

**Peggy Stewart**

Email [Peggy@AccessibleHouses.ca](mailto:Peggy@AccessibleHouses.ca)  
519-672-9880

### **“Rent to Own” Furnace Contracts**

Many people are having new furnaces installed under the rent to own contracts...but there is a catch that really can complicate things. The contract appears to be a “Rent-to-Own”, however it is actually a rental contract for a term of 7 years.



The company providing the furnace puts a lien on the mortgage for the fair market value of the furnace. The fair market value is determined by the supplying company and the value does not depreciate over time. Some homeowners discover this lien when they apply to put a 2<sup>nd</sup> mortgage on the house...and it can cost them an additional \$300.00 to get the mortgage in place.

It also becomes a problem when the homeowner decides to sell their home. There is an increase in cost to get out of the contract - in some cases homeowners have been required to pay \$12,500 to get out of the contract! In addition, the homeowner has needed to pay for the removal of the furnace from their home.

### **Available Accessible Houses**

There are about 40 identified wheelchair accessible houses for sale in Ontario at this time. For a list of each of these houses, see: <http://www.accessiblehouses.ca/ah-AvailableAccessibleHouses.pdf> If you would like additional information on any of these homes, please just call me. The Ilderton house is probably one of the best accessible houses that I have ever seen! It has high end everything! This house is a 12 out of 10. It is just 7 minutes north of London



for additional information, see the slide show at:

<http://www.royallegemc.ca/28246/15>

### **Accessibility Advisory Committee Strategic Plan 2008-2010**

I am on the AAC at City Hall. It is a very interesting committee to be on...your input is always welcome.

The mandate of the Accessibility Advisory Committee (ACCAC) is to advise and assist City Council and potentially City Agencies, Boards And Commissions, in promoting and facilitating a barrier-free London for citizens of all abilities (universal accessibility), including persons with disabilities. This aim shall be achieved through the review of municipal policies, programs and services and the identification, removal and prevention of barriers faced by persons with disabilities. <http://www.accessibility.london.ca> is the link to the AAC.

The Accessibility Advisory Committee is initiating a Strategic Plan for the remainder of its term (2008 – 2010). Use the following link for a Word version of the [Strategic Plan](#).

**SMILE Program  
Seniors Managing  
Independent  
Living Easily**

This is a new program that is starting this summer.



SMILE is a new regional program that will make it possible for more seniors who are frail and elderly, and most at risk of premature institutionalization, to receive help with activities that are essential to daily living, so they can remain in their homes. Because dignity is a matter of choice, SMILE will offer them options – in managing their care, in selecting services, in choosing who comes into their home.

<http://www.von.ca/smile.html>