

ONTARIO RENOVATES – 2026

Program Launch Date – Wednesday, September 16, 2026



The Ontario Renovates Program is a Ministry of Municipal Affairs and Housing (MMAH) program for low- and modest-income households that provide funding for major repairs and rehabilitation that may be required to make a home safe and modifications to increase accessibility. The City of Cornwall as Service Manager, administers the Ontario Renovates funding to eligible property owners within the City of Cornwall and the United Counties of SD&G.

Applications will be available in office or online at cornwall.ca effective Wednesday, September 9, 2026. For a mailed or emailed application, please call 613-933-6282 ext. 3305 or email ontariorenovates@cornwall.ca.

GENERAL PROGRAM ELIGIBILITY

Homeowners may be eligible to receive a loan, with a forgiveness period of ten (10) years, provided the homeowner meets all the terms of the loan approval. To be eligible, the single-dwelling home must be the owner's sole and principal residence with an MPAC Assessment for the current year at or below \$420,000. The maximum amount available is also based on the difference between your assessed property value (MPAC or Municipal taxes) and any lien(s) against the property (e.g., current mortgage balance, lines of credit, legal aid liens, etc.). In addition, the household must meet income limits below (line 23600 of your 2025 Income Tax Notice of Assessment).

The total household income must also fall under the Maximum Household Income Limits (e.g., combined income of all members of the household 18 years and older, excluding children/dependents that are full-time students).

Income Limits per Household:

Household of 1	\$61,000	Household of 2	\$70,200	Household of 3-4	\$98,800	Household of 5 or more	\$105,000
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In addition, property taxes and mortgage payments must be up-to-date, insurance coverage is in place for the full value of the home, and the property is located within the City of Cornwall or the United Counties of SD&G.

ELIGIBLE HOME REPAIRS AND/OR ACCESSIBILITY MODIFICATIONS

■ Home Repairs

Maximum Loan of \$15,000 (including accessibility)

To qualify, existing properties must need repairs to bring them to a minimum level of health and safety and extend their useful life by addressing urgent, essential repairs or replacements to at least one of these building elements:

-Heating systems, electrical replacement for health and safety reasons, doors, windows and roofs, foundation, insulation, septic system and well.

■ Accessibility Modifications

Maximum grant

The funding may be used to modify existing dwellings to improve accessibility for homeowners with a disability or physical limitations. The improvements must be permanent and are intended to eliminate physical barriers, imminent safety risks and improve the ability to meet the demands of daily living within the home, including;

-Ramp, handrails, chair and bath lifts, height adjustments for countertops, cues for doorbells/fire alarms, etc.

2026 APPLICATION PRIORITIES

- 1) First time applicants
- 2) Accessibility requests (whether first time or returning applicant)

Note: All other requests outside of the two priority categories will be placed on a call list and contacted only if additional funds become available.

HOW TO SUBMIT APPLICATION

**Applications will be accepted in person, by email, mail, or fax starting Wednesday, September 16, 2026, and will continue until funds are depleted.
Hours: 8:30 AM – 12:00 PM and 1:00 PM – 4:00 PM**

The completed application along with supporting documents can be submitted in person, by email or fax (Note: Applications are assessed on a first come, first served basis).

For questions, please visit our website at cornwall.ca or call (613) 933-6282 ext. 3305.

****Only applications with all required documents will be accepted****