



July 2025

OXFORD COUNTY RESIDENTIAL REPAIR PROGRAM

Program Guideline



Oxford County

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OXFORD COUNTY RESIDENTIAL REPAIR PROGRAM

Highlights

- The Oxford County Residential Repair Program provides eligible homeowners with up to \$5,000 in funding to cover costs for necessary home repairs, including accessibility modifications (e.g., wheelchair ramps or accessible washrooms).
- A funding agreement is executed between the homeowner and Oxford County before funds are issued.
- Funding is interest-free and fully forgivable provided there are no “Events of Default.”
- Annual funding is limited and is available on a first-come, first-served basis. If funding for the current year has been depleted, eligible households will be placed on a waitlist for the following year.

Please note: Information in this guideline is subject to change as appropriate at the discretion of Oxford County.

INTRODUCTION

The Oxford County Residential Repair program offers up to \$5,000 in funding to eligible homeowners to assist with repairs to their existing home. The intent of the program is to:

- Improve living conditions for households in need by providing financial assistance to repair critical issues or deficiencies in the home.
- Foster independent living of seniors and persons with disabilities by providing financial assistance to support modifications and renovations to increase accessibility (e.g., wheelchair ramps or accessible washrooms).
- Allow household members to remain in their homes and “age in place” (i.e., live independently rather than in a care setting).

Funding under the program is interest-free and forgivable provided there has been no default, as noted further in this guideline.

Please note that annual funding is available on a first-come-first-served basis. If funding for the current year has been depleted, eligible households will be placed on the waitlist for the following year.

ELIGIBLE REPAIRS AND ACCESSIBILITY MODIFICATIONS

Types of eligible repairs funded through the program may include but are not limited to the following, at the discretion of the County:

- Heating systems
- Chimneys
- Doors and windows
- Foundations
- Roofs, walls, floors and ceilings
- Vents, louvres
- Electrical systems
- Plumbing
- Septic systems, well water, and well drilling
- Upgrades to energy-saving systems (i.e., energy-star-rated windows, appliances, mechanical systems)

Eligible accessibility modifications may be related to the following items, at the discretion of the County:

- Ramps
- Handrails
- Chair and bath lifts
- Height adjustments to countertops
- Cues for doorbells/fire alarms
- Other modifications with supporting documentation, at the discretion of Oxford County

ELIGIBILITY CRITERIA

To qualify for the program, the following criteria must be met:

- The owner of the property must be at least 18 years of age or older.
- The applicant(s) must be a legal resident of Canada.
- Household income must be below \$64,300, being the 4th income decile in Oxford County.
- The home where applicable repairs or accessibility modifications are proposed must be the applicant(s) sole and principal residence.
- The value of the home must be below the average resale value in Oxford County.
- Property tax and mortgage payments must be up-to-date.
- Insurance coverage must be in place for the full value of the home.
- The applicant(s) must not be in the process of applying for bankruptcy or have an active bankruptcy file.
- The proposed repairs must comply with the requirements of the Ontario Building Code (proof of a building permit may be required from the local municipality).

FUNDING

A maximum of \$5,000 is available as a fully forgivable loan for general home repairs and necessary accessibility modifications.

A funding agreement is required to secure any funding commitments. The total funding amount will be based on the appropriate cost of work, in accordance with a quote(s) from a qualified contractor. The quote submitted to Oxford County must include all costs associated to complete the repairs.

The loan does not need to be repaid if the Homeowner(s) agrees to remain as the owner and live in the home, without default.

Note: Money that is repaid to Oxford County will go into a Revolving Loan Fund. This money will help fund other housing initiative programs.

FUNDING RELEASE PROCESS

Forgivable Loan

Funding will be released in two installments, as follows:

Installment 1 – Up to 50% of the total funding amount.

The following must be completed/submitted before the first installment is released:

- An approved application;
- Necessary building permits, approved by your Local Building Department, if required;
- Minimum of three quotes for all the work necessary to complete the repair, or an appropriate scope of work with related costing if the work is not proposed to be completed by a contractor (staff can assist with receiving necessary quotes);
- Proof of insurance for the full value of the home; and,
- Executed funding agreement and promissory note.

Installment 2 – Total remaining approved funding amount.

The following must be completed/submitted before the second installment is released:

- Any final inspection report for the work completed; and,
- Other proof of work completed if no third-party inspections were completed.

EVENTS OF DEFAULT

Funding is fully forgivable, unless the homeowner is considered to be in default. The loan is in default and is required to be repaid to Oxford County in any of the following circumstances:

- The property owner(s) becomes bankrupt or insolvent (i.e., you cannot pay your mortgage).
- The property owner(s) transfers or leases the home to another individual within 5 years of receiving grant funding.
- The property owner(s) misrepresented information to Oxford County at any given time during the process. This requires full repayment of the entire loan amount.
- The property owner(s) used the loan for a purpose other than the specified repairs outlined in the Funding Agreement.

HOUSING REPAIR PROGRAM PROCESS

Program Process	
STEP	PROPERTY OWNER(S) RESPONSIBILITIES
1	Homeowner(s) reviews Program Guidelines and submits an Application Form and supporting documents to Oxford County for conditional approval.
2	Application and supporting documents are reviewed by the County for completeness and eligibility, and a conditional letter of commitment is issued for qualified projects.
3	The Homeowner(s) provides the County with a copy of any permits for the work, quotes for the work, invoices and/or applicable receipts to date. If a building permit is not required for your repairs or upgrades, photo verification is required at the start and end of the work. Note: All invoices and receipts must include a description of the work completed in support of the repairs and upgrades. The eligibility of invoices and receipts will be at the discretion of the County. The total loan amount will be based on the submitted quote.
4	The Homeowner(s) enters into a Funding Agreement with the County that outlines the scope of work, funding commitment, and roles and responsibilities of the property owner(s).
5	First funding installment is provided to the Homeowner(s).
6	Homeowner has 30 days to start the work, unless otherwise approved by the County. Note: This includes obtaining permits, planning the project, purchasing materials, and carrying out the work.
7	The Homeowner(s) provides the County with any invoices and/or applicable receipts for the work completed. Note: All invoices and receipts must include a description of the work completed in support of the home repair. The eligibility of invoices and receipts will be at the discretion of the County.
8	Second funding installment is provided to the Homeowner(s)

BEFORE YOU APPLY

Prior to submitting an application, please review the information materials provided on the Oxford County's website: www.oxfordcounty.ca/housing.

If you have any further questions, please contact Oxford County - Human Services at 519-539-9800, toll-free 1-800-755-0394 or email humanservices@oxfordcounty.ca.