

# Canada-Ontario Affordable Housing Program

**Rental and Supportive**

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**Program Guidelines**

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**Revised Administration Fee Version**



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## Introduction and Program Overview

On April 29, 2005, the federal and provincial governments signed a new Canada-Ontario Affordable Housing Agreement. Under this commitment, the federal, provincial and municipal governments will invest at least \$734 million through the Canada-Ontario Affordable Housing Program (AHP). In total, the program will help 20,000 Ontario households by 2010.

These guidelines are provided to Consolidated Municipal Service Managers and municipalities with the responsibility for housing delivering AHP Rental and Supportive housing in their areas. Municipalities select projects, contribute their own resources, set program objectives to meet local needs, and will monitor project for program compliance during the period of affordability.

The AHP is comprised of four components: Rental and Supportive, Rent Supplement/Housing Allowance, Northern Housing and Homeownership.

Service Managers delivering the Rental and Supportive component also have the option of delivering the Homeownership component. A separate guideline document is available for this component of the program.

Service Managers may contract the delivery of units to third-party delivery agents, while remaining responsible for the program, as defined under the terms of the Administration Agreement and identified in the Municipalities HDP.

In the event that a Service Manager elects not to participate in the delivery of the AHP Rental and Supportive Housing component, the province will assume responsibility for the delivery of the Service Manager's units. The province will decide a case-by-case basis, the most appropriate delivery option, including direct provincial or third-party delivery, and will exercise discretion as to the location of the reallocated units.

The MMAH will provide AHP timeframes and deadlines for key activities to be undertaken by Service Managers and proponents.

## Structure of the Guidelines

The following guidelines will assist Consolidated Municipal Service Managers (Service Managers) with the implementation and administration of the Rental and Supportive component of the AHP. These guidelines have been developed with input from the Association of Municipalities of Ontario (AMO), the Municipal Advisory Group and the City of Toronto.

The guidelines consist of 3 sections: Administrative Requirements, Program Requirements, and Funding. The Administrative Requirements section describes unit and funding allocations, housing delivery plans and general program administration. The Program Requirements section lists the key program parameters established by the federal and provincial governments. Service Managers will implement and administer the Rental and Supportive component in accordance with these guidelines and will notify the Ministry of Municipal Affairs and Housing (MMAH) if unable to do so. The Funding section focuses on program and project funding.

## Administrative Requirements

### Unit Allocations and Funding

On August 31, 2005, 4,320 units and \$302.40 million in funding were allocated to 37 Service Managers (SM).

The unit allocation is the minimum number of units to be delivered by a Service Manager, whereas the funding allocation is the maximum amount of funding available.

Rental housing units allocations were determined using a formula that took into consideration needs and population growth. Supportive housing units were allocated based on a ratio of one supportive housing unit for four (4) rental units.

In March 2006, the Minister of Municipal Affairs and Housing allocated an additional 100 units to eleven Service Managers, as requested by the Ministry of Community and Social Services, and an additional 120 units to other small Service Managers. (See Appendix 1 for a list of Service Manager unit and funding allocations).

Thirteen Service Managers used some or all of their allocation to fund "Strong Start" projects (project ready to begin construction prior to March 31, 2006). The balance of 3,000 units is available for projects funded under the new program referred to as WAVE 1.

Once all units in WAVE 1 have been taken up, an allocation of 880 units will be available in WAVE 2 based on take-up of WAVE 1.

The Minister reserves the right to reallocate WAVE 1 AHP rental and supportive units in the event Service Managers are unable to commit to the timeframe established by MMAH.

### Housing Delivery Plan

Before entering into an Administration Agreement with the province, SMs are required to develop and adopt a board or council-approved Housing Delivery Plan (HDP). The HDP will be reviewed and approved by MMAH prior to a request for proposal being issued by the SM. The HDP is intended to be a concise (e.g. 5 to 10 pages) statement of the Service Manager's affordable housing strategy and it will address all components of the Affordable Housing Program that the Service Manager intends to deliver.

SMs that have adopted a general housing plan, strategy, policy or statement within the past two years are encouraged to use existing policies as a foundation for the HDP. However, for the purposes of the AHP, councils/boards will need to approve any new elements in the HDP needed to address the AHP requirements.

The HDP is a tool for Service Managers to establish unit and household selection criteria. Further, it is a statement of intentions that will communicate program priorities to the community, the province, and will govern the unit selection process undertaken by Service Managers. See Appendix 2 for details on the HDP. Revisions to the HDP are expected and will be received up to October 31, 2006.

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The HDP should address:

- Tenant groups to be targeted under the Program;
- Target rent levels and market home values;
- Eligibility criteria, including proponent type, project, and tenants (including method of tenant income verification);
- Municipal financial contributions or incentives, if any;
- The strategy for the Service Manager's take-up and delivery of the AHP units, the project selection process; and,
- Municipal planning approvals required for projects.

## **Municipal Property Tax**

Service Managers will ensure that property taxes for the rental and supportive housing projects are set at an effective rate equivalent to or lower than the single- residential rate for the area.

## **Municipal Housing Facility Bylaw**

Service Managers are encouraged to pass a Municipal Housing Facility Bylaw for affordable housing to enable municipal contributions pursuant to the Municipal Act, beyond the required property tax concessions.

Service Managers are encouraged to provide exemptions from, or reductions of, Development Charges, and Planning Act fees.

## **Administration Agreement**

The Administration Agreement outlines the roles and responsibilities of Service Managers and an accountability framework for Service Managers and the province.

Service Managers that elect to participate in the Rental and Supportive component of the AHP will sign an Administration Agreement with the province. The agreement governs project selection, approval of funding and project monitoring for AHP funded projects for a 20-year affordability period.

A series of schedules are attached to the Administration Agreement, addressing each component of the AHP: Rental and Supportive, Homeownership and Northern.

The Administration Agreement sets out:

- Financial provisions (e.g. the Provincial Affordability Payment, administration fees and payment claims);
- Eligibility criteria (e.g. target groups, rent levels and affordability periods);
- Indemnification and repayment provisions; and
- Reporting, auditing and other accountability enforcement provisions.

## Administration Fees for Service Managers

Administration fees are provided to Service Managers to offset the costs of delivering the AHP program including soliciting and selecting eligible housing projects and monitoring the projects through the 20-year affordability payment period.

Details are as follows:

- Each Service Manager delivering the Rental and Supportive component will receive an administration fee of \$75,000.
- Service Managers allocated more than 50 units will receive an additional administration fee of 1.3 per cent of the capital funding for the balance of their allocation above 50 units.
- Service Managers delivering both the Rental and Supportive and Homeownership components will receive \$100,000 plus 1.3 per cent of the federal and provincial capital funding for the balance of their allocation above 50 units.
- Administration fees for Service Managers participating in Strong Start have been included in the total amount.

This “Step Model” approach provides smaller Service Managers with enhanced funding to build administrative capacity while compensating larger Service Managers for the delivery of a greater number of units. See Appendix 3 for Administration Fee Schedule.

Service Managers are paid at least one-third of their administration fee upon signing the Administration Agreement.

Service Managers are paid the balance of their administration fee, incrementally, as project proponents sign Contribution Agreements. These fees will be based on the value of the provincial and federal contributions to each project.

## Electronic Funds Transfer Payments

Service Managers may make monthly claims to the province to trigger the flow of funding by Electronic Funds Transfer (EFT) payment. The funding is transferred directly to the Service Manager’s account as defined in the Administration Agreement. Claims can only be made based on a “Schedule of Funding” in a Contribution Agreement signed by both the proponent and the Service Manager.

Service Managers will flow funding directly to the proponents for approved projects.

## Contribution Agreement

Service Managers are required to enter into a Contribution Agreement with each proponent delivering the AHP units in their municipalities.

The Contribution Agreement lays out the legal obligations and reporting requirements necessary for a project to confirm program compliance.

Notice of Contribution Agreements will be registered on title, where possible.

The federal portion of AHP funding will be registered as a charge on title. Additional security including assignment of rents is required in most circumstances.

The province may determine exemptions for alternative security where funding cannot be secured by a mortgage registered on title (e.g. municipally owned sites).

## **Indemnification and Repayment of Funds**

There are obligations for all AHP parties with regard to indemnification and recovery of government funding.

During the construction period for the project, the Service Manager will fully indemnify the province, with two exceptions. Service Managers will cover 50 per cent of the provincial share (i.e. 25 per cent) of any loss of AHP funding associated with PDF allocations. Service Managers will have to account for any unspent PDF funding advanced to a proponent in cases where the project did not advance beyond pre-development. Likewise, the Service Manager's share of any loss associated with environmental claims will be 50 per cent of the provincial share (i.e. 25 per cent).

During the operation of the project, there will be consultation and notification requirements when there are indications that a project may be facing operational or financial difficulties. When the Service Manager becomes aware of a failure of a Proponent to observe or perform a material condition in the Contribution Agreement, the Service Manager shall notify the Province, which shall, in turn, notify CMHC.

An ad hoc committee may be struck to assemble information relating to the project, determining a course of action for rectifying the difficulty and using best efforts to maintain the affordability of the rents for the project as determined by the Contribution Agreement. The parties acknowledge that the interests of the tenants shall be considered in determining what course of action may be most suitable for a project in difficulty.

In situations of non-compliance due to misuse or negligence, the SM is expected to take remedies available to recover government contributions.

Project proponents may earn forgiveness of federal funds at a rate of 5 per cent per year for 20 years, at the discretion of the Service Manager and provided the project remains in compliance with program guidelines.

It is expected that all Rental and Supportive projects will obtain CMHC insurance for the first mortgage (this is a condition of funding under the Ontario Mortgage and Housing Initiative). There are certain exceptions, for instance, in the case that a municipality itself is providing the construction and take-out financing. The details of the indemnification provisions will be contained in the legal agreements for the program.

## Reporting Requirements

Service Managers are required to report to the province on the status of each project during each financial quarter of the development and construction phase of projects, and annually throughout the 20-year affordability period. The reporting ensures compliance with the provisions of the Canada-Ontario Affordable Housing Program agreement and other established program parameters. Proponents will be required to report accordingly to the Service Manager.

Quarterly Reports are to address project status, including information related to:

- Approvals;
- Progress toward milestones;
- Timelines for development;
- Flow of payments;
- Status of financing;
- Any changes in project (e.g. change in size of project);
- Information on the characteristics of projects for the purpose of program evaluation; and
- Final financial information including actual project costs, contributions by Service Managers, local municipalities, proponents, and third parties.

Reports submitted during the 20-year affordability period include information related to:

- tenant populations, including achievement of tenant targeting and rent levels; and
- financial information necessary to calculate provincial affordability payments including terms and status of first mortgage, incidences of program non-compliance.

## Communication Protocol

Service Managers participating in the new AHP will agree to adhere to the Canada-Ontario Affordable Housing Program communications protocol in order to ensure open, transparent, effective and pro-active communications with citizens through on-going public information activities that recognize the contributions of each party.

This approach is consistent with the guiding principles established in the Memorandum of Understanding (MOU) signed by the federal and provincial governments, the Association of Municipalities of Ontario (AMO) and the City of Toronto on August 31, 2005.

## Program Requirements

### Project Eligibility

The following eligibility selection criteria have been established as baseline requirements for a project to be considered by the province for AHP funding. Service Managers are encouraged to adapt and/or expand the list to meet local needs and criteria. See Appendix 4 for more details on program selection.

### Eligible Types of Development

- New construction
- Renovation and rehabilitation
- Additions to existing stock of all types
- Acquisition of rental buildings
- Conversion of non-residential buildings to rental
- Secondary suites in ownership housing

Housing projects that are *not eligible* for AHP Rental and Supportive component funding are:

- nursing and retirement homes;
- social housing receiving ongoing federal subsidies;
- shelters and crisis care facilities; and
- ownership housing (except Rural and Native Housing Program units).

Repairs to private rental housing, including social housing not receiving ongoing federal subsidies, may be eligible under special circumstances including:

- Potential loss of stock if repairs are not carried out;
- New supply of rental housing is not an issue in the area; and,
- A compelling case that all other resources have been exercised is made by the Service Manager and endorsed by the province. See Appendix 5 for details.

Condominium registration is at the discretion of the Service Manager and will not be restricted by the province.

### Selection and Recommendation of Projects

Service Managers will solicit proposals and select rental and supportive housing projects to recommend for provincial approval of AHP funding. All procurement processes must be in accordance with the Municipal Act, 2001.

Service Managers working exclusively with municipal non-profits are expected to recommend projects by Summer 2006.

Service Managers will deliver both the rental and supportive allocated units in their areas. Service Managers may recommend projects for funding under the Rental and Supportive housing component to a maximum funding value of their allocation, provided unit allocations are met or exceeded.

Recommended projects must meet specific eligibility criteria. Service Managers will ensure that projects recommended for AHP funding:

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- Are approved by council and/or board;
- Address local housing needs;
- Are sustainable;
- Are financially viable - Service Managers must confirm the proponent's financial plan is financially viable and that there is adequate construction and property management experience to undertake the project; and,
- Are able to meet the 20-year affordability requirement – projects must demonstrate they will be affordable to target populations for a minimum of 20 years including a five-year phase out period.

In addition, Service Managers will ensure that projects:

- Have the required equity - Private-sector proponents are required to provide 10 per cent of the lending value of the project as the minimum private equity investment; 4 percent for partnership ventures; and non-profit housing providers/developers are not required to provide equity to receive AHP funding;
- Have secured a suitable site or have a pending offer to purchase or lease a suitable site; and
- Have an occupancy plan in place to ensure that units are occupied in a timely fashion.

Each project recommendation must include a complete Project Information Form (PIF). See Appendix 6 for more details.

## Special Considerations

Projects which propose to include designs to accommodate universal accessibility for person with disabilities or are being developed on brown fields sites, or promote intensification using provincially accepted growth management principles may be given special considerations. Service Managers should be aware that changes to the Ontario Building Code could have an impact on required energy efficiency-measures in new residential buildings.

## Energy Efficiency

Service Managers selecting projects are required to incorporate energy efficiency measures in their selection criteria. If a project does not meet the service manager's energy efficiency requirements, a project would need to provide a justification for exemption in a business case. For example, the service manager should prohibit electrical heating in areas where natural gas is available. In a project proposal where electricity is being used for heating in an area where natural gas is available, a business case would have to be provided.

To access information about the range of energy efficiency products, incentives and measures, Service Managers may find websites for the following organizations useful in developing their requirements:

- Federal Office of Energy Efficiency (website address to be inserted)
- Ministry of Energy (website address to be inserted)
- Conservation Bureau of the Ontario Power Authority [conservationbureau.on.ca](http://conservationbureau.on.ca)
- Social Housing Services Corporation (website address to be inserted)

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To help offset the incremental costs associated with some of the energy efficiency requirements, the Ministry is working with the Ontario Power Authority's Conservation Bureau to establish an AHP energy efficiency financial incentive program to promote the use of energy efficient technologies and end-use products. Service Managers should also be aware that potential changes to the Ontario Building Code could have an impact on required energy efficiency measures in new residential buildings.

Further details on energy efficiency programs and requirements will be available at a later date and communicated to Service Managers.

## Unit Size

Units must be similar in size and amenities to other housing in the community. Service Managers may establish size and amenity requirements. Where Service Managers do not set size requirements, the following provincial size requirements will be used.

Unit Type	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
<b>Apartment</b>	41.8 m <sup>2</sup>	60.4 m <sup>2</sup>	79.0 m <sup>2</sup>	92.9 m <sup>2</sup>	111.5 m <sup>2</sup>
<b>Townhouse (Row houses)</b>	N/A	65.0 m <sup>2</sup>	83.6 m <sup>2</sup>	102.2 m <sup>2</sup>	120.8 m <sup>2</sup>

## Federal/Provincial Assistance with Project Selection and Evaluation

Consistent with the approach used under the AHP – Pilot Phase, senior housing advisors from MMAH Regional Municipal Services Offices (MSOs) are available to assist in an advisory role in the review and selection of projects. See Appendix 7 for MSO contact information.

Provincial advisors will be available to inform Service Managers of the types of AHP projects being approved across the province and the types of project evaluation mechanisms being used in other Service Manager areas.

Housing proponents are encouraged to go to Canada Mortgage and Housing Corporation website for information on the CMHC assistance to AHP projects.

## Household Eligibility

### Target Populations

The AHP is intended to create affordable housing for households that are on or eligible to be on social housing waiting lists. The focus includes, but is not limited to, the following populations:

- Aboriginal people;
- Recent immigrants;
- Persons with disabilities;
- Persons living with mental illness;
- Low-income seniors;
- Victims of domestic violence; and
- The working poor.

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Service Managers may establish their own housing objectives that complement those established by the federal and provincial governments.

## **Income Limits**

Service Managers are required to establish maximum income levels for AHP funded units at the time of initial tenancy. Service Managers are to establish an approach to income verification, in order to ensure households in need are targeted, although, annual income verification is at the Service Manager's discretion.

## **Supportive Housing Units**

Supportive housing units are defined as those units that are occupied by households receiving formal support services to maintain their tenancy and live independently in the community. Support service agencies receive funding from Ministry of Health and Long Term Care (MOHLTC) and Ministry of Community and Social Services (MCSS) to provide the necessary supports.

Service Managers have been allocated a specific number of supportive units, to be made available to tenants with specific needs (i.e. victims of domestic violence, dual-diagnosis individuals and persons living with mental illness). Service Managers will work with regional and local offices of the Ministry of Health and Long Term Care and the Ministry of Community and Social Services to ensure support services are coordinated and linked to new supportive housing units.

Supportive units may be either integrated into a project or dedicated to a single project.

### Units for Persons Living with Mental Illness

Ministry of Health and Long-Term Care (MOHLTC) supportive housing projects/units are targeted to individuals living with mental illness. MOHLTC service providers refer individuals to housing proponents and provide appropriate support services. Referred individuals enter into standard leases, as per the Tenant Protection Act, with the housing proponent. MOHLTC support service providers enter into agreements with housing proponents with respect to applicant referrals, support services and other arrangements See Appendix 8 for details on process and supporting documentation.

MOHLTC service providers who are interested in participating in this program should contact their Regional MOHLTC office to discuss support funding.

### Units for Victims of Domestic Violence (VDV)

Service Managers considering a proposal for a housing project that includes housing units dedicated to victims of domestic violence should immediately contact their Ministry of Community and Social Services (MCSS) regional office to confirm the availability of support services for the housing unit and/or project once it is completed. See Appendix 9 for details on process and supporting documentation.

### Units for Individuals with a Dual Diagnosis

Service Managers considering a proposal for a housing project that includes units dedicated to individuals with a dual diagnosis should immediately contact their Ministry of Community and Social Services (MCSS) regional office to confirm the availability of support services for the project once it is completed. These units can be integrated within other supportive

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housing units/projects related to VDV and mental illness, subject to confirmation of the availability of support services from the Ministry of Community and Social Services regional representatives. See Appendix 10 for details on process and supporting documentation.

### **Rents**

Service Managers will set the average rent for all AHP-funded units in a project. Rents are required to be at or below 80 per cent of Canada Mortgage and Housing Canada (CMHC) Average Market Rent (AMR). Average rent for a project is calculated using the actual rents paid by tenants after factoring in rent supplement or housing allowance assistance. Other reasonable methods of achieving 80 per cent of CMHC AMR for a project will be considered on a case-by-case basis.

Housing projects that include both AHP funded units and market rent units are possible, but only units with rents at or below the CMHC AMR will receive AHP funding.

In some Service Manager areas, maximum rents will be based on a Modified Ontario Works (OW) shelter allowance. The proponent is allowed to charge rents of up to 105 per cent of a modified OW shelter allowance, provided it does not exceed the CMHC AMR. In areas where 80 per cent of CMHC AMR is less than 105 per cent of a modified shelter allowance, the higher rent will prevail. See Appendix 11 for a sample of rent levels for 2006 in each municipality. Rent levels are posted on the MMAH website and updated annually.

### Rent Increases

Rent increases after occupancy must be made in accordance with the rules established under the Ontario Tenant Protection Act (TPA) Annual Rent Increase Guidelines, or as otherwise permitted under legislation. New rental buildings (built after 1991) are exempt from TPA rent increase guidelines, but are subject to terms and conditions in the Contribution Agreement between a proponent and Service Manager.

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Time Period	Description of Maximum Permitted Rent Increase
Years 1-10	Occupied and vacant units have rent increases governed by <i>Tenant Protection Act (TPA) 1997</i> , or replacement legislation
Years 11 to 14	<p>Occupied units have rent increases governed as per years 1 to 10</p> <ul style="list-style-type: none"> <li>• Vacant units may have initial rents at or below CMHC AMR, provided the stock of affordable housing units remains constant and a business case is submitted by the housing provider to the Service Manager setting out the circumstances and rationale for a proposed rental increase to cover costs such as:               <ul style="list-style-type: none"> <li>• an unforeseen significant capital repair; and/or</li> <li>• unforeseen energy costs increases.</li> </ul> </li> </ul>
Years 15-20 Phase-out Period	<p>Occupied units have rent increases governed as per years 1 to 10</p> <p>Vacant units are no longer subject to any program limitations</p>
Year 21 and beyond	Program restrictions on rent increases no longer apply to any unit unless otherwise required by the Service Manager

## Funding

An average combined federal and provincial contribution of \$70,000 per unit is available under the Rental and Supportive component of the AHP. This is the combined contribution of the federal and provincial governments.

The maximum combined contribution is \$150,000 for any unit, and is available only if the average contribution in a project is at or below \$70,000 per unit.

### Federal Funding

Federal funding is equal to 38 per cent of the total funding amount of any project and is provided as a forgivable capital loan that is available during the development and construction phase of the project. Federal funding is available once a Service Manager has signed a Contribution Agreement with the project proponent. The per-unit federal capital contribution is \$26,600 for a unit receiving the average combined federal and provincial contribution of \$70,000 per unit.

Federal funding is made available based on the following conditions:

- Proof of owner equity (does not apply to non-profit proponents);
- Proof of insurance;
- Proof of mortgage financing commitment;
- Proof of achievement of the development milestone as agreed to by the Service Manager and the province;
- Businesses must demonstrate that they are Canadian and are in compliance with all federal and provincial tax regulations governing development and operation of affordable housing in Ontario; and
- Proof of security registered on title, or alternative form of security accepted by the province.

### Provincial Funding

Provincial funding is equal to 62 per cent of any AHP project funding. The per-unit provincial capital contribution is defined as 62 per cent of the total federal-provincial contribution to a funded unit, or \$43,400 for a unit receiving the average combined federal and provincial contribution of \$70,000 per unit.

### 20-Year Affordability Payment

The 20-year affordability payment is the provinces' per unit capital contribution to a unit funded under the AHP plus the cost of borrowing those funds by the proponent over a 20-year amortization period. Interest costs accrued during the construction phase of a project may be rolled into the final takeout financing up to the approved provincial per unit funding. Interest rates are to be the lower of the actual rate or the CMHC ceiling interest rate, and will be the actual rate when the proponent refinances the project under the Ontario Mortgage and Housing Initiative (OMHI).

Provincial funding is flowed as a 20-year affordability payment and is used to service and discharge the portion of the proponent's mortgage which is equal to the provincial contribution.

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The 20-year affordability payment for each project is flowed to the Service Manager, who forwards it monthly to the project. The first affordability payment is made upon occupancy, at the interest adjustment date. This is normally the date of the project's first payment toward long-term financing.

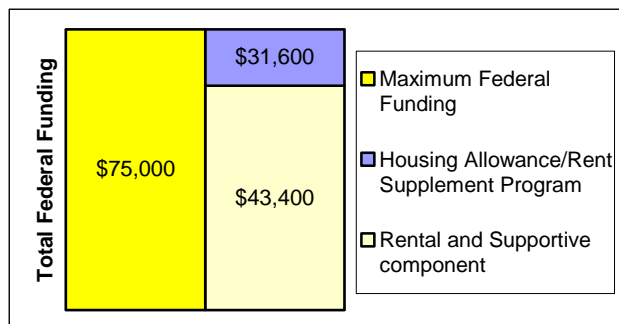
Service Managers are required to report annually to MMAH demonstrating each project's compliance with the program parameters (i.e., sustained affordable rent levels, target populations).

## Stacking

Strong Community Rent Supplements and other existing rent supplement program funding can be applied to an AHP-funded unit. The maximum combined federal funding for an AHP unit is \$75,000. Projects receiving other federal funding under the AHP, such as from the Housing Allowance/Rent Supplement component of the program can not exceed this dollar value.

MOHLTC rent supplement funding attached to a supportive housing unit is not allowed to be stacked with the Affordable Housing Program funding.

As illustrated below, if a unit receives \$43,400 in federal funding under the Rental and Supportive component, that unit can receive \$31,600 in federal funding for a Housing Allowance and be within the per unit limit of \$75,000. However, this housing allowance unit cannot be counted towards a Service Manager's housing allowance unit allocation: an additional housing allowance unit would need to be funded to ensure Housing Allowance/Rent Supplement targets are met.



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## Progress Payments for Construction of Projects

Service Managers are encouraged to allocate portions of federal funding to proponents based on the following table.

Construction Milestones	Progress Payments New Construction	Progress Payments Acquisition and/or repair
Proponent confirms title to land	20 per cent	Up to 80 per cent for acquisition Up to 50 per cent for repairs to existing
First Building Permit or Demolition permit received	30 per cent	
Structure Framing Certified complete	20 per cent (optional)	
Occupancy certificate received	20 per cent or 40 per cent	Balance of funds for acquisition and repair
45-day lien period ends	10 per cent	TBD – depends on repair costs

No funds shall flow if an order has been issued under subsection 12(2) of the Building Code Act and there has not been compliance with that order.

## Project Development Funding (PDF)

Project Development Funding (PDF) may be used by private non-profit housing proponents for technical pre-development activities such as planning, legal, engineering, and architectural studies. For the purposes of the AHP, eligible PDF expenditures include:

- Fees/costs for professional and technical services including architectural, environmental engineering, planning, real estate, appraisal, mortgage brokerage, and legal; and
- Other technical costs as determined by the province.

The maximum allowable amount of PDF to be allocated to a project is \$150,000. PDF cannot exceed the federal contribution to the project and is considered part of the overall AHP funding.

Service Managers will manage and issue payment for PDF based on a business plan submitted by the proponent. Subsequent project payments may be based on milestones being achieved in the planning and development of the project.

Funding agreements are typically registered on title as security for the funding. Flexible approaches to registering on title will be accommodated for proponents that do not have clear title to the property, consistent with practice in the AHP pilot phase.

## Ontario Mortgage and Housing Initiative

The Ontario Mortgage and Housing Initiative will be a vehicle to facilitate the financing of affordable housing projects in Ontario. The Ministry is working to establish an OMHI roster of lenders to provide financing for projects under the AHP. If established, the lenders on the OMHI roster will provide financing for projects approved by Municipal Service Managers and MMAH under the AHP. Projects that have not arranged permanent financing prior to the

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establishment of the OMHI roster of lenders will be required to access their financing through the OMHI.

Municipalities and municipal housing providers will be given the option of securing their financing outside of the OMHI roster of lenders, provided that they can demonstrate that they are able to access equivalent or lower-cost financing arrangements.

Provincial affordability Payments will be capped at OMHI interest rates, and will be adjusted to the applicable OMHI rates when mortgages are renewed at interest reset dates.

CMHC mortgage insurance is available to AHP projects based on capital costs of projects. CMHC insurance premiums will be waived for AHP approved projects. CMHC insurance will be required in order to access OMHI financing.

### **Amortization Periods and Blending of Mortgages**

Proponents with amortization periods longer than 20 years are encouraged to work with their financial institutions to ensure that rents and rent-supported mortgage payments remain stable when the provincial Affordability Payment period ends.

#### **MAKING IT WORK FOR YOU**

Proponents may seek to structure a loan amortization that will take into account an accelerated amortization of the portion of their mortgage loan supported and discharged by the Affordability Payment. This will help to keep the mortgage payment supported by rents stable over an amortization of up to 40 years. Creating two separate mortgage instruments -- one serviced and discharged over 20 years by the Affordability Payment, and the second serviced and discharged by income from rents over a period of up to 40 years -- can also ensure a stable outcome for proponents seeking to amortize debt over periods in excess of 20 years.

Proponents may also seek to structure a loan that has two amortization streams in one mortgage instrument.

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## Appendix 1

### Unit and Funding Allocations for 37 CMSMs

CMSMs Central, Eastern and Southwestern	Rental		Homeownership		Rental & Homeownership	
	Unit Allocation	Total Funding	Unit Allocation	Total Funding	Total Unit Allocation	Total Program Funding \$
City of Toronto	1,135	79,450,000	729	6,345,000	1,864	85,795,000
Regional Municipality of Peel	465	32,550,000	328	2,853,000	793	35,403,000
Regional Municipality of Durham	160	11,200,000	158	1,368,000	318	12,568,000
Regional Municipality of Halton	120	8,400,000	120	1,044,000	240	9,444,000
Regional Municipality of York	370	25,900,000	249	2,169,000	619	28,069,000
<b>Subtotal GTA</b>	<b>2,250</b>	<b>157,500,000</b>	<b>1,584</b>	<b>13,779,000</b>	<b>3,834</b>	<b>171,279,000</b>
County of Simcoe	155	10,850,000	118	1,026,000	273	11,876,000
County of Dufferin	15	1,050,000	16	135,000	31	1,185,000
City of Hamilton	220	15,400,000	145	1,053,000	365	16,453,000
District Municipality of Muskoka	25	1,750,000	16	108,000	41	1,858,000
Regional Municipality of Niagara	110	7,700,000	121	864,000	231	8,564,000
<b>Subtotal Central exc. GTA</b>	<b>525</b>	<b>36,750,000</b>	<b>416</b>	<b>3,186,000</b>	<b>941</b>	<b>39,936,000</b>
County of Northumberland	25	1,750,000	23	180,000	48	1,930,000
City of Peterborough	80	5,600,000	37	243,000	117	5,843,000
City of Kawartha Lakes	25	1,750,000	25	171,000	50	1,921,000
City of Ottawa	315	22,050,000	232	2,025,000	547	24,075,000
City of Kingston	65	4,550,000	41	297,000	106	4,847,000
County of Hastings	40	2,800,000	38	234,000	78	3,034,000
County of Lanark	15	1,050,000	19	144,000	34	1,194,000
UC of Leeds & Grenville	25	1,750,000	29	225,000	54	1,975,000
County of Lennox & Addington	15	1,050,000	19	135,000	34	1,185,000
UC of Prescott & Russell	25	1,750,000	23	189,000	48	1,939,000
County of Renfrew	25	1,750,000	28	189,000	53	1,939,000
City of Cornwall	25	1,750,000	33	198,000	58	1,948,000
<b>Subtotal Eastern</b>	<b>680</b>	<b>47,600,000</b>	<b>547</b>	<b>4,230,000</b>	<b>1,227</b>	<b>51,830,000</b>
Regional Municipality of Waterloo	145	10,150,000	133	1,161,000	278	11,311,000
County of Wellington	55	3,850,000	56	495,000	111	4,345,000
County of Bruce	30	2,100,000	19	135,000	49	2,235,000
City of St. Thomas	50	3,500,000	24	189,000	74	3,689,000
City of Windsor	130	9,100,000	113	981,000	243	10,081,000
County of Grey	25	1,750,000	26	171,000	51	1,921,000
County of Huron	15	1,050,000	17	126,000	32	1,176,000
Municipality of Chatham-Kent	15	1,050,000	31	216,000	46	1,266,000
County of Lambton	25	1,750,000	37	288,000	62	2,038,000
City of London	155	10,850,000	120	927,000	275	11,777,000
County of Oxford	25	1,750,000	29	243,000	54	1,993,000
City of Stratford	15	1,050,000	22	180,000	37	1,230,000
County of Norfolk	25	1,750,000	31	234,000	56	1,984,000
City of Brantford	80	5,600,000	37	288,000	117	5,888,000
<b>Subtotal Southwestern</b>	<b>790</b>	<b>55,300,000</b>	<b>695</b>	<b>5,634,000</b>	<b>1,485</b>	<b>60,934,000</b>
Parry Sound DSSAB	20	1,400,000	12	630,000	32	2,030,000
Strong Start projects in DSSAB areas	55					
<b>Total</b>	<b>4,320</b>	<b>298,550,000</b>	<b>3,254</b>	<b>27,459,000</b>	<b>7,519</b>	<b>326,009,000</b>

Note: Table includes 100 units allocated for MCSS Dual Diagnosis.

## Appendix 2

### Housing Delivery Plan Guide

The HDP is a statement of intentions that communicates program priorities to the community, the province, and project proponents on proposed implementation of the affordability component(s) in a local municipality. The HDP will address all three components of the Affordable Housing Program including: Homeownership, Rental and Supportive and Northern. Municipalities participating in the Housing Allowance component of the program are required to submit a separate “take-up” plan.

The HDP is intended to serve to govern certain aspects of the AHP as it is implemented in any one municipality. As a concise statement of priorities (e.g. 5 to 10 pages), the HDP should address:

- How the municipality will benefit from participation in the Affordable Housing Program, citing specific AHP components (rental and supportive, homeownership ([optional] and northern);
- Local priorities and housing needs, and target groups for AHP approved by their Council or Board; and
- A multi-year forecast on funding commitments, project construction starts (by units) and project completion (by unit count).

Service with allocations of 50 units or less may address the HDP requirements in a more simplified form e.g., a statement of intentions.

#### Required Content

- Tenant targeting, initial income screening and an approach to ongoing income verification;
- Target rent levels, inclusive (or not) of utilities;
- Types of housing development to be targeted including a strategy to meet the supportive unit targets within the municipal allocation;
- Eligibility of proponent and household (e.g. Proponent type: private, non-profit proponent; rules governing tenant access [supportive units]; condominium registration);
- The intended municipal financial contributions or incentives for the allocated units, which must include plan for property tax equivalency with single residential rate;
- A strategy for the take-up and delivery of the AHP units including a preliminary timeline for implementation of the AHP;
- The project selection and procurement process;
- Plan for compliance with municipal planning approvals, and with the goals and requirements of the province’s growth plan;
- A multi-year forecast on funding commitments, project construction starts (detail by units) and project completion (detail by units).
- Market housing values; and
- Types of repairs/renovations (can be more restrictive than guidelines) and proponent type.

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Service Managers that have adopted a general housing plan, strategy, policy or statement within the past two years will be encouraged to use any existing policies as a foundation for the HDP. However, for the purposes of the AHP, councils/boards will need to adopt any additional elements needed to address provincial requirements in the HDP.

Service Managers must consider the following in their Housing Delivery Plans:

- Housing Delivery Plans are to be approved by Municipal Council;
- Service Managers must meet their overall target unit allocations for each component;
- Propose the appropriate tools for addressing the needs of supportive units, Ministry of Community and Social Services and/or Ministry of Ontario Health and Long Term Care supports, and the appropriate delivery mechanisms are in place;
- Propose the appropriate tools and mechanisms are in place to address target groups;
- May use the tools made available to them by the senior orders of government to help identify the presence and needs of target populations in their local communities;
- Have the ability to respond to local target group needs, by varying the amount of funding per unit to support specific target groups; and
- May choose to deliver the program in co-operation with agencies and community organizations serving target groups, enabling them to utilize the tools made available to them by stakeholders.

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## Appendix 3

### Based on New Administration Fee Model

CMSM's Central, Eastern and Southwestern	Rental & Homeownership		Homeownership		Rental		Maximum Administrative Fees	
	Unit Allocation	Total Program Funding \$	HO Units Only	Total HO Funding	Unit Allocation	Total Funding	Rental Admin Only	Rental and Home Admin
City of Toronto	1,864	85,795,000	729	6,345,000	1,135	79,450,000	1,062,350	1,185,417
Regional Municipality of Peel	793	35,403,000	328	2,853,000	465	32,550,000	452,650	531,220
Regional Municipality of Durham	318	12,568,000	158	1,368,000	160	11,200,000	175,100	237,695
Regional Municipality of Halton	240	9,444,000	120	1,044,000	120	8,400,000	138,700	197,195
Regional Municipality of York	619	28,069,000	249	2,169,000	370	25,900,000	366,200	435,422
<b>Subtotal GTA</b>	<b>3,834</b>	<b>171,279,000</b>	<b>1,584</b>	<b>13,779,000</b>	<b>2,250</b>	<b>157,500,000</b>	<b>2,195,000</b>	<b>2,586,949</b>
County of Simcoe	273	11,876,000	118	1,026,000	155	10,850,000	170,550	226,112
County of Dufferin	31	1,185,000	16	135,000	15	1,050,000	75,000	100,000
City of Hamilton	365	16,453,000	145	1,053,000	220	15,400,000	229,700	284,589
District Municipality of Muskoka	41	1,858,000	16	108,000	25	1,750,000	75,000	100,000
Regional Municipality of Niagara	231	8,564,000	121	864,000	110	7,700,000	129,600	187,234
<b>Subtotal Central exc. GTA</b>	<b>941</b>	<b>39,936,000</b>	<b>416</b>	<b>3,186,000</b>	<b>525</b>	<b>36,750,000</b>	<b>679,850</b>	<b>897,935</b>
County of Northumberland	48	1,930,000	23	180,000	25	1,750,000	75,000	100,000
City of Peterborough	117	5,843,000	37	243,000	80	5,600,000	102,300	143,498
City of Kawartha Lakes	50	1,921,000	25	171,000	25	1,750,000	75,000	100,000
City of Ottawa	547	24,075,000	232	2,025,000	315	22,050,000	316,150	384,367
City of Kingston	106	4,847,000	41	297,000	65	4,550,000	88,650	133,289
County of Hastings	78	3,034,000	38	234,000	40	2,800,000	75,000	114,159
County of Lanark	34	1,194,000	19	144,000	15	1,050,000	75,000	100,000
UC of Leeds & Grenville	54	1,975,000	29	225,000	25	1,750,000	75,000	101,902
County of Lennox & Addington	34	1,185,000	19	135,000	15	1,050,000	75,000	100,000
UC of Prescott & Russell	48	1,939,000	23	189,000	25	1,750,000	75,000	100,000
County of Renfrew	53	1,939,000	28	189,000	25	1,750,000	75,000	101,427
City of Cornwall	58	1,948,000	33	198,000	25	1,750,000	75,000	103,493
<b>Subtotal Eastern</b>	<b>1,227</b>	<b>51,830,000</b>	<b>547</b>	<b>4,230,000</b>	<b>680</b>	<b>47,600,000</b>	<b>1,861,950</b>	<b>1,582,134</b>
Regional Municipality of Waterloo	278	11,311,000	133	1,161,000	145	10,150,000	161,450	220,596
County of Wellington	111	4,345,000	56	495,000	55	3,850,000	79,550	131,041
County of Bruce	49	2,235,000	19	135,000	30	2,100,000	75,000	100,000
City of St. Thomas	74	3,689,000	24	189,000	50	3,500,000	75,000	115,554
City of Windsor	243	10,081,000	113	981,000	130	9,100,000	147,800	204,087
County of Grey	51	1,921,000	26	171,000	25	1,750,000	75,000	100,490
County of Huron	32	1,176,000	17	126,000	15	1,050,000	75,000	100,000
Municipality of Chatham-Kent	46	1,266,000	31	216,000	15	1,050,000	75,000	100,000
County of Lambton	62	2,038,000	37	288,000	25	1,750,000	75,000	105,128
City of London	275	11,777,000	120	927,000	155	10,850,000	170,550	225,264
County of Oxford	54	1,993,000	29	243,000	25	1,750,000	75,000	101,919
City of Stratford	37	1,230,000	22	180,000	15	1,050,000	75,000	100,000
County of Norfolk	56	1,984,000	31	234,000	25	1,750,000	75,000	102,763
City of Brantford	117	5,888,000	37	288,000	80	5,600,000	102,300	143,833
<b>Subtotal Southwestern</b>	<b>1,485</b>	<b>60,934,000</b>	<b>695</b>	<b>5,634,000</b>	<b>790</b>	<b>55,300,000</b>	<b>1,336,650</b>	<b>1,850,676</b>
Parry Sound DSSAB	32	1,463,000	12	63,000	20	1,400,000	75,000	100,000
<b>Subtotal</b>	<b>7,519</b>	<b>325,442,000</b>	<b>3,254</b>	<b>26,892,000</b>	<b>4,265</b>	<b>298,550,000</b>	<b>6,148,450</b>	<b>7,017,694</b>

**Note:** The Administration fees include the fees provided to Service Managers under Strong Starts projects.

## Appendix 4

### Project Selection Guidelines

Municipalities are required to select projects in accordance with a municipally approved procurement process consistent with the provisions of the *Municipal Act 2001*.

Service Managers may elect to use the program selection guidelines below.

#### General Guidelines

Service Managers may issue an open and transparent Request for Proposals (RFP's) or otherwise select projects in accordance with established procurement practices. Service Managers may recommend projects for AHP funding by undertaking project evaluation using these suggested project selection guidelines.

#### Information Session

Before a Service Manager issues an RFP to tender an affordable housing project, the province encourages Service Managers to hold information sessions to highlight the Service Manager's housing needs and to identify for prospective project proponents the kinds of projects the Service Manager envisions within its area.

#### Procurement Process

Service Managers are encouraged to clearly communicate their housing priorities and requirements in through a municipally approved procurement process.

The municipality may employ a request for proposal process to receive proposals that address their particular needs.

The province encourages Service Managers to recommend projects for AHP funding that have been selected through an open, fair and competitive process. For transparency purposes, the province recommends that Service Managers employ a standard template (RFP or other) so that all prospective proponents submit their Performa using a standard template.

Additionally, Service Managers are encouraged to provide sufficient time for prospective affordable housing project proponents to prepare the required materials to respond to the procurement process employed.

At a minimum, the province suggests that the municipal procurement process requires affordable housing project proponents to demonstrate:

- The financial viability for the project-based on a business case and evidence to demonstrate that the project can withstand a rigorous financial audit;
- That the project will be able to obtain mortgage financing within the required period;
- The proponent has the capacity and will be able to provide the required percentage of equity;
- That it meets the requirements of the program (unit rents, sizes, target groups and others) and conforms to AHP requirements;

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- The proponent's ability to build and operate the AHP project including information on past development experience, track record and financial capacity to undertake the project;
- That the project is compliant, or will become compliant, with local planning and zoning requirements;
- A development schedule; and
- All the required legal requirements have been met.

A full disclosure of any known environmental impediments that may arise on the proposed project site is required.

In certain cases, Service Managers have the discretion to allocate all, or a portion, of their total AHP unit allocation to the local municipal non-profit housing provider or a local housing corporation. In this circumstance, employing a procurement process may not be required – this is a municipal decision.

Service Managers are encouraged to devise a mechanism to weigh and rank incoming proposals so as to ensure that the most viable projects are chosen for funding, namely those that:

- Address local housing needs within the context of the overall provincial housing policy;
- Meet or exceed program requirements;
- Provide clear value for the AHP investment; and
- Are delivered by proponents with expertise, a sound track record and a plan for sustainability of the project.

If fewer than three valid proposals are received in response to the request, Service Managers have the option of providing any non-committed AHP funding to the municipal non-profit housing provider.

## **Project Evaluation**

The project evaluation process under the new Canada-Ontario AHP has been designed to provide Service Managers with the flexibility needed to address local housing concerns. Generally, Service Managers are encouraged to devise clear project selection criteria that permit the exercise of judgement for Service Manager Project evaluation staff or the local review and selection committee, as may be the case.

Proposed Rental and Supportive component project submissions are to be evaluated in a transparent and consistent process. Service Managers are encouraged to establish an Affordable Housing Project Review and Selection Committee to review evaluate and approve viable AHP projects for AHP funding. The design and composition of this committee is left to the discretion of each individual Service Manager.

Service Managers are encouraged to have review and selection committee with of a wide range of expertise from various participants in the building and financial industries so as to provide an in-depth, comprehensive project evaluation. Municipal project review and selection committees may consist of persons with the following types of expertise:

- Housing development and finance;
- Project operations (knowledge in tenant relations and budgeting);

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- Land-use planning;
- Housing and urban policy knowledge; and
- Legal and procurement expertise.

Service Managers are encouraged to utilize in-house expertise. In cases where this is not possible, the Service Manager may elect to contract for the assistance of experts in each given area since initial, weak project evaluations may result in the failure of a project to reach completion. Administration funding will serve to assist with third-party contracting costs.

Service Managers are encouraged to document the project selection process and ensure that it complies with normal municipal procurement practices.

## Appendix 5

### Social Housing Repairs

Social housing repair is an eligible type of development for funding in locations where new affordable rental stock is not a pressing need. Service Managers may decide to repair and maintain existing social housing stock, making it habitable while ensuring that a loss of social housing stock does not occur. The new AHP includes repairs to social housing currently not in receipt of ongoing federal funding.

#### Eligible projects

- Units in receipt of federal assistance eligible for AHP funding are the Rural and Native Housing homeowner units. These units are eligible under the AHP as the subsidy was entirely directed to the homeowner to reduce their mortgage payment. There was no provision for funding of capital or replacement reserves for the purpose of maintaining the housing unit.
- Projects that no longer receive federal funding are eligible under the AHP. Any project that has terminated its Operating Agreement is eligible as there is no longer any further flow of federal subsidy, and the penalties or payments required by CMHC prior to consenting to a project being deleted from the portfolio, cover the outstanding obligations.
- 100 per cent provincially funded social housing projects are also eligible for AHP funding.

#### Projects not eligible for funding

- **Section 95** Urban Native non-profits, projects built under former federal/provincial non-profit housing programs and former Ontario Housing Corporation projects are not eligible for AHP funding since they are in receipt of ongoing federal funding.
- **Section 26 and 27** projects are not eligible for AHP funding because, although they do not receive an ongoing federal subsidy stream, their mortgage financing is subsidized and this continues to be a cost to the federal government. These projects also benefited from a capital contribution under which 10% of their capital cost is forgiven. The forgiveness is earned over time and so a project that is 30 years old has earned 60 per cent of the forgiveness, and will earn the remaining 40 per cent over the remaining 20 years of the amortization period.

#### Circumstances when social housing repair funding can be used

Although social housing repair is an eligible mode of development under the new AHP, it is important to note that social housing providers proposing repair projects will be considered under exceptional circumstances only. The circumstances may include:

- Potential loss of stock if the repairs are not carried out;
- There is no need for increased supply;
- The existing stock receives no federal operating subsidy.

A compelling case must be submitted and endorsed by the Service Manager that all other resources e.g., capital operating reserves, has been exercised.

## Appendix 6

# Canada-Ontario Affordable Housing Program

## PROJECT INFORMATION FORM (May be updated) RENTAL & SUPPORTIVE HOUSING CAPITAL

Office Use:

Project Reference #: \_\_\_\_\_

Date:

Updated Version: (i.e., #1, 2...)

**Project Name:**

### 1. CMSM/DSSAB

Contact Name \_\_\_\_\_

Position \_\_\_\_\_

Phone ( ) - \_\_\_\_\_

Fax Number ( ) - \_\_\_\_\_

### 2. Proponent Contact Information

Legal Name of Proponent \_\_\_\_\_

Contact Name \_\_\_\_\_

Position \_\_\_\_\_

Phone ( ) - \_\_\_\_\_

Fax Number ( ) - \_\_\_\_\_

E-mail \_\_\_\_\_

### 3. Proponent Address

Number \_\_\_\_\_

Street \_\_\_\_\_

Unit \_\_\_\_\_

City \_\_\_\_\_

Province \_\_\_\_\_

Postal Code \_\_\_\_\_

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## 4. Project Information

# of Units	Target Client	Bedroom Type	Household type	Unit Size (m) <sup>2</sup>	Unit Type	Max. Rent	Rent Supp	Housing Allowances	Supportive Services	Physically Accessible/ (Barrier-Free)
20	Mental Ill	Bachelor	Single		Apartm		<input checked="" type="checkbox"/>	<input type="checkbox"/> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
15	Recent	2 bedroom	Family				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Recent	2 bedroom	Family				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
							<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Name of Project \_\_\_\_\_

Number \_\_\_\_\_

Street \_\_\_\_\_

Unit \_\_\_\_\_

City \_\_\_\_\_

Province \_\_\_\_\_

Postal Code \_\_\_\_\_

Has this project received AHP funding before?

Yes  No

## 5. Proponent Type (Check)

Private sector

Municipal non-profit

Direct Municipality/Service Manager

Co-operative

Private non-profit/charitable corporation

Partnership

Other \_\_\_\_\_

If this is a partnership, please indicate (Please attach copy of partnership agreement)

Partner Name (Company/Organization) \_\_\_\_\_

Type (i.e., private, etc) \_\_\_\_\_

## 6. Project Detail

### I. 6.1 AHP Unit Breakdown [FILLED IN WITH SOME EXAMPLES]

#### 6.2

Type of Development	Number of units
New Construction/Supply	
Conversion (from non-residential)	
Addition/Expansion	
Acquisition and rehab of existing rental stock	
Repair/rehab of existing social housing - not receiving ongoing federal funding	

### 6.3 Special Features Description

Energy Efficient  Smart meter

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Physical Access	Full Access	Wheelchair ramp
-----------------	-------------	-----------------

6.4 Number of units not funded by AHP \_\_\_\_\_

6.5 Condominium Registration?  Yes  No

6.7 Affordability period as established by CMSM/DSSAB (minimum 20 years): \_\_\_\_\_

7.

If Rent Supplements are being applied, please indicate funding source(s) \*Check all that apply

<input type="checkbox"/> Municipality (e.g., commercial)			
Strong Communities:	<input type="checkbox"/> Regular	<input type="checkbox"/> MOHLTC (Ministry of Health and Long-Term Care)	<input type="checkbox"/> MCSS (Ministry of Community and Social Services)
<input type="checkbox"/> MOHLTC			
<input type="checkbox"/> Other			

## 8. Supportive Services

Please describe any services to be provided and **attach supporting documentation.**

Funding Source(s) (Check)  MCSS (Ministry of Community and Social Services)  
 MOHLTC (Ministry of Health and Long-Term Care)  
 Other – Please specify \_\_\_\_\_

Nature of Services

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Organization(s) that will be responsible for service provision

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## 9. AHP Funded Units

	Maximum Rent/Month	CMHC Average Market Rent (AMR)	Northern & Southern Unit Rent Factor (URF) – in the event that CMHC AMR does not apply
Bachelor	\$	\$	\$
1 Bedroom	\$	\$	\$
2 Bedroom	\$	\$	\$
3 Bedroom	\$	\$	\$
4 Bedroom	\$	\$	\$
Other	\$	\$	\$
Total			

### Average Rent for Project

(A) Maximum Rent (total for all bedroom sizes) \$ (A)

(B) AMR (total for all bedroom sizes) \$ (B)

Percentage of CMHC AMR by Project A (divided by) B = %

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## 10.1

### Land Source - Who is providing the land? (Check)

- Proponent
- Government [drop down for different levels]
- Other i.e., charitable (please specify) \_\_\_\_\_

## 10.2

- Form of Tenure:**
- Freehold - Donation
  - Leasehold\*
  - Option to own/lease\*
  - 
  - Purchase

\*Specify critical dates (e.g., closing, term of lease)

## 10.3

### Property Identification Number(s) (PIN) if available

Legal description (if available):

## 11. Site use (Check)

- Brownfield development
- Heritage site
- Mixed residential/commercial
- Other (specify)
- Infill development
- Neighbourhood Revitalization Project
- Community Improvement Plan

## 12. Project Milestones

		(Check One For Each Milestone)	
Site Acquisition	Date: _____	Anticipated <input type="checkbox"/>	Actual <input type="checkbox"/>
Municipal Planning Approvals	Date: _____	Anticipated <input type="checkbox"/>	Actual <input type="checkbox"/>
Environmental Approvals	Date: _____	Anticipated <input type="checkbox"/>	Actual <input type="checkbox"/>
Mortgage Financing	Date: _____	Anticipated <input type="checkbox"/>	Actual <input type="checkbox"/>
Building/Demolition Permit	Date: _____	Anticipated <input type="checkbox"/>	Actual <input type="checkbox"/>
Construction Start	Date: _____	Anticipated <input type="checkbox"/>	Actual <input type="checkbox"/>
First Occupancy	Date: _____	Anticipated <input type="checkbox"/>	Actual <input type="checkbox"/>

## 13. Project Funding

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	Per Project	Per unit
1. Federal Funding	\$ _____	\$ _____
2. Provincial Funding	\$ _____	\$ _____
<b>3. AHP Funding = Total (1+2)</b>	<b>\$ _____</b>	<b>\$ _____</b>
4. Municipal contributions (total from worksheet)		\$ _____
<b>14. Total Project Financing</b> (total from worksheet)		<b>\$ _____</b>
<b>15. Soft Cost</b>		<b>\$ _____</b>
<b>16. Land Cost</b>		<b>\$ _____</b>
<b>17. Construction Cost</b>		<b>\$ _____</b>
<b>18. Total Project Cost</b>		<b>\$ _____</b>
<b>19. Name of Mortgage Lender</b>		
<b>20. Application for CMHC mortgage insurance date or anticipated date</b>		
<b>21. Approvals</b>		
Date of CMSM Approval of Project:	_____	_____
	Conditional	Final

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## Municipal Contribution Worksheet

(i) Mandatory - Property Tax Equalization	(ii) Per Project	(iii)(iv) Per Unit
(v) Annual property tax savings	(vi) \$ _____	(vii)(viii) \$ _____
(ix) (xiii) provide per unit calculation: (taxes @ multi-residential rate) - (taxes @ single residential or lower rate) = Property tax savings	(x)	(xi)(xii) Please (xiv) (xv)
<b>Net Present Value [- calculation in Excel spreadsheet]</b>		
(xvi) <b>R</b>		<b>Q</b> (xv)(xviii)
Grants in lieu of property tax reduction/exemption	(xix) (xx) \$ _____	(xx)(xxii) (xxiii) \$ _____

b) Optional	Per Project	Per Unit
Municipal grants	\$ _____	\$ _____
Development charges (Waiver or Reduction) Specify	\$ _____	\$ _____
Interest differential of low interest loans (NPV)	\$ _____	\$ _____
Land at less than market value (or assessed land value if title is transferred at no cost)	\$ _____	\$ _____
Other (specify)	\$ _____	\$ _____
<b>Total Municipal contributions (a + b)</b>	<b>\$ _____</b>	<b>\$ _____</b>

5. Non-government sources (e.g. charities, non-profit equity only)	Per Project	Per Unit
Specify sources and indicate if these are estimates	\$ _____	\$ _____
6. Other government capital contributions (e.g., SCPI, Disaster relief, etc. – Specify)	\$ _____	\$ _____

Please attach copy of Council Resolution if available. If not available, when is final approval anticipated?

## Total Project Financing Worksheet

# Canada-Ontario Affordable Housing Program

Federal Funding	\$ _____
Capital Contributions from others*	\$ _____
Equity (only for Private or partnership involving Private proponent)	\$ _____
Mortgages - including low interest loans – principal amounts	\$ _____
	\$ _____
	\$ _____
Other (please specify)	\$ _____
	\$ _____
<b>Total</b>	<b>\$ _____</b>

\* **Capital Contributions from others: 2+4+5 (as numbered below)**  
 2: Provincial  
 4: Municipal - Excluding property tax savings and interest differential  
 5: Non-government sources  
 6: Other government sources

## Appendix 7

### Municipal Service Officers Contacts:

Central Municipal Services Office Ian Russell, Senior Housing Advisor Tel: (416) 585-6965 Fax: (416) 585-6882 Email: <a href="mailto:ian.russell@mah.gov.on.ca">ian.russell@mah.gov.on.ca</a>	Northwestern Municipal Services Office David Forester, Senior Housing Advisor Tel: (807) 473-3017 Fax: (807) 475-1196 Email: <a href="mailto:david.forester@mah.gov.on.ca">david.forester@mah.gov.on.ca</a>
Eastern Municipal Services Office Donna Simmonds, Senior Housing Advisor Tel: (613) 548-4304 ext. 25 Fax: (613) 548-6822 Email: <a href="mailto:donna.simmonds@mah.gov.on.ca">donna.simmonds@mah.gov.on.ca</a>	Southwestern Municipal Services Office Tony Brutto, Senior Housing Advisor Tel: (519) 873-4032 Fax: (519) 873-4018 Email: <a href="mailto:tony.brutto@mah.gov.on.ca">tony.brutto@mah.gov.on.ca</a>
Northeastern Municipal Services Office Cindy Couillard, Senior Housing Advisor Tel: (705) 564-6808 Fax: (705) 564-6863 Email: <a href="mailto:cindy.couillard@mah.gov.on.ca">cindy.couillard@mah.gov.on.ca</a>	

## Appendix 8

### Ministry of Health and Long Term Care Supportive Housing Process

#### Overview of process

1. MOHLTC regional office and Service Manager meet to discuss possible service provider capability and Service Manager's housing development plans (see Appendix 8A for MOHLTC regional office contact names).
2. MOHLTC regional office identifies service providers with support service capability to link existing support funding to potential units/projects (see Appendix 8B for MOHLTC confirmation letter for support services).
3. Service provider works with the Service Manager and housing proponent to co-ordinate the delivery of the units. The service provider will enter into agreements with the housing proponents with respect to applicant referrals, support services and other arrangements (referral agreements).
4. Mental health clients will be referred for supportive units by the service provider and not through the municipal social housing waiting list.
5. Mental health clients who are already receiving supports and requiring appropriate housing could be placed in suitable units, as well as new mental health clients.

**Note: Rent supplement funding attached to supportive housing units developed directly by MOHLTC is not to be used for the Affordable Housing Program.**

## Appendix 8A - MOHLTC Boundaries and Contacts

<b>Regional Housing Leads</b> <b>Regional Offices</b> <b>Acute Services and Community Health Division</b> <b>Ministry of Health and Long-Term Care</b>			
Region	Municipality	Address	Housing Lead
Central East	Durham York Peterborough Kawartha Lakes/Halibuton Northumberland Simcoe	465 Davis Drive, 3 <sup>rd</sup> Floor Newmarket ON L3Y 8T2 Phone: 905-954-4693	Carol Lever
Central South	Haldimand Norfolk Hamilton- Wentworth Brant Niagara	119 King Street West, 11 <sup>th</sup> Floor Hamilton ON L8P 4Y7 Phone: 905-546-8383	Miranda Borisenko
Central West	Halton, Peel Wellington, Waterloo Dufferin	201 City Centre Drive, Suite 301 Mississauga ON L3B 2T4 Phone: 905-897-4615	Peter Munns
East	Ottawa-Carlton, Dundas, Glengarry, Stormont Lanark, Lennox and Addington Renfrew Prince Edward Frontenac/Kingston Leeds and Grenville Prescott & Russell	23 Beechgrove Lane, 1 <sup>st</sup> Floor Kingston ON K7M 9A6 Phone: 613-536-7249	Katherine Barry
North	Algoma District Cochrane District Kenora & Kenora P.P. Manitoulin District Nipissing District Parry Sound District Rainy River District Sudbury Regional Municipality Sault Ste. Marie District Thunder Bay District Timiskaming District Muskoka District.	189 Red River Road, Suite 403 Thunder Bay, On P7B 1A2 Phone: 807-343-7602	Siobhan Farrell
South West	Oxford Kent London/Middlesex Perth, Elgin, Essex, Bruce Grey, Huron, Lambton	231 Dundas Street, Suite 201 London ON N6A 1H1 Phone: 519-675-7625	Paul Bourque
Toronto	Metro Toronto	55 St. Clair Avenue West 8 <sup>th</sup> Floor Toronto ON M4V 2Y7 Phone: 416-327-7274	Gail Forsyth

**Appendix 8B**

**MOHLTC Confirmation Letter for Support Services**

[Date]

[Contact Name and Address]

RE: The Affordable Housing Program (AHP)

Dear [CMSM Contact Name]:

This letter is to confirm that \_\_\_\_\_ [ MOHLTC funded Service Provider] has the appropriate services to support persons with a mental illness in \_\_\_\_\_[number] units upon completion of the project.

The Service Provider will enter into an agreement with the Housing Proponent with respect to on-going provision of support services, applicant referrals and other arrangements.

If you have any questions, please do not hesitate to contact \_\_\_\_\_ [regional contact name], at \_\_\_\_\_ [phone number].

Sincerely,

Regional Director/  
Mental Health Manager

c.c. MOHLTC Service Provider

## Appendix 9

### **MCSS Supportive Housing Process for Victims of Domestic Violence**

#### **Overview of Process**

The respective MCSS regional office will provide the Service Manager with a letter confirming that support services for victims of domestic violence will be available upon completion of the project (See Appendix 9B for a copy of a template confirmation letter).

Once an MCSS regional office receives confirmation that the housing proponent and the Ministry of Municipal Affairs and Housing (MMAH) have signed the Contribution Agreement, MCSS regional office will notify the respective service manager of the selected support service provider(s) in the region that is best suited to provide support services to victims of domestic violence in the approved housing units.

MCSS regional office will contact the Service Manager to provide contact information of the identified support service provider(s) that will serve the victims of domestic violence in the project.

Service Managers shall contact MCSS regional offices to provide regular updates on the development of the housing project(s) in their area.

Once the housing project(s) are completed, and a woman is placed in one of the 500 affordable housing units dedicated for victims of domestic violence, the Service Manager will request permission from the woman to have her information directed to a local MCSS support service provider so they can establish contact with the woman.

The use of MCSS support services is voluntary. If a woman decides not to give her permission to be contacted by MCSS support service provider, the Service Manager will provide the woman with the contact information for a local MCSS support service provider so that she may access supports in the future should she choose to.

MCSS support service providers will ensure that support services are available to a woman seeking and in need of local support services.

## Appendix 9A

### Ministry of Community and Social Service Contacts for Domestic Violence Supports

REGIONAL OFFICE/BRANCH	NAME	TELEPHONE #	FAX #
CENTRAL EAST	Susan Finnie (CPM) Lynn Lowry	(905) 868-8900 #5401 (705) 742-9292 1-800-663-8560 #357	(705) 743-7998
CENTRAL WEST	John Haist (MSM) Ilda Gizas Jennifer Baldock (Program Specialist)	(905) 567-7177 #260 (905) 567-7177 #214 (905) 567-7177 #349	(905) 567-3215
EASTERN	Robert Dupuis (MSM) Nancy Noury	(613) 787-3275 (613) 787-3978	(613) 787-5283
HAMILTON /NIAGARA	Mary Burnett (MSM) Ruth Wells	(905) 521-7336 (905) 521-7893	(905) 546-8277
NORTH EAST	Warren Hutchings (CPM) Nathalie Breton	(705) 474-3540 #229 (705) 235-1772	(705) 474-3825
NORTHERN	Debi Csabak (CPM) Darlene Zylberberg	(807) 475-1113 (705) 564-8153 #380	(807) 475-1295 (705) 564-3153
SOUTH EAST	Greg Best (CPM) Helen Cooper Morley Burwash (backup)	(613) 536-7342 (613) 536-7274 (613) 536-7322	(613) 536-7272
SOUTH WEST	Bryan Chambers (CPM) Diane Gammon	(519) 254-1651 #2224 (519) 438-5111 #3268	(519) 255-1152 (519) 255-1152
TORONTO	Debbie Hall (MSM) Victoria Hilderman Karen Turner Francine Umulisa(french services)	(416) 326-0412 (416) 325-9658 (416) 325-0638 (416)325-0499	(416) 325-0613

**Appendix 9B**

**MCSS Confirmation Letter for Domestic Violence Supports**

[Date]

[Address]

RE: The Affordable Housing Program

Dear [CMSM Contact Name]:

This letter is to confirm that support services will be available to support victims of domestic violence in the \_\_\_\_ [number of units] units dedicated for victims of domestic violence upon completion of the project.

Once we receive confirmation that the housing proponent and the Ministry of Municipal Affairs and Housing (MMAH) have signed the Contribution Agreement, we will notify you of the selected support service provider in the region that is best suited to provide support services to the victims of domestic violence in the approved housing units, and enhance these services as required.

\_\_\_\_\_ [insert contact at MCSS regional office] will contact you to provide you with the name and contact information of the selected support service provider that will serve the victims of domestic violence in the \_\_\_\_ [# of units] in the project.

If you have any questions, please do not hesitate to contact \_\_\_\_\_ [regional contact name], at \_\_\_\_\_ [phone number].

Sincerely,

Regional Director

Attachment [contact information of MCSS regional offices]

## Appendix 10 MCSS Supportive Housing Process – Dual Diagnosis

### Overview of Process

When a Service Manager receives a proposal for a supportive housing project which includes housing units dedicated to individuals with a dual diagnosis (individuals with a mental health and a developmental disability), the Service Manager will contact the MCSS Regional Office to confirm the availability of support services in the region once the project is completed (See Appendix 10A for contact information of MCSS regional offices).

The respective MCSS Regional Office contact will provide the Service Manager with a letter confirming that support services will be available for the units that have been identified for individuals with a dual diagnosis (See Appendix 10B for a copy of MCSS confirmation letter for support services).

Once the MCSS Regional Office receives confirmation that the housing proponent and the Ministry of Municipal Affairs and Housing (MMAH) have signed the Contribution Agreement, the MCSS Regional Office, in coordination with MOHTLC where appropriate, will identify the appropriate support service provider in the region that is best suited to deliver support services to individuals with a dual diagnosis in the approved housing units. MCSS regional office will contact the Service Manager to provide contact information of the identified support service provider.

The Service Provider will work with the Service Manager and housing proponent to coordinate the delivery of the units. The Service Provider will enter into agreements with the housing proponents with respect to applicant referrals, support services and other arrangements (referral agreements).

Individuals with dual diagnosis who are already receiving supports and require appropriate housing could be placed in suitable units, as well as newly identified individuals with dual diagnosis.

Service Managers shall contact their MCSS regional office contact to provide regular updates on the development of the housing project(s) in their region.

## Appendix 10A

### MCSS Contacts for Dual Diagnosis Supports

Regional Office/Branch	Community Program Manager, Developmental Services	Contact Information
Central East	Susan Finnie	465 Davis Drive, 4 <sup>th</sup> Floor Newmarket, Ontario L3Y 8T2 905-868-8900
Central West	Janice May	6733 Mississauga Road Suite #200 Mississauga, Ontario L5N 6J5 905-567-7177 Ext. 211
Eastern	Marcel St. Jean	10 Rideau Street, 7 <sup>th</sup> Floor Ottawa, Ontario K1N 9J1 613-787-3973
Hamilton / Niagara	June Livingston (Acting)	119 King Street West, Suite #600 Hamilton, Ontario L8P 4Y7 905-521-7336
North East	Warren Hutchings	621 Main Street West North Bay, Ontario P1B 2V6 705-474-3540 Ext. 229
Northern	Debi Csabak	199 Larch Street, 10 <sup>th</sup> Floor Sudbury, Ontario P3E 5P9
South East	Greg Best	11 Beechgrove Lane Kingston, Ontario K7M 9A6 613-536-7342
South West	Bryan Chambers (Acting)	217 York Street, Suite #203 P.O. Box 5217 London, Ontario N6A 4Y7 519-254-1651 Ext. 2234
Toronto	Karen Meehan	477 Mt. Pleasant Road, 3rd Floor Toronto, Ontario M7A 1G1 416-325-0649

## Appendix 10B

### MCSS Confirmation Letter for Dual Diagnosis Supports

[Date]

[Contact and Address]

RE: The Affordable Housing Program

Dear [CMSM Contact Name]:

This letter is to confirm that support services will be available to support individuals with a dual diagnosis in the \_\_\_\_ [number of units] units dedicated for individuals with a dual diagnosis upon completion of the project in \_\_\_\_ [local community name] region.

Once we receive confirmation that the housing proponent and the Ministry of Municipal Affairs and Housing (MMAH) have signed the Contribution Agreement, we will identify the appropriate support service provider in the region that is best suited to provide support services to individuals with a dual diagnosis in the approved housing units, and enhance these services as required.

\_\_\_\_\_ [Insert contact at MCSS regional office] will contact you to provide you with the name and contact information of the identified support service provider that will serve individuals with a dual diagnosis in the \_\_\_\_ [# of units] in the project.

If you have any questions, please do not hesitate to contact \_\_\_\_\_ [regional contact name], at \_\_\_\_\_ [phone number].

The Service Provider will enter into an agreement with the Housing Proponent with respect to on-going provision of support services, applicant referrals and other arrangements.

Sincerely,

MCSS Regional Director  
Attachment [contact information of MCSS regional offices]

# Canada-Ontario Affordable Housing Program

## Appendix 11

Allowable Rents under the AHP by Service Manager Area -- Table is for 2006 rents only.  
Tables for other unit sizes are available on the MMAH – Housing Website.

### Allowable Rent for 2 Bedroom Apartments (2006) Subject to Annual Review

	Average Market Rent (AMR)	20% Below AMR	Modified OW Shelter Allowance	Shelter Allowance Rates as a % of AMR	Allowable Rents as a % of AMR	Allowable Rent per unit per month
City of Brantford	\$684	\$547	\$600	88%	88%	\$600
City of Cornwall	\$608	\$486	\$600	99%	99%	\$600
City of Greater Sudbury	\$655	\$524	\$600	92%	92%	\$600
City of Hamilton	\$749	\$599	\$600	80%	80%	\$600
City of Kingston	\$785	\$628	\$600	76%	80%	\$628
City of Kawartha Lakes	\$822	\$658	\$600	73%	80%	\$658
City of London	\$767	\$614	\$600	78%	80%	\$614
City of Ottawa	\$942	\$754	\$600	64%	80%	\$754
City of Peterborough	\$775	\$620	\$600	77%	80%	\$620
City of St. Thomas	\$652	\$522	\$600	92%	92%	\$600
City of Stratford	\$678	\$542	\$600	88%	88%	\$600
City of Toronto	\$1,061	\$849	\$600	57%	80%	\$849
City of Windsor	\$769	\$615	\$600	78%	80%	\$615
County of Bruce*	**	**	\$600	**	**	**
County of Dufferin	\$877	\$702	\$600	68%	80%	\$702
County of Grey	\$697	\$558	\$600	86%	86%	\$600
County of Hastings	\$707	\$566	\$600	85%	85%	\$600
County of Huron*	**	**	\$600	**	**	**
County of Lambton	\$666	\$533	\$600	90%	90%	\$600
County of Lennox & Addington	\$631	\$505	\$600	95%	95%	\$600
County of Northumberland	\$788	\$630	\$600	76%	80%	\$630
County of Oxford	\$676	\$541	\$600	89%	89%	\$600
County of Renfrew	\$582	\$466	\$600	103%	100%	\$582
County of Simcoe	\$836	\$669	\$600	72%	80%	\$669
County of Wellington	\$829	\$663	\$600	72%	80%	\$663
County of Norfolk	\$591	\$473	\$600	102%	100%	\$591
Regional Municipality of Durham	\$875	\$700	\$600	69%	80%	\$700
Regional Municipality of Halton	\$985	\$788	\$600	61%	80%	\$788
Regional Municipality of Peel	\$1,023	\$818	\$600	59%	80%	\$818
Regional Municipality of Waterloo	\$765	\$612	\$600	78%	80%	\$612
Regional Municipality of York	\$996	\$797	\$600	60%	80%	\$797
Regional Municipality of Niagara	\$722	\$578	\$600	83%	83%	\$600
Municipality of Chatham-Kent	\$622	\$498	\$600	96%	96%	\$600
UC of Leeds & Grenville	\$636	\$509	\$600	94%	94%	\$600
UC of Prescott & Russell	\$624	\$499	\$600	96%	96%	\$600
District Municipality of Muskoka	\$766	\$613	\$600	78%	80%	\$613
Algoma DSSAB	\$484	\$387	\$600	124%	100%	\$484
Sault Ste. Marie DSSAB	\$603	\$482	\$600	100%	99%	\$600
Cochrane DSSAB	\$596	\$477	\$600	101%	100%	\$596
Kenora DSSAB	\$684	\$547	\$600	88%	88%	\$600
Nipissing DSSAB	\$674	\$539	\$600	89%	89%	\$600
Parry Sound DSSAB*	**	**	\$600	**	**	**
Thunder Bay DSSAB	\$679	\$543	\$600	88%	88%	\$600
Timiskaming DSSAB	\$540	\$432	\$600	111%	100%	\$540