ADDITIONAL ELIGIBILITY CRITERIA
In addition to the Basic Eligibility Criteria, to be eligible for Toronto Renovates funding:

• You must continue to live in the home
• Your taxes, home insurance, and mortgage payments must be up to date
• You or your spouse cannot own any other home or property
• You must provide proof of age and income (e.g. tax returns)
• You are not to have started the repairs or modifications before an application is approved by the City of Toronto.

FUNDING DETAILS
Funding is made available in the form of forgivable loans and grants:

• Approved loans will be secured by a Promissory Note, a binding agreement with the City of Toronto that ensures the terms of the program are followed.
• Loans are forgiven at a rate of 10% every year until after 10 years the loan is completely forgiven
Certain rules apply if you have received federal Residential Rehabilitation Assistance Program (RRAP) or Home Adaptations for Seniors (HASI) funding in the last 5 years:

- If you have received RRAP funding you may be eligible for an accessibility modification grant under Toronto Renovates, but you are not eligible for a home repair loan.
- If you have received HASI funding you are not eligible for an accessibility modification grant, but you may be eligible for a Toronto Renovates home repair loan.

### Forgivable home repair & accessibility loans

<table>
<thead>
<tr>
<th>Eligible Repairs &amp; Modifications</th>
<th>Accessibility modification grants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Essential repairs in one of the following areas: heating, plumbing, electrical, structural, and fire safety, and modifications to improve accessibility. For example, repair or replacement of your home’s roof, furnace, foundation, damaged walls, floors and ceilings, etc. and any eligible accessibility modifications listed in the column to the right.</td>
<td>Accessibility modifications related to the occupant’s disability that reduce or eliminate health and safety risks. For example, ramps, handrails, chair lifts, bath lifts, walk or roll-in showers, height adjustments to countertops, and cues for doorbells/fire alarms.</td>
</tr>
</tbody>
</table>

### Ineligible Repairs & Modifications

**Examples include:**

- non-essential upgrades or cosmetic renovations
- luxury materials, fixtures or non-essential landscaping

### Approvals Process

Once approved for funding by the City, clients must obtain at least two competing quotations for the work from licensed contractors.

### Forgivable home repair & accessibility loans

<table>
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<tr>
<th>$10,000 maximum</th>
<th>$3,500 maximum</th>
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### Accessibility modification grants

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</tr>
</tbody>
</table>

### Ineligible Repairs & Modifications

**Examples include:**

- standard household appliances
- portable aid equipment e.g. walkers, wheelchairs
- therapeutic or supportive care services

### Approvals Process

Once approved for funding by the City, clients must obtain a reasonable quotation for the work from a licensed contractor.

### Ineligible Repairs & Modifications

**Examples include:**

- non-essential upgrades or cosmetic renovations
- luxury materials, fixtures or non-essential landscaping