

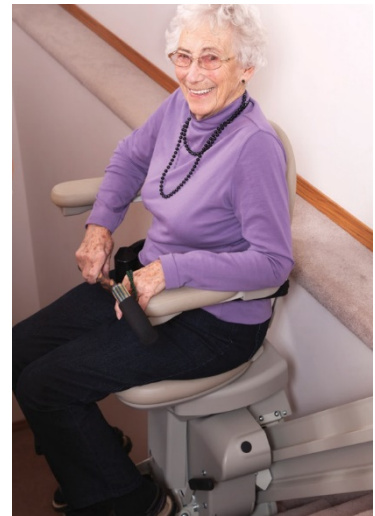
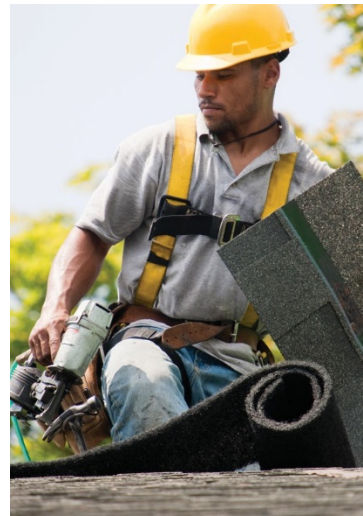
Halton Accessibility Repair Program (HARP) 2021

Halton Accessibility Repair Program (HARP) is a component of Ontario Priorities Housing Initiative (OPHI) Ontario program. HARP provides financial assistance to eligible Halton homeowners in the form of a combined grant and forgivable loan, up to a maximum of \$15,000.

Are you eligible for HARP?

If you are interested in participating in HARP, households must meet the following criteria:

- Own a home in Halton as your sole and principal residence;
- Must be a Canadian citizen, landed immigrant or have refugee claimant status;
- Repairs to the home must be required to improve safety and accessibility to the home through modifications and adaptations;
- All property taxes and mortgage payments must be up-to-date;
- Insurance coverage must be in place for the full market value of the home;
- Total income of all household members must be at or below \$98,500 (as per line 150 of the Notice of Assessment); and
- The maximum house value must be at or below \$913,615 (as per most recent Municipal Property Assessment Corporation (MPAC) assessment)



What projects are eligible for HARP?

Home repairs

Major repairs required to improve safety and living conditions of households to maintain affordable ownership. Examples include, but are not limited to:

- structural (roofing)
- plumbing and septic systems
- fire safety
- electrical
- heating
- mould remediation

Accessibility modifications

Permanent modifications to improve accessibility for homeowners with a disability or physical limitations. Examples include, but are not limited to:

- ramps
- handrails
- stair lifts
- height adjustments to countertops
- cues for doorbells or fire alarms
- bathroom modifications



What projects are not eligible for HARP?

Examples of projects that are not eligible include, but are not limited to:

- any modifications performed prior to loan/grant approval;
- construction projects that do not have local municipal building approval;
- cosmetic renovations and repairs (for example: driveway paving, painting, bathroom makeovers or replacing kitchen cabinets and countertops);
- landscaping;
- routine maintenance;
- modifications to any commercial or non-residential component of properties; or
- solar panels.

Funding

Funding will be determined by the cost of work approved by Halton Region:

- HARP may award a grant of up to \$5,000 for eligible home repairs or modifications.
- A forgivable loan of up to \$10,000 may be provided (in addition to the \$5,000 grant). The forgivable loan is interest-free and does not require monthly payments.
- Homeowners will be required to sign a Promissory Note for all loans. Funding is available on a first-come-first-served basis.
- Work started prior to approval is not eligible for funding.

Loan forgiveness

To qualify for loan forgiveness, you must maintain continued ownership and occupancy of the dwelling as your sole and principal residence, and adhere to all terms and conditions of the loan agreement. Loans are forgiven over a 10-year period at a rate of 10 per cent per year.

How to apply for HARP

If you meet the eligibility requirements for HARP and wish to apply for the program, call 311. Housing Services staff will return your call and provide you with an Application Form and Disability Verification Form if applicable.

