

Assistance for Lower-Income Homeowners



This brochure contains information about government, non-profit and private sector programs that provide assistance to lower-income homeowners. Please contact the individual programs to confirm details of the assistance available and who qualifies.

Home Repair Assistance

Toronto Renovates

Toronto Renovates offers funding to lower income seniors and disabled persons requiring health and safety repairs to their homes. See Affordable Housing Office website for details:

More information: Call 311 or TTY 416-338-0889 or toronto.ca/affordablehousing

City of Toronto Basement Flooding Protection Subsidy Program

This program, administered by Toronto Water, offers owners of single family, duplex and triplex homes a subsidy to implement flood prevention measures or install flood prevention devices.

The subject property owner should carry out a site assessment with a Toronto-licensed plumber to determine the suitability of isolating their property from the City's sewer system.

More information: Call 311 or TTY 416-338-0889 or bit.ly/1c5zcXh

March of Dimes Home & Vehicle Modifications Program

Can be used for ramps, platform lifts, stairway lifts, elevating devices, widening doors, wheel-in showers, rearrangement of kitchen/washrooms.

For: Persons with a disability or their family members. Based on family income.

Administered on behalf of the Ontario Ministry of Community and Social Services

More information: Call 1-877-369-4867 and press 2 to speak with an intake counsellor or marchofdimes.ca

Easter Seals

Accessibility aids, bath and toileting aids, communication and writing aids, mobility aids, etc.

For: Children under 19 with a disability who are registered with Easter Seals Ontario

More information: Call 416-421-8146 or easterseals.org



Energy and Utility Assistance

City of Toronto Home Energy Loan Program (HELP)

HELP is a new financing tool offered by the City of Toronto to help you improve your home's energy efficiency and save money. Low interest loans are available to homeowners for energy improvement projects on the home. The HELP pilot program is now available city-wide.

More information: Call 311 or TTY 416-338-0889 or bit.ly/1pVhgGO

City of Toronto Water Rebate Program

This City of Toronto program provides a rebate on water bills if a household consumes less than 400 cubic metres of water a year.

For: Low-income seniors and low-income persons with disabilities Household income \$50,000 or less

More information: Call 416-338-4829 or TTY 416-392-0719 or toronto.ca/taxes/property_tax/tax_relief

City of Toronto Emergency Energy Fund

This City of Toronto program helps with gas, hydro and other energy related arrears, security deposits, and reconnection costs.

For: Those who have received a disconnection notice or been disconnected and do not have sufficient income and/or assets to pay the arrears.

Eligibility is based on income and assets but recipients **cannot** be receiving social assistance.

More information: Call 416-338-3332 or TTY 416-392-2823 or <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=2c1c5654ddf28510VgnVCM10000071d60f89RCRD>

Enbridge Home Winterproofing Program

Insulation and draft proofing for qualified Enbridge customers.

For: Low-income Enbridge gas customers with homes built before 1972 and needing upgraded insulation (more than 20 years old)

More information: Call 416-203-3106 or greensaver.org/programs/enbridge/

Enbridge Gas Distribution: Call 1-888-855-3106 or enbridgegas.com/homes/manage-energy/rebates-incentive-programs/

Low-Income Energy Assistance Program (LEAP)

Applies to energy-related arrears (gas or electricity), renovations such as installing energy efficient appliances and insulation.

For: Low-income households with arrears difficulties

More information: Call 416-924-2543 or hydroone.com/LEAP

SaveONenergy Home Assistance Program

Replaces inefficient lights, electric power bars, insulation, and appliances with energy efficient ones, etc.

For: Low-income households with high hydro costs. Not for energy-related emergencies

More information: Call 1-855-591-0877 or <http://www.greensaver.org/consumer/homeassistance/>

Ontario Electricity Support Program

Assists in reducing electricity bills through a monthly on-bill credit.

For: Low-income households (\$52,000 or less)

More Information: Call 1-855-831-8151 (Toll-free within Ontario) or 1-800-855-1155 (TTY to TTY) or OntarioElectricitySupport.ca. Or call your local electricity utility.

Tax Relief and Credits

City of Toronto Property Tax Increase Deferral Program

Deferral of municipal property tax **increases**. Note: deferrals must be paid back to the City if you sell the home.

For: Low-income seniors and persons with disabilities with a household income of \$50,000 or less

More information: Call **416-338-4829** or TTY **416-392-0719** or toronto.ca/taxes/property_tax/tax_relief

City of Toronto Property Tax Increase Cancellation Program

Cancellation of municipal property tax **increases**.

For: Low-income seniors and persons with disabilities with a household income of \$38,000 or less and a property tax assessment of \$715,000 or less

More information: Call **416-338-4829** or TTY **416-392-0719** or toronto.ca/taxes/property_tax/tax_relief

Provincial Land Tax Deferral Program

Deferral of Provincial Land Tax and Education tax **increases**. Note: the deferral must be paid back if you sell your home.

For: Low-income seniors (GIS recipients) and persons with disabilities (ODSP recipients)

More information: Call **1-866-400-2122** or TTY **1-888-321-6774** or fin.gov.on.ca/en/refund/plt/seniors.html

Healthy Homes Renovation Tax Credit

To improve accessibility or help a senior be more functional or mobile at home. 15% of eligible home renovation costs can be credited against income tax, including: a secondary suite for a senior, grab bars, wheelchair ramps, wheel-in showers, kitchen or washroom adjustments, hand rails, etc.

For: Any senior or family member living with a senior

More information: Call **1-866-668-8297** or TTY **1-800-263-7776** or <https://www.ontario.ca/page/healthy-homes-renovation-tax-credit>

Affordable Housing Office

55 John St. Toronto, ON
toronto.ca/affordablehousing

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