



Household eligibility criteria

- The applicant(s) must be the Homeowner(s) of the home for which repair or modification funds are being requested.
- The home must be the sole and principal residence of the Homeowner(s), and in the case of a grant application for accessibility purposes, also the sole and principal residence of the person(s) who require the accessibility(s). They must reside there at the time of the application and throughout the ten (10) year affordability period (being the 10 year repayment/forgiveness period which begins after the work is completed).
- Homeowner(s) must not have a vested interest in any other property.
- The home must be located within the City of Kawartha Lakes or the County of Haliburton.
- The Homeowner(s) must be a permanent resident of the City of Kawartha Lakes or the County of Haliburton.
- The Homeowner(s) must be a Canadian Citizen, a Landed Immigrant or have applied for permanent residency or refugee claimant status and must provide document to confirm (ie – Birth Certificate, Social Insurance Number Card, Passport, Landed Immigrant Papers, Refugee Status Papers, etc.).
- The combined gross income of the Household must be at or below the maximum household income limits set by the City of Kawartha Lakes and adjusted annually. The income limits will be provided as part of the information package released with each round of program funding.

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- Income under:
 - Bachelor - \$25,000
 - 1 bedroom - \$31,000
 - 2 bedroom - \$37,500
 - 3 bedroom - \$43,000
 - 4+ bedroom - \$51,500
- The combined total assets and investments of the Household, excluding the value of the subject property, must not be greater than Twenty Thousand (\$20,000) not including Registered Retirement Savings Plan (locked in under the Pension Benefits Act), Registered Disability Savings Plan (RDSP) and Registered Education Savings Plans (RESP) assets.
- The Homeowner(s) must not be applying for bankruptcy or have an active bankruptcy file.
- The home must be at least ten (10) years old (unless the application is for accessibility purposes only, in which case there is no age limitation for the home).
- The value of the home must be at or below the maximum house value as determined by the City. The maximum house value will be provided as part of the information package released with each round of program funding.
- The Homeowner(s) must not have a mortgage that is in default. Mobile home owners must ensure land lease payments are paid up to date.
- Property taxes on the subject property must be in good standing.
- The property must be insured for the full value of the home. Approval for funding may be considered if property insurance has been denied due to necessary repairs and/or deficiencies in the home and the approval of funding will fully resolve the issues required to reinstate the insurance. The Homeowner must provide written verification from the insurance company that insurance will be

reinstated upon completion of repairs and/or deficiencies are resolved.

- Homes may be detached, semi-detached, row houses or condominiums (Condos: will consider indoor repairs only and which reflect repair requirements separate from those common repairs that are considered part of the collective Condominium Capital Repair Responsibility).
- Mobile Homes: Structural modifications are not eligible. Some other types of repairs may be considered on a case by case basis.
- Homes must be considered to be habitable pending completion of eligible and approved home repairs.
- Work done prior to applying for program assistance is not eligible for funding consideration.
- The funding cannot be used for any other purpose other than that approved.
- Misrepresentation of income or information will result in the applicant(s) being deemed ineligible and, if all or a portion of the forgivable loan or accessibility grant has been paid, the loan or grant will immediately become due and payable to the City. At the sole discretion of the City these funds may be collected by placing a lien on the property or through the services of a collection agency.
- The Homeowner must not have housing related costs exceeding 80% of the household monthly income.

Income and assets

“Income” means all income, benefits and gains of every kind, from every source (before taxes and other deductions) of all people living at the residence (as listed in this application) including the homeowner, the spouse or partner, child/dependents/other family members that are not enrolled full-time in school and over the age of 16. Typically this amount can be found on Line 150 on your Revenue Canada Notice of Assessment.

Examples include but are not limited to:

Employment income

- Full-time, part-time, irregular, casual, seasonal, odd jobs
- Overtime earnings, separation/vacation pay
- Commissions and bonuses
- Tips and gratuities
- Disability/sickness pay
- Log term income protection payments
- Workplace Safety and Insurance Board (WSIB) – Short and long term WSIB

Self-employment income

- Tutoring, music teaching, child care, babysitting, taxi, business, etc.

Social assistance income

- Ontario Works (OW)
- Ontario Disability Support (ODSP)

Pension and allowance income

- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Guaranteed Annual Income Supplement (GAINS)
- Canada Pension Plan (CPP)
- Quebec Pension Plan (QPP)
- Social Security (other countries)
- Widow's Pension
- Company Pension, Private Pension

- Public Service Plan, Civilian War Pensions
- Disability Pension
- War Veterans Allowance (DVA)
- War Veterans Allowance (other countries)
- Military or Militia or Civil Defense Allowance
- Training/Retraining Allowance

Other income

- Employment Insurance payments (EI)
- Insurance payments
- Student grants/bursaries, OSAP
- Provincial or municipal payments
- Payments under compensation for Victims of Crime Act
- Mortgage income
- Payments from Public Guardian and Trustee
- Payments from Children's Aid Society or Catholic Children's Aid
- Separation payments
- Alimony payments
- Support payments (for spouse or child)
- Support from relatives or other sources/Sponsorship
- One-time lump sum payments (inheritances, court and out-of-court settlements)
- Room and board from tenants

Income producing assets

- Business interest which produces income
- Farm property which produces income
- Real estate (residential, commercial, farmland, cottage, mobile home) which produces rental income
- Savings account (bank, trust company, credit union), annuities, Guaranteed Investment Certificates, stocks or shares, bonds, debentures, mortgages, loans, notes, term deposits
- License which produces income (e.g. Taxi License)

Non-income producing assets

- Business interest which does not produce income
- Life insurance (with cash surrender value)
- Registered Retirement Savings Plan
- Real estate (house, condominium, summer cottages, farmland, commercial or vacant land) in any country