which she continually hears horror stories.
Cross-Canada Comparison of Home Modification Support Programs for Persons with Disabilities

The information below is based on research gleaned from the internet; follow-up interviews with program administrators have not been conducted here. Results are high-level and are not exhaustive.

<table>
<thead>
<tr>
<th>Province/Territory</th>
<th>Grant</th>
<th>Forgivable Loan</th>
<th>Other</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alberta</td>
<td>X</td>
<td></td>
<td></td>
<td>Up to $5000</td>
</tr>
<tr>
<td>British Columbia</td>
<td>X</td>
<td>X</td>
<td></td>
<td>Grant and/or forgivable loan up to $20,000; further $20,000 may be available</td>
</tr>
<tr>
<td>Manitoba</td>
<td></td>
<td>X</td>
<td></td>
<td>Range of $16,000 -19.000</td>
</tr>
<tr>
<td>New Brunswick</td>
<td>X</td>
<td></td>
<td></td>
<td>Up to $10,000</td>
</tr>
<tr>
<td>Newfoundland and Labrador</td>
<td>X</td>
<td>X</td>
<td></td>
<td>Grant up to $7500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Loan up to $10,000 – 13000</td>
</tr>
<tr>
<td>Northwest Territories</td>
<td></td>
<td>X</td>
<td></td>
<td>Assistance of up to $90,000</td>
</tr>
<tr>
<td>Nova Scotia</td>
<td>X</td>
<td>X</td>
<td></td>
<td>Grant of up to $5000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Maximum loan forgiveness of $16,000</td>
</tr>
<tr>
<td>Nunavut</td>
<td>X</td>
<td></td>
<td></td>
<td>Grant of $1,500 is ANNUAL</td>
</tr>
<tr>
<td>Ontario</td>
<td>X</td>
<td>X</td>
<td></td>
<td>Grant of up to $3500</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Forgivable loan up to $25,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td><em>13 Service Manager areas do not participate</em></td>
</tr>
<tr>
<td>Prince Edward Island</td>
<td></td>
<td></td>
<td>X</td>
<td>Disability Support Program (separate from income support) may provide funding for home modification</td>
</tr>
<tr>
<td>Quebec</td>
<td></td>
<td></td>
<td>X</td>
<td>Assistance of up to $16,000, with a further $7000 possibly available; a further $10,000 may be available for assistive devices</td>
</tr>
<tr>
<td>Saskatchewan</td>
<td>X</td>
<td></td>
<td></td>
<td>A forgivable loan of up to $23,000</td>
</tr>
<tr>
<td>Yukon Territory</td>
<td></td>
<td></td>
<td>X</td>
<td>NON-FORGIVABLE loan of up to $35,000 (reduced interest rate)</td>
</tr>
</tbody>
</table>

As noted above, Ontario is unique in the administration of its funds insofar as some regions are not eligible for any supports.
Further details are below:

<table>
<thead>
<tr>
<th>Province/Territory</th>
<th>Program Details</th>
<th>Notes/URLs</th>
</tr>
</thead>
</table>
| Alberta            | *Residential Access Modification Program*  
- Grant of up to $5000 dollars  
- Available to renters  
- Emphasis is on those persons leaving hospitals or Long Term Care settings.  

From the website:  
*Applicant must have a total gross adjusted household income of $36,900 or less. If applicable, this amount can be increased under these circumstances:*  
  - *Amount can be increased by $9,600 for a spouse (meaning you would collectively earn $46,500).*  
  - *Amount can be increased by $9,600 for each child under 21 years of age still living at home and attending school full-time.*  
  - *An additional amount of $7,131 for each child under 18 years of age still living at home who also is using a wheelchair may be added as well.*  

Apply through Alberta Seniors and Community Supports  
URL: [http://www.seniors.alberta.ca/ADL/RAMP/](http://www.seniors.alberta.ca/ADL/RAMP/) |
| British Columbia  | *Home Adaptations for Independence*  
For seniors and non-seniors:  
- Grant or forgivable loan in the amount of up to $20,000  
- A further $20,000 is available for some applicants with homes with “underlying deficiencies)  
- Funding is limited; funds on a first-come, first-served basis (beginning April of every year)  

Apply directly to BC Housing  
URL: [http://www.bchousing.org/Options/Home_Renovations](http://www.bchousing.org/Options/Home_Renovations) |
| Manitoba           | *Residential Rehabilitation Assistance Program for Persons with Disabilities*  
- Forgivable loans for housing and rental units  
- Range of $16,000-19,000  
- For homeowners, house values must not exceed $175,000 and household income must be below the Housing Income Limit  

For rentals, rents must be below Median Market Rents  
Applications go to Winnipeg or Brandon offices  
URL: [http://www.gov.mb.ca/housing/rrap_pwd.html](http://www.gov.mb.ca/housing/rrap_pwd.html) |
| New Brunswick      | *Housing Assistance for Persons with Disabilities*  
- For renters and landlords, maximum grants of $10,000  
- Income must be at or below the Housing Income Limit for renters  
- Up to $24,000 is available for the creation of a secondary or garden suite, provided proof of equity/other funding is available to cover other related expenses  

From the website:  
*The housing response to an applicant’s particular situation*  

Applications are made to Social Development Regional Offices  
URL: [http://www2.gnb.ca/content/gnb/en/services/services_renderer.19576.html](http://www2.gnb.ca/content/gnb/en/services/services_renderer.19576.html) |
| Newfoundland and Labrador | **Home Modification Program**  
- Forgivable grant of up to $7500  
- For amounts exceeding the grant, there is a forgivable loan of up to $10,000 in Newfoundland and $13,000 in Labrador  
- Referral must be made from an OT or related professional  
- Applicants’ annual income must not exceed $46,500
| Inquiries are made to Regional Offices  
URL: [http://www.nlhc.nf.ca/hmp/hmp.html](http://www.nlhc.nf.ca/hmp/hmp.html) |
| Northwest Territories | **Northwest Territories Housing Corporation – Housing Choices**  
- There are a range of programs; the most relevant to home modification for persons with disabilities appears to be Contributing Assistance for Repairs and Enhancements
| From the website:  
*CARE is the NWTHC’s primary repair program. It encompasses the successful aspects of the previous repair programs while introducing new criteria that make the CARE program more accessible to Northwest Territories residents. CARE assistance levels range from $10,000 to $90,000. Having received previous assistance is no longer a barrier for program eligibility, and the provision of funding is no longer conditional on bank financing. Repairs are coordinated by the NWTHC with the scope of work adjusted according to the assistance amount. Health and safety repairs remain a priority. CARE funding also provides preventative maintenance funding up to $3,000 annually.*
| Nova Scotia | **Access-A-Home Program**  
- Depending on income, a grant of up to $5000 is available to adapt a home for wheelchair use

**Disabled Residential Assistance Program for Homeowners**  
- Maximum Loan forgiveness is $16,000

**Disabled Residential Assistance Program for Landowners**  
From the website:  
*One hundred percent forgiveness [of up to $24,000 for self-contained rental units] is available for accessibility modifications up to the maximum loan on units occupied by tenants with incomes at or below the HILS (Household Income Limits).*

*For rooming houses, the assistance is available on bed units with rents below established levels.*

**Landlords must enter into an agreement stating that the**
| Inquiries to made at a Housing Services Office of the Department of Community Services  
RRAP for Homeowners URL: [http://novascotia.ca/coms/housing/homeowner/DDRAPforHomeowners.html](http://novascotia.ca/coms/housing/homeowner/DDRAPforHomeowners.html)  
RRAP for Landlords URL: [http://novascotia.ca/coms/housing/landlords/DRRAPforLandlords.html](http://novascotia.ca/coms/housing/landlords/DRRAPforLandlords.html) |
<table>
<thead>
<tr>
<th>Region</th>
<th>Program Description</th>
<th>URL</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>From the website:</td>
<td></td>
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<tr>
<td></td>
<td>This program assists seniors and disabled homeowners with preventative and general maintenance items of their homes in order to ensure their continued comfort, safety, and healthy occupancy. The program may also cover various special needs, such as inspection and maintenance of home adaptations which improve accessibility and mobility.</td>
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<td></td>
<td>From the online PDF:</td>
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<tr>
<td></td>
<td>The program provides assistance in the form of an annual grant of $1500 per year per home to pay for materials and labour.</td>
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<tr>
<td></td>
<td>Applicants must be at least 60 years of age or older, or a disabled person 19 years of age or older whose primary income is through a disability cheque.</td>
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<tr>
<td></td>
<td>• Applicant(s) must own and live in the home as their principal residence.</td>
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<tr>
<td></td>
<td>• The maximum household income limit is $75,000.</td>
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</tr>
<tr>
<td>Ontario</td>
<td>Ontario Renovates</td>
<td><a href="http://www.mah.gov.on.ca/Page1202.aspx">http://www.mah.gov.on.ca/Page1202.aspx</a></td>
<td>Applications are made to Service Managers whom have varying criteria; 13 Service Managers are not participating in Ontario Renovates</td>
</tr>
<tr>
<td></td>
<td>Funding baselines of grants ($3500) and loans depending on Service Managers</td>
<td></td>
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<tr>
<td></td>
<td>Information on the Seniors Home Renovation Tax Credit is not included here as information is elsewhere in this report.</td>
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<tr>
<td></td>
<td>The Disability Support Program – separate from income support – may provide some home modification assistance.</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>• Financial assistance of up to $16,000 per person, with an additional $7000 depending on circumstances</td>
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<tr>
<td></td>
<td>• Need has to be certified by an Occupational</td>
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<tr>
<td>Therapist</td>
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<tr>
<td>From the website:</td>
<td></td>
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</tr>
<tr>
<td>In cases where specialized equipment is required, additional assistance not exceeding $10,000 may also be paid, based on criteria determined by the Société d’habitation du Québec (SHQ).</td>
<td></td>
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</tr>
<tr>
<td>The Société d’habitation du Québec has entrusted the municipalities and regional county municipalities (RCMs) with responsibility for managing the Program. The health and social services network is also involved in the production of occupational therapists’ reports.</td>
<td></td>
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<table>
<thead>
<tr>
<th>Saskatchewan</th>
<th>Saskatchewan Home Repair Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Financial assistance to low to moderate income households</td>
<td></td>
</tr>
<tr>
<td>• A forgivable loan is available up to $23,000</td>
<td></td>
</tr>
<tr>
<td>Applications should be made to the Saskatchewan Home Repair Program of the Saskatchewan Housing Corporation</td>
<td></td>
</tr>
<tr>
<td>FAQ URL: <a href="http://www.socialservices.gov.sk.ca/H08-FS.pdf">http://www.socialservices.gov.sk.ca/H08-FS.pdf</a></td>
<td></td>
</tr>
<tr>
<td>Application form URL: <a href="http://www.socialservices.gov.sk.ca/forms/H08-AP.pdf">http://www.socialservices.gov.sk.ca/forms/H08-AP.pdf</a></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Yukon Territory</th>
<th>Yukon Housing Corporation – Home Repair Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>From the website:</td>
<td></td>
</tr>
<tr>
<td>This program provides homeowners with an opportunity to borrow up to $35,000 to repair their principal residence. A technical officer will assess your home and provide you with a list of eligible repair/upgrade options. Loans under this program are amortized over 12 years at a reduced interest rate.</td>
<td></td>
</tr>
<tr>
<td>URL: <a href="http://www.housing.yk.ca/hrp.html">http://www.housing.yk.ca/hrp.html</a></td>
<td></td>
</tr>
</tbody>
</table>

The CMHC announcement on the Investment in Affordable Housing Framework is below:

Recommendations

Understanding that Ontario is unlikely to revert back to the former RRAP-D system of benefits, we nonetheless submit that the following changes may result in a more equitable system overall:

1) **Mandate some participation in home modification for persons with disabilities under the Ontario Renovates framework for all Service Managers**

While the March of Dimes Home and Vehicle Modification Program does not exclude candidates based on their place of residence, funds for this program do not meet demand. Thus, access to home modification dollars via Ontario Renovates should no longer be voluntary for the 13 Service Managers in the province who are currently not participating.

2) **Establish a central contact list for those administering Ontario Renovates**

Many of our interviewers reported challenges liaising with the person directly responsible for administering the home modification program of Ontario Renovates. A regularly updated list of departmental contacts would be helpful.

3) **Clarify what supports and protocols are available by those Service Managers participating in Ontario Renovates**

Guidelines are not always clear, and it would be helpful for consumers to understand program parameters in different regions.

4) **Work with Service Managers and community organizations to establish a non-binding needs-based framework for the distribution of Ontario Renovates funds**

While the Ministry has established broad, binding guidelines for the administration of Ontario Renovates, with respect to home modification, we submit that “lottery” systems such as that administered in Leeds-Grenville may not be appropriate. While “fair” in one sense, we submit that some persons may have greater needs than others.

5) **Work with all Service Managers to establish a protocol for assessing need for home modification by people with disabilities within their catchment areas**

Related to 3), we submit that for the purposes of future program design, data on actual need is required. While it is not sufficient to rely solely on the number of people who have applied for the program in any given year (as many people with need may not apply), this is a place to start.

6) **Establish an evaluative framework to articulate the strengths and weaknesses of the Ontario Renovates program with respect to home modification**

Related to 4), it is clear that successes and challenges with the Ontario Renovates challenges will provide valuable lessons for future program administration.
7) Clarify other supports that may be available to assist with home modification

While other supports may be limited, other programs such as March of Dimes’ Home and Vehicle Modification Program should be advertised.
Overview – Service Managers Participating in Ontario Renovates

1. City of Brantford

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home value must not exceed $175,000</td>
<td>$225,000 for Year 1</td>
<td>Have already registered 10 with 10 more on a waiting list and more calling in.</td>
</tr>
<tr>
<td>Up to $25,000 per client</td>
<td>Other details not provided</td>
<td>The clients are chosen by date application is received and then assessed as to need.</td>
</tr>
<tr>
<td>10 year mortgage (about 5%) and forgivable after 10 years</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Website: [http://www.brantford.ca/residents/support_services/housing/HousingPrograms/Pages/HomeownersAssistancePrograms.aspx](http://www.brantford.ca/residents/support_services/housing/HousingPrograms/Pages/HomeownersAssistancePrograms.aspx)

Contact:
Ask for Ann DeRosse OR Tom Hodgson
1-800-563-9999 519) 759-3330

*Please see Appendix 1 for updated information (February 2013).*

2. County of Bruce

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>They offer $3500 grants for accessibility (not repayable) OR repairs up to $10,000, forgivable after 10 years.</td>
<td>Nothing available for Year 1. $152,000 over three years. The entire OR portion is $399,495</td>
<td>Started their program April 1/12 on a first come, first served basis, and assessed by need. Previous RRAP funding was “very popular in Bruce County with over $525,000 allocated over the past three years.”</td>
</tr>
<tr>
<td>The maximum a client could receive is $13,500.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assessment includes household income and valuation of home to a max of $212,000, as well as need.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Contact:
Susan Earle, Administrator (Housing)
(519) 396-3450, Ext. 106

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3. **Municipality of Chatham-Kent**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is no program in place yet; they are still designing it.</td>
<td>Some funding (minimal) will be available in late Fall, with the majority to be released in the Spring.</td>
<td>At present, they are taking names and addresses, and then they will release application forms (they are not able to process a large number).</td>
</tr>
</tbody>
</table>

**Contact:**  
Jackie Bilodeau (they will be hiring someone for this file in late Fall)  
1-800-382-4940 / (519) 351.8573, Ext. 2143

4. **District of Cochrane Social Service Administration Board**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>May apply for loans ($25,000) and grants ($3500) as established under provincial guidelines</td>
<td>$2.5 million under the IAH framework as a whole. Breakdown not provided.</td>
<td>Intended to be a program of collaboration between federal, provincial governments and the public and private sectors.</td>
</tr>
</tbody>
</table>

**Website:**  
[http://www.cdssab.on.ca/english/index_housing_affordable_housing.html](http://www.cdssab.on.ca/english/index_housing_affordable_housing.html)  
[http://www.cdssab.on.ca/english/doc_pdf/housing_services/affordable/2012/1_1_Ontario_Renovates_Component_PIF_Project_Information_Form.pdf](http://www.cdssab.on.ca/english/doc_pdf/housing_services/affordable/2012/1_1_Ontario_Renovates_Component_PIF_Project_Information_Form.pdf)

**Contact:**  
Carol Barber  
(705) 268-7722 Ext. 281
5. **City of Cornwall**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grant of up to $3500 per client</td>
<td>Different budgets for different years (no response)</td>
<td>Applications open until August 31st. May open again if funding is available.</td>
</tr>
<tr>
<td>House must not have a value that exceeds $135,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income must not exceed $40,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Website:**


**Contact:**
Josée Gagne, Project Officer (Social Housing)
613.932.6252 Ext. 2344
jgagne@cornwall.ca

6. **County of Dufferin**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3500 grant for upgrades to house</td>
<td>Not provided</td>
<td>Information package to be sent.</td>
</tr>
</tbody>
</table>

**Contact:**
Julie Griffen
(519) 941-6991, Ext. 2404

7. **County of Grey**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $50 000 = $35 000 for accessibility, $15, 000 renovation</td>
<td>$220 000 this year and next, with approximately $100 000 for Year 3.</td>
<td>Contacted former RRAP administrator for guidelines; this is the average.</td>
</tr>
<tr>
<td>Only home ownership; no money for multi-residential units (e.g., apartment buildings).</td>
<td></td>
<td>May be able to pull funds from other program as needed.</td>
</tr>
</tbody>
</table>

**Website:**
http://www.grey.ca/health-social-services/subsidized-housing/investment-in-affordable-housing-program/
Contact:
Anne Marie Shaw, Housing Administrator
(519) 376-5744, Ext. 1305
annemarie.shaw@grey.ca

8. Regional Municipality of Halton

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Regional Municipality of Halton does not currently have any information about how much funding is available, how the funding is being administered, how much funding is available per client or the parameters around re-payment in regards to the RRAP-D program.</td>
<td>Not provided.</td>
<td>RRAP funding via CMHC for 2009-2012 was $578,000.22</td>
</tr>
<tr>
<td>They will be starting the new program next year and may have information available at some point in the fall.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Contact:
*No direct contact; go to Service Manager*
1-866-442-5866 / (905)825-6000

---

22 Ibid.
9. City of Hamilton

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum of $16K loans, forgivable loans unless home is sold in less than 10 years</td>
<td>$1.5 million per year (4.5 million total) has been allocated over three years for the OR portion (April 2012-March 2012).</td>
<td>Cost-sharing with March of Dimes</td>
</tr>
<tr>
<td>Home must undergo a physical evaluation</td>
<td>“The available funding of $1.5 million per year under RRAP has consistently been less than the demand.”^23</td>
<td></td>
</tr>
<tr>
<td>Will not renovate home more than 280K value</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asset cutoff is 35,500 per year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Website:**
http://www.cishw.on.ca/ontario_renovates.pdf

**Contact:**
Marilynn Kay, Loans Officer
Housing Services-Special Supports
(905) 546-2424, Ext. 2758

*Please see Appendix 1 for updated information (February 2013).*

10. County of Huron

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forgivable loan $12 000 per applicant and grant $3500</td>
<td>No funding for Year 1.</td>
<td></td>
</tr>
<tr>
<td>The applicant must have a household income of $68 000 per year or less</td>
<td>100 k/ year for next 3 years ($300,000 total)</td>
<td></td>
</tr>
</tbody>
</table>

**Contact:**
*No direct contact; go to Service Manager*
Housing Services
1-888-371-5718 / (519) 482-8505

### 11. Kenora District Services Board

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing renovation up to $25000 per client (forgivable loan)</td>
<td>$200,000 up to 2015</td>
<td>Chief Administrative Officer is Dan McNeill</td>
</tr>
</tbody>
</table>

Contact:
_No direct contact; go to Service Manager re: Ontario Renovates Housing_  
(807)223-2100

### 12. City of Kingston

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application forms distributed and also available on Kingston City Website.</td>
<td>$200,000</td>
<td>Further information not provided.</td>
</tr>
<tr>
<td>Eligibility is based on income levels. Two types a) a grant of $3500 (not repayable) and b) $10,000 for big jobs to help disabled people stay in their homes which is arranged with a mortgage and forgivable after 10 years.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All applicants must provide income and house valuation docs and are then assessed as to need, to a maximum of $10,000.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>For a single person, income limit of $26,500.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Website: [http://www.cityofkingston.ca/residents/housing/renovate.asp](http://www.cityofkingston.ca/residents/housing/renovate.asp)

Contact:
Rob Lowe  
Kingston Frontenac Renovates Program  
(613) 546-2695, Ext. 4911
13. County of Lambton

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $15,000 per client available $3,500 for accessibility repairs made to a home.</td>
<td>Not disclosed.</td>
<td>Applicants for grants/loans must be approved and funding is allocated based upon the needs of the applicant.</td>
</tr>
<tr>
<td>All further funding past $3,500 provided in the form of a 10 year forgivable loan based on the cost of approved work items. Grants do not have to be repaid.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The amount of the forgivable loan is registered on the title of a property as a second mortgage.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>As long as applicants comply with the stipulations of the loan agreement, the loan is repayable (forgivable) within a 10 year period, given that applicants also do not sell their home within the 10 year repayment period.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Website:

http://www.lambtononline.ca/HOME/RESIDENTS/HOUSINGSERVICES/Pages/LambtonRenovates.aspx


Contact:
Maria Cossa-Rossi, Project Coordinator, Housing Services Department
(519) 344-2062, Ext. 2165
maria.cossa-rossi@county-lambton.on.ca

14. County of Lanark

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,500 grant</td>
<td>$220,000 over three years for Renovate Lanark.</td>
<td>Program is called Renovate Lanark.</td>
</tr>
<tr>
<td>Some degree of forgivable loan</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Contact:
Sandy Grey, Social Housing Manager
15. United Counties of Leeds and Grenville

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan of up to $200,000</td>
<td>$200,000</td>
<td>Deadline of 20 July 2012</td>
</tr>
<tr>
<td>Grant of up to $3500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income threshold of $45,000.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home must not be valued at more than $150,000.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assets must not exceed $20,000 (vehicles for employment, RDSPs, RRSPs and RESPs excluded)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$200,000 Funding allocated on a lottery basis.</td>
</tr>
</tbody>
</table>

Website:

Contact:
Elizabeth Knapp, Case Manager
1-800-770-2170 / (613) 342-3840, Ext. 2119

16. City of London

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grant of $3500.</td>
<td></td>
<td>Total IAH allocation for Service Manager is $13.6 million.</td>
</tr>
<tr>
<td>Maximum household income limit of $40,000 and maximum house price of $145,000.</td>
<td></td>
<td>According to a City report, the overall allocation for home modification is $297,500</td>
</tr>
<tr>
<td>Tenant (rental) housing must be within the designated average established by CMHC.</td>
<td></td>
<td>Under its Ontario Renovates Home Adaptation envelope, the City hopes to modify 28 units per year + 1 (for a total of 85).</td>
</tr>
</tbody>
</table>

Contact:
Melissa Gascon
(519) 661-2500, Ext. 5523
mgascon@london.ca

24 Louise Stevens, Ontario Renovates Component of the Investment in Affordable Housing Program, Community Services Committee, City of London: 17 July 2012, pp. 1, 4-6.
17. Manitoulin-Sudbury District Social Services Administration Board

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forgivable loan over a 10 year period; administrators try to keep the loan maximum at $20,000</td>
<td>Overall IAH Notional Allocation:</td>
<td>Total allocation for RRAP between 2007-2010 was: $1,546,000</td>
</tr>
<tr>
<td>Overall breakdown (number of potential clients) not provided</td>
<td>Year 2: $416,595</td>
<td>If IAH were used only for Ontario Renovates, there would be a loss of $3,087,762, or a decrease of 75%</td>
</tr>
<tr>
<td>Assistance for those who home their homes as well as landlords (Multi-Unit Rehabilitation)</td>
<td>Year 3: $417,341</td>
<td>As opposed to 205 households assisted in 2007-2010, under the IAH, the amount is 51%</td>
</tr>
<tr>
<td></td>
<td>Year 4: $181,241</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total: $1,015,176</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Average per year: $253,794</td>
<td></td>
</tr>
<tr>
<td></td>
<td>* Not all for home modification for people with disabilities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Clients with limited income may be eligible for funds under the Northern Home Repair envelope</td>
<td></td>
</tr>
</tbody>
</table>

Contact:
Gerry Strong, ManTech Services
(705) 377-7143

---

18. District Municipality of Muskoka

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Includes both homeowners and tenants</td>
<td>Ontario Renovates funding breaks down as follows:</td>
<td>They have already received a number of calls.26</td>
</tr>
<tr>
<td>Forgivable loans for home repairs is $10,000.</td>
<td>2012-2013: $67,839</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2013-2014: $93,361</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2014-2015: $92,122</td>
<td></td>
</tr>
</tbody>
</table>

Contact:
Heather Moore, Director of Programs, Community Services Department
(705) 645-2412

---

19. Regional Municipality of Niagara

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing in place until 2013.</td>
<td>Over a three year period, the allocation for Ontario Renovates is $2,829,440 out of a total IAH allocation of $13.1 million. OR allocation not solely for home modification</td>
<td>In 2010-2011, CMHC assisted 78 units under broader RRAP funding for a total of $1,084,000 Priorities are ALC populations</td>
</tr>
<tr>
<td>Staff recommends up to $20,000 for the homeowner component; a grant allocation of $3500 is likely to be included in this.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Contact:
No direct contact; go to Service Manager
1-800-232-3292 / (905) 682-9201

20. District of Nipissing Social Services Administration Board

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
</table>
| Average $14000/repair, max is $25000. Depends on how much is needed, and what needs to be completed. | $878,500 from 2012-2015  
2012-2013: $412,000  
2013-2014: $235,000  
2014-2015: $231,500 | All of the funding is committed. Currently waiting list of 72 applicants. Anyone is welcome to call, put on waiting list. If money is available will contact them.  
Right now full 3 year allocation is taken up by waiting list. Will take name and phone number, but will process application after more funding is available.  
Between 2008-2011, overall funding for RRAP-D was $63,810 for a total of 7 units |
| 10 year forgiveable loan, 10% per/year. Mortgage put on title.             |                                                                         |                                                                                                                                         |

Contact:
Tom Belanger  
Community Housing Services Manager  
1-877-829-5121 / (705) 474-2151

27 Other data was gathered from a staff report: Report to Public Health and Social Services Committee, Investment In Affordable Housing in Ontario: Ontario Renovates Program, Niagara Region: 26 June 2012, pp. 1, 3-4, 6.  
28 Tom Belanger and Bibiane Somerville, Investment in Affordable Housing for Ontario – Program Delivery and Fiscal Plan (HHE26-11), Housing, Homelessness and EMS Committee, District of Nipissing Social Services Administration Board: 14 December 2011, p. 5.
## 21. Norfolk County

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum of $25 000 per client.</td>
<td>For the year of 2013, $200 000 will be available.²⁹</td>
<td>The funding will be administered by a third party delivery agent.</td>
</tr>
<tr>
<td>Forgivable loan prorated over 10 years. Registered on title.</td>
<td>Years 3 and 4 will consist of $100,000 each for home modification.³⁰</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Overall IAH funding for Years 2, 3, and 4 is a total of $2,785,639.</td>
<td></td>
</tr>
</tbody>
</table>

**Contact:**
Merv Hughes  
(519) 426 6170, Ext. 3122

## 22. City of Ottawa

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
</table>
| Under development; to be launched in first quarter of 2013 | No funding for Year 1.  
Amounts for following years have yet to be determined.  
$2.4 million in total will be invested in Ontario Renovates, with a focus on seniors | Will be renamed Ottawa Renovates.  
Between 2008 and 2011, RRAP funding varied between $1.2 to 2.6 million per year |
| Possible grants of up to $50,000         |                                                                        |                                                                                                                                          |

**Website:**  

**Contact:**
Julia Langhorn, Senior Housing Development Coordinator  
(613) 580-2424 Ext. 43246  
[julia.langhorn@ottawa.ca](mailto:julia.langhorn@ottawa.ca)

---

²⁹ Health and Social Services Department, *Investment in Affordable Housing (IAH) for Ontario Program – Program Delivery and Fiscal Plan (PDFP) 2012*, Norfolk County: 15 February 2012, p. 2.

³⁰ *Norfolk County Program Delivery and Fiscal Plan*: February 2012, p. 8.
### 23. District of Parry Sound Social Services Administration Board

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applications should be open in April of 2013.</td>
<td>Not provided.</td>
<td>Noted that it is her responsibility to manage expectations.</td>
</tr>
</tbody>
</table>

**Contact:**
Janet Childerhose  
1-877-767-6060, Ext. 274

### 24. City of Peterborough

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implemented by the City of Peterborough and Wigwamen Non-Profit Residential Corporation.</td>
<td>Not provided.</td>
<td></td>
</tr>
<tr>
<td>The grants are up to a $3,500, for accessibility upgrades and modifications only. The forgivable loans have a value up to $25,000. Any costs in addition to this amount would need to be funded directly by the applicant.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Forgivable loans have a forgiveness period of 10 years, and multi-unit residential repair loans have a forgiveness period of 15 years.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Contact:**
Mary Beth Menzies  
1-800-246-9160 / (705) 876-7010
25. United Counties of Prescott and Russell

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3500 grant for accessibility repairs.</td>
<td>Not provided.</td>
<td></td>
</tr>
<tr>
<td>Anything past that amount is a forgivable loan and up to $10 000 per applicant is available.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to $10 000 per household may be approved for emergency repairs.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Contact:  
Isabelle Peladeau, Project Co-Ordinator, Affordable Housing  
(613) 675-4642, Ext. 6501

26. Rainy River District Social Services Administration Board

_No response has been provided; however, Board meeting minutes indicate that $629,138 has been invested in the Ontario Renovates portion overall._  

Contact:  
_No direct contact; go to Service Manager_  
1-800-265-5349 / (807) 274-5349

27. County of Renfrew

_No response has been provided yet; however, Housing Corporation meeting minutes indicate that $600,000 will be allotted for the Ontario Renovates portion overall._  

As of 12 April 2012, no criteria had yet been established.

Contact:  
_No direct contact; go to Service Manager_  
(613) 432-3679

---

31 Minutes, Rainy River District Social Services Administration Board of Directors: 16 February 2012, p. 6.  
32 Minutes, Renfrew County Housing Corporation Board of Directors: 25 January 2012, n. pag.  
33 Minutes, Renfrew County Housing Corporation Board of Directors: 12 April 2012, p. 8.
28. District of Sault Ste. Marie Social Service Administration Board

No response has been provided yet. However, the proposed plan of financial commitments outlines the following:\(^{34}\)

IAH funding for 2011-2015: $2,514,245

Of this:
- Northern Repair: $170,000
- Ontario Renovates: $2,089,245

The Ontario Renovates portion breaks down as follows:
- Year 1: N/A ($170,000 is allocated under Northern Repair)
- Year 2: $641,764
- Year 3: $843,610
- Year 4: $403,871

Under both Ontario Renovates and Northern Repair, the breakdown of modified units is:
- Year 1: 14
- Year 2: 60
- Year 3: 60
- Year 4: 30

The total number of modified units is 164.

Contact:
No direct contact; go to Service Manager
(705) 541-7300

29. County of Simcoe

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program will not be running until 2013</td>
<td>This information was not provided.</td>
<td>It is estimated that home repair will be provided for 87 households(^{35})</td>
</tr>
<tr>
<td>Criteria will likely include a grant.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Website:
Ant related information will be posted at [www.simcoe.ca](http://www.simcoe.ca).

Contact:
Susan Fitzsimmons, Program Supervisor

---

\(^{34}\) Planned Financial Commitments.
30. District of Timiskaming Social Services Administration Board

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generally $16 000 is provided per applicant, but they tend to go above and below that number when necessary. Forgivable loan over 10 years forgiven at 10 per cent per year. The loan is registered as a second mortgage titled to the property. Starting this year there's a grant of $3500.</td>
<td>Year 1 (ended March 31 2012) $323 395 Year 2 (ending March 31) $334 740</td>
<td>Other funding information not provided.</td>
</tr>
</tbody>
</table>

Website:
http://www.dtssab.com/sh_other.html

Contact:
Frank Spinato Special Programs Administrator (705) 567-9366, Ext. 3233

31. City of Toronto

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Toronto Renovates will have a portion directed towards people with disabilities; it should be up and running in 2013.</td>
<td>Not yet established</td>
<td>They are not taking a list of interested persons.</td>
</tr>
</tbody>
</table>

Website:
Related information will be posted here when it becomes available: www.toronto.ca/affordablehousing

Contact:
Kim Robinson 416-397-4169
### 32. Regional Municipality of Waterloo

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $25,000 is available per client</td>
<td>Current year: $400,000</td>
<td></td>
</tr>
<tr>
<td>$3,500 grant is provided for accessibility needs and anything above that amount is given by a forgivable loan</td>
<td>$600,000 a year for the next 2 years for a total of 1.6 million dollars over a 3 year period</td>
<td></td>
</tr>
<tr>
<td>10 year forgivable loan. 10% of the loan is written off every year, as long as the resident maintains ownership of the home for a 10 year period following the renovations.</td>
<td>Total IAH funding is: $12,840,659</td>
<td></td>
</tr>
</tbody>
</table>

**Contact:**
Nicole Muir  
(519) 575 4512

### 33. County of Wellington

*Program is not running yet.*

**Contact:**
1.800.663.0750, Ext. 4710
### 34. City of Windsor

<table>
<thead>
<tr>
<th>Parameters</th>
<th>Funding</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received over 250 applications; only those with forms will be processed. There are no more remaining.</td>
<td>$1.2 million for 2012 Funds are provided on an emergency basis (e.g., leaking roofs) with consideration for financial situation. Call to see if other funding options are available. Not yet clear regarding future funding.</td>
<td>Funds were apportioned 75% homeowner, 25% landlord.</td>
</tr>
<tr>
<td>Homeowner could apply for $3500 grant.</td>
<td></td>
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</tr>
</tbody>
</table>

**Website:**
http://www.citywindsor.ca/residents/housing/OntarioRenovates/Pages/Ontario%20Renovates.aspx

**Contact:**
Sahar Jamshadi, Program Development Officer
(519) 255-5200, Ext. 5342
sjamshadi@city.windsor.on.ca
Overview - Service Managers NOT Participating in Ontario Renovates

1. **Algoma District Services Administration Board**

There is no program comparable to RRAP-Disability in place.

The respondent encouraged people to speak with staff directly to see if emergency supports can be provided on a case by case basis through discretionary funding. However, she emphasized that the region was facing significant service pressures with the recent Elliot Lake mall disaster, and with impending reductions to discretionary funding, and changes to income supports (e.g., Community Start Up and Maintenance Benefit).

**Contact:**
Tracy Rick
1-888-326-3133 / (705) 842-3370, Ext. 240

2. **Regional Municipality of Durham**

There is no comparable plan in place.

**Contact:**
*No direct contact; go to Service Manager*
Housing Services
1-800-732-1102 / (905) 666-6222

3. **City of Greater Sudbury**

Efforts to reach a staff representative were not successful.36

**Contact:**
*No direct contact; go to Service Manager*
Housing Services
(705) 761-2789
Service Manager: 1-866-354-3364

4. **County of Hastings**

There is no program comparable to RRAP-Disability in place.

**Contact:**

36 Attempted phone interview(s).
5. **City of Kawartha Lakes**

There is no program comparable to RRAP-Disability in place, although they are open to considering Ontario Renovates in the future (when existing IAH funding concludes).

People are encouraged to look to other programs (ODSP, Veteran’s Affairs).

**Contact:**
*No direct contact; go to Service Manager*
Health and Social Services (Housing)
1-888-822-2225 / (705) 324-6401

6. **Prince Edward Lennox and Addington**

Supplementary resources are not clear; the staff lead was on vacation.\(^37\)

**Contact:**
Annette Keogh, Manager, Social Housing
(613) 354-5695, Ext. 74
keogha@pelass.org

7. **County of Northumberland**

There is no program comparable to RRAP-Disability in place.\(^38\)

**Contact:**
*No direct contact; go to Service Manager*
Housing Services Department
1-800-372-7050 / (905) 372-3329, Ext. 2295

8. **County of Oxford**

There is no program comparable to RRAP-Disability in place.

**Contact:**
*No direct contact; go to Service Manager*
Department of Social Services and Housing

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\(^37\) Attempted phone interview
\(^38\) Phone interview – interviewer reported receiving a “run-around”.
9. Regional Municipality of Peel

There is no program comparable to RRAP-Disability in place.

Contact:
No direct contact; go to Service Manager
Housing Department
(905) 453-1300

10. City of Saint Thomas

Efforts to reach the City of St. Thomas were not successful. 39

In the past three years prior to the closure of the RRAP program, over $440,000 had been granted to homeowners. Nonetheless, in a report to Council, staff noted the value of the general RRAP program more generally: “[Residents] of St. Thomas and Elgin County will expect some form of assistance to be available.” While staff proposed a partnership with third-party providers to reduce administrative costs, details around a “home repair program” for low to medium income owners are limited. 40

Contact:
No direct contact; go to Service Manager
St. Thomas Elgin Housing
1-800-265-4362 / (519) 631-9350 Ext. 126

11. City of Stratford

There is no program comparable to RRAP-Disability in place.

The City Council's priority is low income household. Their plan objectives included rent supplement for low income, habitat for humanity and low income housing awareness. They have 663 public housing units, about 20% have a disability component. They had no room for additional administrative cost and wanted to keep things as simple as possible. This proposal helped with some immediate needs and had minimal additional administrative costs.

Contact:
William Taggart, Director, Social Services
City of Stratford Social Services Department
Social Housing Division
1-800-669-2948 / (519) 271-3773, Ext. 241

39 Attempted phone interview(s).
40 Elizabeth Sebestyen, Delivery Plan – Investment in Affordable Housing program, Report OW-1-12, Corporation of the City of St. Thomas: 16 January 2012, pp. 2-3.
12. Thunder Bay Social Services District Administration Board

There is no program comparable to RRAP-Disability in place.

The interviewee did say that they may be able to provide some assistance through discretionary funding or social assistance, although these resources are limited.

There was also a Request for Proposals for some community groups to apply to set up comparable programs. As best as the interviewer could articulate, no such program had been established.

Contact:
No direct contact; go to Service Manager
Housing Services Division
1-866-363-0929 / (807) 766-2104

13. Regional Municipality of York

There is no program comparable to RRAP-Disability in place.

While the Service Manager was originally slated to participate in Ontario Renovates (as of April 2012), it is no longer doing so.

The rationale is that with over 9000 people on social housing waitlist, the Service Manager has opted for investments in more affordable rental housing (new developments, rent support).

The Service Manager may create pilot program for home modification and present a proposal to Council in November. If it is developed, it will be a very small pilot in the form of a grant program (no more $5000) for seniors and people with disabilities who are low income.

Contact:
Pauline Byabagamba
1.877.464.9675, Ext. 2052
Conclusion

In continuing to provide some degree of home modification supports for persons with disabilities to live in their homes independently, both provincial and federal governments recognize the potential for greater long-term cost savings to the social services and health systems. Furthermore, enabling Service Managers to design programs to meet local needs has the potential to be effective where sufficient funding is provided.

 Nonetheless, with the closure of RRAP-D, which had its own funding limitations, and the implementation of Ontario Renovates, there is no equity of access to supports across the province. It is clear that significant challenges remain:

- 13 Service Managers are not participating in Ontario Renovates – not every community has strong consumer bodies to champion the value of home modification for people with disabilities with their respective decision-making bodies;

- Of the remaining Service Managers participating in OR, many have reduced funding baselines than existed under RRAP-D, although both programs are intended to target those with “core need”;

- There are gaps in other services clients might use to assist with home modification; and

- It is challenging to navigate the continuum in terms of liaising with Service Managers and finding out the parameters of existing programs.

Thus, it is clear that changes are needed; some recommendations are offered in this report.

Finally, evaluation of Ontario Renovates, in partnership with disability service agencies and clients is essential. Looking beyond 2014, change and further community integration for people with disabilities through home modification is possible, provided best practices and evidence lead the way.
Appendix 1 – Updated Data for Brantford and Hamilton – February 2013

Brantford

Program: Ontario Renovates Program (Homeowners' Repair Program)

Funding:
- Max $25,000 loan, forgivable after 10 years
- Includes a max grant of $3,500 for accessibility repairs
- Actual assistance based on the cost of repairs

Eligibility
- Household Income at or below:
  - 1 bedroom - $28,500
  - 2 bedroom - $33,500
  - 3 bedroom - $42,000
  - 4 bedroom - $51,500
- Max of two/min of one person per bedroom
- Home is worth $175,000 or below and is your sole and principle residence
- Repairs can include: structural, heating, electrical, fire safety, plumbing and accessibility

Process:
- Application requires doctor’s form and letter of support (from a medical professional – if disability-related), two quotes for each task that needs to be done
- Program reviews the application and replies almost immediately
- Do a home visit within the month – look at scope of the work, what is needed etc.
- Work will be done when they are reached on waitlist

Timeline:
- No funding currently available until April 2013
- First come first serve, with the exception of “emergencies” (example given was if someone had no hydro in winter)
- Encouraged to apply now to be added to waitlist

Availability
- Funding exhausted in December 2012 until April 2013
- May receive more funding from the ministry before April, but there is an existing waiting list to address first
- No funding available for rental units; the priority is homeowners as there were not enough requests for landlord RRAP
Hamilton

**Name:** Person with Disabilities – Ontario Renovates

**Funding:**
- Max of $16,000 loans, forgivable after 10 years

**Eligibility:**
- Home must undergo a physical evaluation
- Gross income (without dependents) - $28,500 and increases with each dependent
- Income is being reviewed (may be increased)
- House value must be below $280,000 and applicant must live there/ own the house
- Must have insurance and taxes must be current
- Permanent/structural changes only
- Not eligible if you received RRAP funding in the last 15 years

**Process:**
- Call or contact Marilyn Kay – prescreen over the phone
- Require an assessment from an Occupational Therapist for accessibility
- Applicant meets with Marilyn if possible or is mailed paperwork
- An inspector comes to inspect the home

**Timeline:**
- The process takes 4-5 months but there is not much of a waitlist
- No funding available until April 2013 but still taking applications

**Availability:**
- According to City of Hamilton website you must call/ email to receive application form (however application is available on Inform Hamilton's page for Ontario Renovate)
- Contacted on three occasions (Left a phone message on Jan 24th, called again on Jan 25th, emailed on Feb 1st) and have had no response until Feb 19th.
- No funding available until April 2013
- First come first serve basis
- Rental situations considered case by case (does not occur often)
Appendix 2 – Letter to Hon. Kathleen Wynne

The following letter was sent via e-mail to the Minister on 7 March 2012.

Hon. Kathleen Wynne,
Ministry of Municipal Affairs and Housing

Re: Provincial-Municipal Framework for the Residential Rehabilitation Assistance Program-Disability after March 31st 2012

Dear Minister Wynne:

We are writing on behalf of the Ontario Spinal Cord Injury Solutions Alliance and the following organizations that provide services by and for Ontarians with disabilities:

- Canadian Paraplegic Association Ontario
- March of Dimes Canada – Ontario Division
- Ontario Neurotrauma Foundation
- Muscular Dystrophy Canada – Ontario Division
- Multiple Sclerosis Society – Ontario Division

We would appreciate an opportunity to meet with you or a member your staff to better understand how support will be provided in the future through Home Renovations.

We are aware Canada Mortgage and Housing Corporation (CMHC) will cease administering the Residential Rehabilitation Assistance Program-Disability (RRAP-D) as of March 31st and would like to ascertain your Government’s plans as to how persons with disabilities will be supported under the Affordable Housing 2011-2014 Framework Agreement.

Your Government has shown leadership in addressing the range of challenges lower-income Ontarians with physical disabilities face with respect to living with dignity in the community. RRAP-D has been essential to ensuring that many can afford to live in home environments modified to meet their needs – and by extension keeping them out of costly emergency rooms and long-term care facilities. Indeed, the costs associated with home renovations for the purposes of increasing accessibility is prohibitive for many. This is particularly the case for lower-income households that may not benefit from tax credits designed to assist with home renovation costs.
Recognizing the current fiscal climate, we submit that such investments (such as in the form of forgivable loans) provide for immediate, cost-effective and consumer-centered outcomes. According to Lorella Sahakian, Manager, Special Initiatives of CMHC, some 485 households in 2009 and 515 households in 2010 within Ontario utilized RRAP-D funding (data for 2011 was not yet finalized as of February 8th of this year).\(^1\) Clearly, this program is of tremendous value to many Ontarians.

As March 31st approaches, our organizations are seeking clarity on a number of questions. For example, what are the costs and benefits of municipally-administered funds compared to those that are centrally-administered? Other questions include:

In broad terms, how will Ontarians formerly eligible for RRAP-D funding be impacted?

Specifically:

1) Will the funding amounts provided to municipalities be similar to that which currently exists under RRAP-D?

2) Will funding be designated in a manner similar to RRAP-D (those of Ontarians with disabilities who are of lower-income, including non-seniors)?; and

3) How will funding to the municipalities be administered (criteria, application processes, release of funds, etc.)?

We appreciate that the transition from RRAP-D is still underway; however, given that the changes to RRAP-D are taking effect in a short time frame, a representative of our group would appreciate the opportunity to meet with you and your staff to learn of your Government’s plans to provide this crucial assistance to the home built environment of some of our most financially and medically vulnerable members. Furthermore, we would be pleased to provide further insights as to the value of the RRAP-D program, and how the province may best ensure equity and transparency moving forward.

To arrange a meeting with representing organizations, please have your office liaise with Nathan Hauch at Nathan.Hauch@cpaont.org.

Minister, thank you for your thoughtful attention to this matter. We look forward to hearing from you.

Sincerely,

Bill Adair
Executive Director
Canadian Paraplegic Association Ontario
Co-chair Ontario SCI Solutions Alliance

Kent Basset Spiers
Chief Executive Officer
Ontario Neurotrauma Foundation
Co-chair Ontario SCI Solutions Alliance

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\(^1\) Letter to Champlain and South West SCI Solutions Alliances Coordinator Nathan Hauch, 8 February 2012.
Appendix 3 – Questionnaire to Service Managers

Questions asked of Service Managers and/or their representatives are below. Due to sample size and response rate challenges, cross-comparison of tabulated responses is limited.

For those Service Managers participating in Ontario Renovates:

1. Is the person familiar with the former federal RRAP-D program?

2. Are they involved with the implementation of the Ontario Renovates program at the municipal level?

3. How much funding is available?

4. When and how is the funding being administered?

5. How much funding is available per client?

6. What are the parameters around re-payment? For example, is it a forgivable loan?

7. Is there a contact person for our clients that we can forward – recognizing that this is a new program under you as a Service Manager, and clients may having challenges navigating the process and application?

8. Comments? Follow up actions?

For those Service Managers NOT participating in Ontario Renovates:

1. Is the person familiar with the former federal RRAP-D program?

2. What supports are in place to support accessible housing in your municipality?

3. If applicable, how are these funds being used within your municipality?

4. Are you considering using Ontario Renovates in the future within your compliment of services?

5. Are you aware of how many people with disabilities require accessible housing in your area of jurisdiction?

6. Comments? Follow up actions?
Appendix 4 – Acronyms

Below are the meanings of some acronyms used throughout this report.

ALC: Alternate Level of Care
CMHC: Canada Mortgage and Housing Corporation
HVMP: Home and Vehicle Modification Program
IAH: Investment in Affordable Housing Framework
MAH: Ministry of Municipal Affairs and Housing
OR: Ontario Renovates
RRAP-D: Residential Rehabilitation Assistance Program-Disability