

**Municipality of Chatham-Kent**  
**Community Human Services**  
**Employment & Social Services and Housing Services**  
**Information Report**

**To:** Mayor and Members of Council  
**From:** Polly Smith, Director, Employment & Social Services  
**Date:** December 23, 2019  
**Subject:** Chatham-Kent Renovates Pilot Program

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**Background**

In January 2014, Council approved the 10 Year Chatham-Kent Housing and Homelessness Plan as mandated by the Ministry of Housing under the Housing Services Act (2011). This plan is based on a Housing First philosophy, and the vision is “Every person has an affordable, suitable, and adequate home to provide the foundation to secure employment, raise a family, and build strong communities.” Housing First is an approach to the delivery of homelessness services that emphasizes ending homelessness by supporting individuals’ return to permanent housing rather than directing resources primarily toward the provision of emergency shelter and basic needs. Housing First is a proactive approach rather than a reactive approach.

CK Renovates is part of the continuum of housing stability programs offered by the Municipality of Chatham-Kent through Employment and Social Services and Housing Services divisions. This program enables low to moderate income household members to stay safely housed in their own homes by having needed repairs completed with a forgivable loan and grant. Loan forgiveness is for 10 years at 10% per year.

At the June 24, 2019 regular Council meeting, the Director of Housing Services provided an update explaining the alignment of CK Renovates and Ontario Renovates programs leading to the inclusion of moderate income households as eligible applicants. Previous Ontario Renovates funding was moved to assist in builds of new rental housing along with Affordable Home Ownership funding to better meet urgent community needs.

- Handrails
- Heating systems
- Height adjustments to countertops
- Plumbing
- Ramps
- Roof replacement

Eligibility for the CK Renovates program is income and asset-based. To apply for the program, interested homeowners should call 519.351.8573 to speak with an intake worker.

### **Comments**

Chatham-Kent Renovates and the Ontario Renovates Programs will continue to help low to moderate income home owners by providing financial assistance for necessary repairs, energy and/or accessibility improvements. Maintaining and upgrading older, but affordable housing stock in Chatham-Kent was identified as a key priority in the 2014 Housing and Homelessness Plan.

There are many stories about how this program continues to help Chatham-Kent households. Several “red tagged” furnaces were replaced in 2019. One individual could not be discharged from hospital until after furnace repairs were completed so help was expedited. Another homeowner was very proud of her ability to purchase her own home while earning minimum wage. She had attempted to secure financing a few times to replace her shingles but had been denied. Initially hesitant to accept the help of the program she applied when her roof began to leak and was quickly approved.

As of December 23, in 2019, \$316,536 was spent to assist 33 homeowners with needed repairs to enable them to stay safely in their homes. In total, 76 applications were received from across the Municipality, some were not approved, others chose to discontinue. Committed funds are tracked on an ongoing basis by program staff for budget maintenance.

### **Consultation**

No consultation was required in producing this information report.

### **Financial Implications**

Funds for the program were taken from the Ontario Works Corporate Initiatives Reserve in 2016, 2017, 2018, and 2019. The same is recommended going forward for 2020 for the fifth year of the program. As CK Renovates has shown to be a needed and well utilized program, in 2021 consideration will be made to include it in base budget funding for approval.

Prepared by:

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Polly Smith, BA, Dipl. M.M.  
Director, Employment and Social Services

Reviewed by:

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April Rietdyk, RN, BScN, MHS, PhD PUBH  
General Manager, Community Human Services

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