

**CITY OF TORONTO**

- and -

**PROPONENT**

---

**CONTRIBUTION AGREEMENT**

**[Address], Toronto**

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THIS AGREEMENT is made effective as of [DATE]

**BETWEEN:**

**CITY OF TORONTO**

(the "City")

- and -

**PROPONENT**

(the "Proponent")

## **Background**

- A. The City has entered into an agreement with CMHC to deliver the Rapid Housing Initiative (the "RHI");
- B. Section 252 of the *City of Toronto Act, 2006*, S.O. 2006 c. 11, Sch. A (the "Act"), provides that the City may enter into agreements for the provision of a municipal capital facility by any person and that the City may exempt from taxation for municipal and school purpose land or a portion of land on which municipal capital facilities are located;
- C. Ontario Regulation No. 598/06, as amended, prescribes municipal facilities used for the provision of affordable housing as eligible municipal capital facilities for the purpose of Section 252 of the Act;
- D. The City of Toronto passed By-law No. 1756-2019 pursuant to the provisions of Section 252 of the Act and Ontario Regulation 598/06 to set out a definition for affordable housing and policies regarding eligibility for new affordable housing;
- E. On xxxxxxxxxxxxxxxxx, CMHC approved the provision of RHI funding for the development of the new affordable housing units being [developed/restored/converted] on the property municipally known in 2021 as xxxxxxxxxxxx, Toronto (the "Project");

- F. At its meeting held on October 27, 28 and 30, 2020, City Council approved the issuing of a request for proposals seeking an operator for the Project, and approved the City entering into a municipal capital facility agreement with the successful proponent of that request for proposals;
- G. The Proponent submitted a proposal dated xxxxxxxx (the "Proposal") in response to the City's request for proposals dated xxxxxx (the "RFP") and was selected to operate the Project; and
- H. The parties wish to enter into this Agreement to set out the terms and conditions of the operation of the Project and the financial assistance and benefits to be provided to the Proponent.

**NOW THEREFORE** in consideration of the mutual covenants and other terms and conditions in this Agreement and the sum of Two Dollars (\$2.00) of lawful money of Canada now paid by each of the parties to the other (the receipt and sufficiency whereof are acknowledged), the parties agree as follows:

## **ARTICLE 1 INTERPRETATION**

**1.1** In this Agreement and Schedules attached hereto, the following terms shall have the following respective meanings:

**"Access Plan"** means a policy established by the Proponent and approved by the Executive Director, Housing Secretariat which policy shall specify how tenants are to be selected from among People and Populations who are Vulnerable, and who are or otherwise would be, in Severe Housing Need and how information about such process is disseminated to the public;

**"Affordability Period"** means the period from the date of First Occupancy until the end of the term of the Lease;

**"Affordable Housing"** means rental housing that is operated in accordance with the terms of this Agreement;

**"Average Market Rents" or "Average Rents" or "AMR"** means average monthly Toronto-wide rents by unit type as determined in the end-of-year survey of City-wide rents for the prior calendar year published by CMHC; if CMHC does not publish a survey of City-wide rents, then "Average Market Rents" for the calendar year shall be City-wide average rents as determined by the City acting reasonably;

**"City Benefits"** has the meaning ascribed thereto in Section 4.1;

**"City Incentives"** means the property tax exemption outlined in Subsection 4.1(b);

**"CMHC"** means the Canada Mortgage and Housing Corporation;

**“Deputy City Manager”** means the Deputy City Manager, Corporate Services for the City of Toronto, and includes his or her designate or successor, if any;

**“Director, Housing Stability Services”** means the Director responsible for the City's Housing Stability Services unit and includes his or her designate or successor, if any;

**“Disposition”** means any sale, assignment, transfer, conveyance, lease, licence or other disposition of any nature or kind whatsoever of any property or of any right, title or interest in or to any property;

**"Eligible Household"** means a person or group of persons who occupy a Unit in the Project and meet the eligibility criteria to receive Housing Benefits as outlined in the approved Access Plan.

**“Executive Director, Housing Secretariat”** means the Executive Director responsible for the administration of the City's Housing Secretariat and includes his or her designate or successor, if any;

**“First Occupancy”** means the first day of the first month immediately following the month in which a Unit is rented for the first rental period for the term of the Lease;

**“Household Income”** means total household income from all sources of all persons who reside in a Unit or who will reside in a Unit if it is rented to them as defined in the City's Affordable Rental Housing – Eligibility and Income Verification Guide;

**“Housing”** means residential accommodation and facilities, common areas and services used directly with the residential accommodation. Housing does not include commercial or institutional premises, social or recreational services, and services or facilities related to mental or physical health care, education, corrections, food services, social support or public recreation other than those services described in Article 3 hereof;

**“Housing Access System”** means the City's centralized housing access system; which includes the allocation and administration of Housing Benefits;

**“Housing Benefits”** means a financial benefit provided for or on behalf of a tenant to make up the difference between the rent payable by a tenant, calculated as 30% of the tenant's Household income or the shelter allowance of their Ontario Works or Ontario Disability Support Program Benefits, and the rent payable to the landlord for a residential unit;

**"Housing Benefits Funding"** means the provision of Housing Benefits to Eligible Households occupying Units in the Project as specified in Schedule C;

**“Initial Income Limit”** means Household Income at or below four (4) times the annualized Monthly Occupancy Costs;

**“Initial Occupancy”** means when a new tenant occupies a Unit regardless of whether it was previously rented;

**"Internal Transfer"** means a household who has requested, or is required, to make, an internal transfer from their unit to another unit in the Project;

**"Lands"** means the lands described in Article 3, together with any buildings or improvements thereon from time to time;

**"Lease"** means the lease for the Lands to be entered into by the Proponent and the City;

**"MFIPPA"** means the *Municipal Freedom of Information and Protection of Privacy Act*, R.S.O. 1990 c. M. 56;

**"MFIPPA Protected Information"** means any "Personal Information" as defined in MFIPPA;

**"Modular Housing Units"** means housing units which are partially or fully built in off-site (e.g. a factory, warehouse, or similar facility) by a qualified manufacturer and delivered to the site in whole or in parts and installed on an appropriately zoned and serviced lot. This may range between single, scattered units up to larger multi-unit housing projects;

**"Monthly Occupancy Costs"** means the total of the monthly rent payable to the Proponent for a Unit including the cost of hydro, heat, water and hot water; and Monthly Occupancy Costs do not include charges for applicable taxes, parking, cable, internet, telephone or any other like charges;

**"People and Populations Who Are Vulnerable"** means the groups set out in Schedule "E";

**"Person"** means any individual, partnership, corporation, trust, unincorporated organization, municipality, government, or governmental agency or any combination thereof;

**"Phase-Out Period"** means the last five (5) years of the Affordability Period;

**"Project"** means the Affordable Housing to be operated by or on behalf of the Proponent in accordance with the terms and conditions of this Agreement, as outlined in Article 3 and the Lease;

**"Severe Housing Need"** is a subset of core housing need comprising of households that pay 50% or more for their current dwelling. A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before tax income to pay the median rent of alternative local housing that is acceptable;

**"Spouse"** means two individuals that refer to themselves as "spouses" and are considered as such for the purposes of determining affordable housing eligibility. This includes two individuals who live in the same unit if:

- the social and familial aspects of the relationship amount to cohabitation; and
- one individual provides financial support to the other; or

- the individuals have a mutual agreement or arrangement regarding their financial affairs.

**"Support Services Agreement"** means any support services agreement to be entered into by the Proponent and the City regarding the funding of support services provided to residential tenants at the Project;

**"Transfer"** means a Disposition of the Project or Lands or any transaction whereby the rights of the Proponent under this Agreement or any part, are transferred, and includes any transaction or occurrence whatsoever (including, but not limited to, receivership proceedings, seizure by legal process and transfer by operation of law);

**"Transferee"** means the Person or Persons to whom a Transfer is or is to be made;

**"Unit"** means a unit of Affordable Housing in the Project; and

**"Utility Allowance"** means the average amount of separately metered utility costs, determined by the City and published on the City's web site.

**1.2** This Agreement, the Schedules incorporated into it by reference and any documents entered into pursuant to this Agreement, constitutes the entire agreement between the parties with respect to the subject matter hereof and all other prior agreements, representations, statements, negotiations and undertakings with respect to such subject matter are superseded hereby.

**1.3** Any reference in this Agreement to a statute shall be deemed to include any regulations made under the statute, any amendments made from time to time and any successor legislation.

**1.4** The following schedules form part of this Agreement:

Schedule "A"	Access Plan Template
Schedule "B"	Proponent's Annual Occupancy Report
Schedule "C"	Units Receiving Housing Benefits
Schedule "D"	Yearly Attestation Report
Schedule "E"	Definition of People and Populations Who Are Vulnerable
Schedule "F"	Support Services Plan [TBD]

**ARTICLE 2  
GENERAL**

**2.1** It is understood and agreed that this is a municipal capital facility agreement pursuant to Section 252 of the *City of Toronto Act, 2006*, S.O. 2006 c. 11, Sch A and a municipal housing project facility agreement pursuant to the City's By-law No. 1756-2019 "To enact a new Municipal Housing Facility By-law and to repeal By-law No. 124-2016."

**2.2** In the event of a conflict or inconsistency between the provisions of this Agreement and the provisions of a Schedule, the provisions of this Agreement shall prevail.

**2.3** All references in this Agreement to section numbers are references to sections of this Agreement unless otherwise stated.

**ARTICLE 3  
THE PROJECT**

**3.1** The Proponent agrees to operate the Project as Affordable Housing for the Affordability Period, as detailed below:

Location: ADDRESS  
PIN XXXXXXXXXXXX  
[Insert Legal Description]

Affordable Housing: xxxx units

Monthly Occupancy Costs: An overall average at or below 80% Average Market Rent with no one Unit exceeding 100% AMR.

**ARTICLE 4  
CITY BENEFITS**

**4.1 City Benefits.** The City Benefits to be provided to the Proponent shall be comprised of the following:

**Lease**

(a) **Lease.** The City will enter into, concurrently with the execution of this Agreement, a lease for the Lands for a period of 50 years less a day at below market rent;

**City Incentives**

(b) **Property Tax Exemption.** Subject to Council approval being obtained, the City shall exempt the Project from taxation for municipal and school



purposes for the duration of the Affordability Period.

**4.2 Housing Benefits Funding.** Subject to section 5, the City will provide Housing Benefits to the number of Units specified in Schedule C.

**4.3 Conditions Precedent.** The obligation of the City to enter into the Lease with the Proponent, to provide the tax exemption listed in Subsection 4.1 or to provide Housing Benefits listed in Subsection 4.2 is conditional upon the Proponent satisfying the following conditions, unless waived in writing by the City:

- (a) the Proponent shall have provided certified copies of such corporate documents of the Proponent as the City may reasonably require including, without limitation, letters patent or articles of incorporation, and a certified copy of the directors' resolution authorizing the execution of this Agreement;
- (b) the Proponent shall have provided proof of the insurance required pursuant to the terms of the Lease, with the City as a joint loss payee;
- (c) the Proponent shall not be in default (or being in default, the time provided for curing such default has not yet elapsed) under any of the terms and conditions of this Agreement, or any agreement with respect to the operation of the Project, all of which shall be in full force and effect;
- (d) the Proponent shall have provided the City with an up-to-date operating budget satisfactory to it;
- (e) the Proponent shall have provided an approved Access Plan to the City;
- (f) the representations and warranties of the Proponent set out in Article 6 hereof shall be true and correct and, if requested by the City, the Proponent shall have delivered a certificate or certificates to such effect;
- (g) nothing shall have occurred which, in the sole opinion of the Executive Director, Housing Secretariat could reasonably be expected to have a material adverse effect on the Project or the business, property, assets, liabilities, conditions (financial or otherwise) or prospects of the Proponent; and
- (h) the Proponent shall have provided the most recent Yearly Attestation Report in accordance with Subsection 7.1(f).

**4.4 No Waiver.** The City providing any City Benefits prior to the fulfillment of one or more of the conditions set forth herein shall not constitute a waiver by the City of any such condition, and the City reserves the right to require the fulfillment of each condition prior to the providing of any further City Benefits.

**4.5 Conditions Solely for the Benefit of the City.** All conditions precedent are solely for the benefit of the City, its successors and assigns, and no other person shall have

standing to require satisfaction of any condition and no other person shall be deemed to be a beneficiary of any such condition, any and all of which may be freely waived in whole or in part by the City at any time the City deems it advisable to do so.

## **ARTICLE 5 PAYMENT OF HOUSING BENEFITS**

**5.1 Interim Payments.** Until such time as the City and the Proponent agree that payments should be paid in accordance with section 5.2, the Proponent will provide an invoice for each occupied unit and the City shall pay the invoice in accordance with the terms of invoice.

**5.2 Payments and Annual Reconciliation.** The City shall pay to the Proponent, during the term of this Agreement, an estimate of the Housing Benefits for each Unit for which Housing Benefits are to be paid, on the first (1st) day of each month following the month in which the term of the residential lease for such Unit commences. Payments will be made for each and every month of the term of each residential lease. The City will reconcile the actual Housing Benefits costs at the end of each fiscal year.

**5.3 Provision of Housing Benefits Funding subject to Approval of Council.** Notwithstanding City's obligation to make any Housing Benefits Funding under this Agreement, this obligation does not arise if, at the time when a payment under this Agreement becomes due, the Council of the City of Toronto has not approved an operating budget that is sufficient and constitutes lawful authority for making the Housing Benefits payment. The City may reduce or terminate any Housing Benefits payment under this Agreement in response to the reduction of program funding levels in respect of the program under which this Agreement was made or otherwise, as evidenced by any by-law. City will not be liable for any direct, indirect, consequential, exemplary or punitive damages, regardless of the form of action, whether in contract, tort or otherwise, arising from any such reduction or termination of Housing Benefits Funding.

**5.4 Vacancy where Less than One Month's Notice.** If a Unit has been vacated or abandoned by an Eligible Household without at least one (1) month's prior notification to the Proponent (other than by an Eligible Household who received a notice to vacate), the City will pay to the Proponent, while the vacancy continues, an amount not exceeding 100% of Average Monthly Rent for the month immediately following that in which the vacancy occurs. If the Unit remains vacant despite diligent efforts by the Proponent to lease same, the City will pay an amount not exceeding 50% of the Average Monthly Rent for the second month following the occurrence of such vacancy. The City will make no further payments thereafter with respect to the Unit until it is leased to and occupied by an Eligible Household.

**5.5 Vacancy where at Least One Month's Notice.** If a vacancy of a Unit occurs following at least one (1) month's prior notification given by an Eligible Household or occurs by reason of a notice of termination or an eviction served or carried out by the Proponent, the City will pay to the Proponent an amount not exceeding 50% of the Average Market Rent for the month immediately following the vacancy, but shall make no further payments thereafter until it is leased to and occupied by an Eligible Household.

**5.6 Reconciliation Statements.** The Proponent shall submit to the City its requests for Housing Benefits, together with all required supporting reconciliation statements, in a form satisfactory to the City and at regular intervals established by the City, which intervals shall not be more often than monthly and not less often than annually. Following its review and approval of such requests and supporting statements, the City will make any necessary adjustments to its applicable regular Housing Benefits payments to the Proponent to account for any overpayment or underpayment of Housing Benefits as should on the reconciliation statement.

**5.7 Damage to Unit.** If any Unit is damaged by fire, explosion, flood or any other unavoidable catastrophe to such an extent as to render it uninhabitable, the Proponent shall proceed to repair, restore and make habitable the damaged Unit in accordance with the provisions of the Lease. The Proponent acknowledges and agrees that the payment of Housing Benefits by the City to the Proponent with respect to any such damaged Unit shall cease as long as such Unit is uninhabitable.

**5.8 Termination of Housing Benefits Funding:** If Housing Benefits Funding is terminated pursuant to this Agreement, the Housing Provider shall permit the Eligible Households occupying Units at the time such Housing Benefits Funding is terminated to remain in occupancy of their Units until their tenancies are terminated or until they cease to qualify for Housing Benefits, whichever first occurs, and the same conditions as to payment of the Housing Benefits by the City, and the provisions of this Agreement, insofar as they apply to such Eligible Households, shall remain binding on both parties as if this Agreement had not been terminated.

## **ARTICLE 6 REPRESENTATIONS AND WARRANTIES**

**6.1** The Proponent represents and warrants that,

- (a) it is duly incorporated under the laws of Ontario or Canada;
- (b) the Board of Directors of the Proponent has authorized the Proponent to enter into this Agreement and such authorization has not been withdrawn;
- (c) it shall not alter, supersede or cancel its articles of incorporation, letters patent or other constating document in any way which would affect its ability to perform its obligations under this Agreement without the prior written consent of the City;
- (d) no member of the House of Commons, the Senate of Canada, or the Council of the City or members of any of its agencies, boards or commissions shall be entitled to any share or part of this Agreement or to any benefit to arise therefrom; and
- (e) no individual to whom the City's Code of Conduct for Members of Council, the City's Re-Employment of Former City Employees' Policy or the

Employee Conflict of Interest Policy apply, shall derive a direct benefit from this Agreement.

**6.2** The Proponent agrees that the City shall be entitled to rely at all times on the representations and warranties set out in this Article.

## **ARTICLE 7 OBLIGATIONS OF THE PROPONENT – CITY BENEFITS**

**7.1** The Proponent shall:

- (a) comply with all terms of the Lease;
- (b) ensure that tenants occupy the Units on the commencement date of the Lease or such date as determined by the Executive Director, Housing Secretariat acting reasonably;
- (c) comply with all applicable federal, provincial and municipal laws, regulations and by-laws;
- (d) prior to First Occupancy, have an Access Plan approved by the Executive Director, Housing Secretariat;
- (e) prior to First Occupancy, provide an Access Plan, in the form of the report attached as Schedule "A", or in a form designated by the Executive Director, Housing Secretariat;
- (f) no later than thirty (30) days after December 31 of each year commencing on December 31, 2022 for the duration of the Affordability Period, provide to the City the Yearly Attestation Report, in the form of the report attached as Schedule "D"; or in a form designated by the Executive Director, Housing Secretariat;
- (g) provide such information, within ten (10) days of such request, with respect to the Project, such as projected date of First Occupancy, as requested or required by the Executive Director, Housing Secretariat or the Director, Housing Stability Services, acting reasonably, from time to time;
- (h) ensure the Modular Units, and the newly constructed building(s) where the Modular Units are situated, will exceed by at least five (5) percent Ontario's Building Code accessibility requirements during the Affordability Period; and **[NTD: if required]**
- (i) ensure the Modular Units, and the newly constructed building(s) where the Modular Units are situated, will exceed by at least five (5) percent the energy efficiency standards, as set out in the 2015 National Energy Code for Buildings (NECB), or as set out in Ontario's Building Code, whichever is higher. **[NTD: if required]**

**7.2** CMHC, the City or a third party representative of either or both CMHC and the City may conduct onsite visits to inspect and monitor the operation of the Units and compliance with the terms and conditions of this Agreement. All site visits are for CMHC's and the City's program and risk management purposes only and are not to be considered a technical inspection to confirm the quality of the work or the Recipient's compliance with applicable laws, including Ontario's Building Code.

## **ARTICLE 8 OBLIGATIONS OF THE PROPONENT DURING THE AFFORDABILITY PERIOD**

**8.1** At all times during the Affordability Period, the Proponent shall:

- (a) if required by the City at any time during the Affordability Period, make up to 100% of the Units available to tenants who are the recipients of Housing Benefits, in accordance with the terms and conditions of this Agreement or any other agreement entered into with the City with respect to those Units;
- (b) take commercially reasonable steps, when entering into a tenancy agreement for a Unit, to confirm that the tenant has a Household Income that does not exceed the Initial Income Limit determined in accordance with the City's Affordable Rental Housing Eligibility and Income Verification Guide and in a form acceptable to the Director, Housing Stability Services;
- (c) take commercially reasonable steps, when entering into a tenancy agreement for a Unit, to confirm that the tenant meets the definition of People and Populations Who Are Vulnerable and the tenant is, or otherwise would be, in Severe Housing Need or people experiencing or at high risk of homelessness;
- (d) participate in the City's Housing Access System in accordance with the terms of the Proponent's Access Plan to be approved by the Executive Director, Housing Secretariat;
- (e) ensure that no Unit will be rented to the Proponent or shareholder or director of the Proponent, or any individual not at arm's length to the Proponent, shareholder or director of the Proponent unless the Proponent is a non-profit co-operative, as defined in the Co-operative Corporations Act, R.S.O. 1990, c. C.35, as amended, or is a not-for-profit corporation;
- (f) manage the Project so that the following occupancy standards are observed when entering into a tenancy agreement for a Unit:
  - (i) a minimum of one and a maximum of two persons per bedroom;
  - (ii) a maximum of one bedroom for spouses;
- (g) operate and maintain the Project in accordance with the terms and

conditions of this Agreement and the Lease and in a good state of repair and fit for occupancy in the same manner as a prudent owner would do;

- (h) provide the support services to residential tenants residing at the Project as set out in the Support Services Plan attached as Schedule F, in a skilled and competent manner;
- (i) where the Proponent has entered into a separate agreement with the City for the provision of Support Services at the Project, operate the Project and provide such Support Services to residential tenants residing at the Project in accordance with such agreement;
- (j) manage the Project so that:
  - (i) the Monthly Occupancy Costs for any one Unit during the Affordability Period does not exceed 100% of Average Market Rent and the average across all Units does not exceed 80% of Average Market Rent;
  - (ii) the actual Monthly Occupancy Costs paid by the tenant for any one Unit, after the application of Housing Benefits, if any, do not exceed 30% of the tenant's Household Income or the shelter allowance of their Ontario Works or Ontario Disability Support Program benefits;
  - (iii) if heat, water or hydro costs are separately metered and paid directly by the household of any Unit, the Proponent shall deliver the Utility Allowance by way of setting off the amount of the Utility Allowance against the monthly rent payable, such that the Monthly Occupancy Costs for any such Unit(s) shall not exceed the amount set out in (ii) above;
  - (iv) occupancy is maximized; and
  - (v) for Units receiving Housing Benefits, collect only the rental amount as determined by the Proponent in accordance with the Housing Benefit Agreement;
- (k) no later than ninety (90) days after the end of the calendar year in which First Occupancy occurs, and annually thereafter, provide to the City:
  - (i) the Proponent's Annual Occupancy Report in the form of the report attached as Schedule "B", or in a form designated by the Director, Housing Stability Services;
  - (ii) a management representation report, in a form designated by the Director, Housing Stability Services including management declarations and a report on compliance with the provisions of this Agreement;

- (iii) the Proponent's most recent audited financial statements, for the Project in a form acceptable to the Director, Housing Stability Services; and
  - (iv) information on the Household Income and household composition of the Units rented to new tenants during the year, in a form acceptable to the Director, Housing Stability Services;
- (l) provide representatives of the City, with access to its books and records, with respect to the Project, subject to the rights of the residential tenants of the Project; and
- (m) ensure that each lease for a Unit shall provide the following:
- (i) that the disclosure to the City, by the Proponent, of the tenant's personal information including Household Income and household composition, has been consented to by the tenant;
  - (ii) that no Unit may be sublet or assigned by the residential tenant under any circumstances;
  - (iii) a statement that the lease is exempt from section 8, paragraphs 6, 7 and 8 of subsection 30(1), sections 51, 52, 54, 55, 56 and 95 to 99, subsection 100 (2) and sections 101, 102, 104, 111 to 115, 117, 120, 121, 122, 126 to 133, 140, 143, 149, 150, 151, 159, 165 and 167 of the *Residential Tenancies Act, 2006*, S.O.2006, c. 17, that the unit is identified as a subsidized unit that was developed or acquired under a municipal capital facility by-law for housing and is subject this Agreement;
  - (iv) a statement that the rent increases which can be imposed by the Proponent are controlled by the City, and cannot exceed the prevailing rent increase guideline established each calendar year pursuant to the *Residential Tenancies Act, 2006*, S.O. 2006, c. 17 or any successor legislation, to an amount not to exceed Average Market Rent
- (n) ensure that the City will be provided with access to all information obtained from the tenant concerning the Household Income and family composition of each Unit, which information the City may verify;
- (o) ensure compliance with the provisions of MFIPPA, in its collection and sharing of any MFIPPA Protected Information, collected and shared, in accordance with the terms of this Agreement;
- (p) establish a capital asset replacement reserve fund for the Project, in accordance with the terms of the Lease.

- (q) comply with the requirements of the *Human Rights Code*, R.S.O. 1990, c. H.19 (the "Ontario Human Rights Code") in its leasing of the Units to Eligible Households. Except as expressly permitted by the Ontario Human Rights Code, the Proponent shall not, in the allocation of any Unit, discriminate against any person by reason of race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, sex, sexual orientation, gender identity, gender expression, age, marital status, family status, disability or the receipt of public assistance. The Proponent shall at all times indemnify and save harmless the City, its councillors, officers, employees, agents, successors and assigns (all of which are hereinafter called the "City Indemnitees") from and against any claims, demands, losses, costs, charges, expenses and penalties arising from any and all complaints, investigations, settlements, inquiries, hearings, applications, orders, prosecutions or other proceedings and all appeals from or judicial reviews of any of the foregoing (collectively referred to as "Actions") whatsoever made or brought against, suffered by or imposed on the City Indemnitees, directly or indirectly arising out of, resulting from or sustained as a result of the Proponent's failure to comply with the requirements of the Ontario Human Rights Code.

## **ARTICLE 9 MONTHLY OCCUPANCY COSTS CHANGES**

### **9.1 Monthly Occupancy Costs Increases**

Subject to Section 9.2, the Proponent may adjust the Monthly Occupancy Costs, with respect to a Unit, if at least twelve (12) months have elapsed:

- (a) since First Occupancy of the Unit; or
- (b) since the day of the last rent increase with respect to the Unit, if there has been an increase,

by no more than the prevailing rent increase guideline established each calendar year pursuant to the *Residential Tenancies Act, 2006*, S.O. 2006, c. 17 or any successor legislation, to an amount not to exceed Average Market Rent. The Proponent acknowledges that, if the rent increase guideline of the *Residential Tenancies Act, 2006* does not apply to the Project, the Proponent agrees that the rent increase guideline applies by virtue of the contractual terms of this Agreement. In the event the rent increase guideline of the *Residential Tenancies Act, 2006* or any successor legislation is repealed and not replaced with similar legislation, Monthly Occupancy Costs may be adjusted based on annual changes to the Consumer Price Index - not seasonally adjusted, for all items - in January of each year for the Toronto Census Metropolitan Area (or, where available, the City of Toronto) as reported by Statistics Canada, to an amount not to exceed Average Market Rent.

### **9.2 Affordability Criteria**



The actual Monthly Occupancy Costs paid by the tenant for any one Unit, after the application of Housing Benefits, if any, shall not exceed 30% of the tenant's Household Income or the shelter allowance of their Ontario Works or Ontario Disability Support Program benefits.

### **9.3 Phase-Out Period**

Upon a Unit becoming vacant during the Phase-Out Period, the Proponent may rent the Unit to a new tenant at any rent agreed to by the Proponent and the new tenant and that is in compliance with then existing rent legislation. **[NTD: if required]**

## **ARTICLE 10 FINANCIAL RECORDS, RIGHT TO AUDIT AND RIGHT TO ACCESS**

**10.1** The Proponent shall keep proper books of account and records of the financial management of the Project, in accordance with generally accepted business and accounting practices. The accounts and records shall include all invoices, receipts, vouchers and other documents relating to Project expenditures and revenues, including funding from all other sources.

**10.2** The Proponent shall submit to the City within five months following the end of each fiscal year of the Proponent, an Annual Information Return in the form established by the City from time to time under this Agreement and the audited statements consisting of a balance sheet and a statement of revenue and expenditures for the year.

**10.3** The Proponent shall retain all books, accounts, records (including records related to rent collection and tenant income and eligibility verification), receipts, vouchers and other documents, that pertain to the Project for a period of not less than seven (7) years from the end of each fiscal year of the Proponent to which the records relate.

**10.4** The Proponent will make such books, accounts and records available at all reasonable times for audit and inspection by the auditor for the City, CMHC or anyone designated in writing by the auditor to ensure compliance with the terms and conditions of this Agreement and verify costs claimed by the Proponent.

**10.5** The Proponent acknowledges and agrees that all accounts and records pertaining to payments of fees or other compensation for the solicitation, negotiating or obtaining of this Agreement shall be subject to the accounts and audit provisions of this Agreement, as they pertain to the Project.

**10.6** The Proponent shall permit the City's and/or CMHC's representatives to make copies and take extracts from such books and records and shall furnish the City with such additional information as it may require with reference to such books and records, as they pertain to the Project.

**10.7** CMHC or a third party representative may conduct onsite visits to inspect and

monitor the operation of the Units and compliance with the terms and conditions of this Agreement. All site visits are for CMHC's program and risk management purposes only and are not to be considered a technical inspection to confirm the quality of the work or the Proponent's compliance with applicable laws.

**10.8** This Article shall survive the termination of this Agreement.

## **ARTICLE 11 INDEMNITY**

**11.1** The Proponent hereby agrees that it shall, from time to time, and at all times hereafter, well and truly save, keep harmless and fully indemnify the City, the Government of Canada and CMHC, and its elected and appointed officials, officers, directors, employees, agents, representatives, successors and assigns (collectively, the "Indemnified Parties"), from and against any and all actions, claims and demands whatsoever which may be brought against or made upon the Indemnified Parties and against any and all loss, liability, claims, judgments, costs, demands or expenses whatsoever which the Indemnified Parties may sustain, suffer or be put to resulting from or arising out of or in connection with:

- (a) this Agreement;
- (b) the Project;
- (c) the obligations of the Proponent hereunder;
- (d) the failure of the Proponent, its officers, consultants, contractors, agents, servants or employees to exercise reasonable care, skill or diligence in carrying out any work in respect of the Project;
- (e) any act or omission of the Proponent, its officers, agents, servants, consultants, contractors, employees or by anyone for whom the Proponent is at law responsible relating to any work or any other thing required to be performed or rendered hereunder by the Proponents;
- (f) all insured and uninsured loss or damage to property installed, property in transit and contractors' tools and equipment during the course of the construction/renovation work to the Project; and/or
- (g) death or economic loss, caused by or in any way related to any of the Proponent's obligations under this Agreement;

provided that the Proponent shall not be liable for any actions, loss, liability, claims, judgements, costs, demands or expenses which result from negligent or wrongful acts of the Indemnified Parties.

## **ARTICLE 12 RESTRICTIONS ON CHANGES**

The Proponent shall not Transfer the Project without obtaining the prior written consent of the City, which consent may be unreasonably or arbitrarily withheld, conditioned or delayed. Any request for consent shall be accompanied by such information and documentation as reasonably required by the City. The City may, in its sole discretion, charge a commercially reasonable administration fee for such request.

**12.1** The Project shall not be the subject of a Transfer unless the Transferee has first entered into an assignment and assumption agreement with the City assuming the covenants set forth herein and the City Charge, which agreement shall be duly executed by the Transferee and delivered to the City prior to the Transfer.

**12.2** Notwithstanding anything herein contained, the Proponent may lease Units in the Project to residential tenants, without complying with Section 12.1 and Section 12.2.

### **ARTICLE 13 DEFAULT AND REMEDIES**

**13.1** Upon the expiration of any cure periods contemplated in Section 13.2, the following shall be considered events of default under this Agreement:

- (a) the Proponent has, in the opinion of the City, acting reasonably, failed to proceed with the implementation and/or the operation of the Project in a timely manner, except where such failure is due to causes which, in the opinion of the City, acting reasonably, are beyond the control of the Proponent;
- (b) the Proponent has failed to achieve First Occupancy of the Project by **XXXXXXX**;
- (c) the Proponent ceases to operate the Project pursuant to the terms and conditions of this Agreement;
- (d) the Proponent knows or ought reasonably to have known, in the opinion of the City, acting reasonably, that a Unit is being provided to a tenant whose Household Income exceeded the Initial Income Limit, or has not been verified under the terms of this Agreement or that the household composition has been misrepresented;
- (e) the Proponent knows or ought reasonably to have known, in the opinion of the City, acting reasonably, that the average Monthly Occupancy Costs for the Project exceed 80% of Average Market Rent, or that the average Monthly Occupancy Costs for any one Unit exceed 100% of Average Market Rent; or that the actual Monthly Occupancy Costs paid by the tenant for any one Unit, after the application of Housing Benefits, if any, exceed 30% of the tenant's Household Income or the shelter allowance of their Ontario Works or Ontario Disability Support Program benefits;

- (f) the Proponent has breached Article 6, 8 and 9 in whole or in part of this Agreement;
- (g) the Proponent is in default under the terms of the Lease, which default has gone uncured in the time period given by the City;
- (h) the Proponent, in its Proposal or in connection with this Agreement, has made materially false or misleading representations or statements, or provided materially false or misleading information to the City;
- (i) an order is made or resolution is passed for the winding up or dissolution of the Proponent, or the Proponent is dissolved;
- (j) the Proponent becomes bankrupt or insolvent or takes the benefit of any legislation now or hereafter in force for bankrupt or insolvent debtors or fails under any proposal or makes any assignment for creditors or any arrangement or compromise;
- (k) receiver or receiver-manager is appointed for the Project by a creditor;
- (l) the Proponent commits fraud, misconduct, criminal acts, gross negligence or willful misconduct; or
- (m) there is, in the opinion of the City, acting reasonably, a material adverse change in risk in the Proponent's ability to carry out its roles and responsibilities under this Agreement with respect to the implementation and/or the operation of the Project.

**13.2** If there is an event of default by the Proponent that is continuing, and the default has not been remedied within thirty (30) days of receipt by the Proponent of written notice of an event of default or within such longer period as is required and the City may allow, the City may, in its absolute discretion, without restricting any remedies otherwise available:

- (a) require the Proponent to provide additional information or documents to the City;
- (b) rescind the tax exemption by-law passed with respect to the Project;
- (c) correct the breach itself or by retaining a third party and the reasonable cost of so doing shall be payable forthwith by the Proponent to the City and may be retained from any unpaid portion of the funding being provided pursuant to this Agreement or may be recovered in any court of competent jurisdiction as a debt due to the City;
- (d) terminate the Agreement by giving written notice to the Proponent; and/or
- (e) seek any additional remedy available to the City at law or in equity.

**13.3** For the purposes of this Section, the Proponent will be found to have remedied the

default if, for the purposes of Subsection 13.1(e), the Proponent submits a plan satisfactory to the Director, Housing Stability Services attempting to prevent future defaults.

**13.4** If the City gives the Proponent written notice of an event of default, the City may suspend the provision of any further City Benefits under this Agreement until the breach is remedied.

**13.5** Upon providing a notice of termination, the City shall have no obligation to provide City Benefits to the Proponent.

**13.6** All rights and remedies of the City under this Agreement shall be cumulative and not alternative.

## **ARTICLE 14 CONFIDENTIALITY AND PERSONAL INFORMATION**

**14.1** The Proponent, its officers, agents and employees shall treat all information which is obtained by the Proponent through its performance of this Agreement, as confidential and shall not disclose same, unless required by law, other than in accordance with this Agreement, without the prior written approval of the City.

**14.2** The Proponent shall not, unless required by law, release information pertaining to tenants and applicants for tenancy at the Project to third parties without first obtaining the written consent of the affected tenant or applicant.

**14.3** The collection, use and disclosure of information by the City shall be governed by MFIPPA.

**14.4** Notwithstanding that the *Housing Services Act, 2011* ("HSA") does not apply to the Project, the Proponent agrees, as a contractual obligation, that it shall comply with the standards prescribed under section 169 of the HSA for the collection, use, disclosure and safeguarding of privacy of personal information and for a person's access to his or her personal information, including personal information which the Proponent has obtained from the City. The Proponent shall comply with all other applicable legislative requirements concerning the safeguarding of personal information, including personal health information, including, as applicable, the requirements of the *Personal Information Protection and Electronic Documents Act*, S.C. 2000, c. 5 and the *Personal Health Information Protection Act, 2004* S.O.. 2004, c. 3, Schedule A.

**14.5** The Parties shall hold confidential any information clearly identified and marked as confidential or that reasonably should be understood to be confidential given the nature of the information and the circumstances of disclosure. Nothing in this Agreement shall be construed in a manner that would contravene the access to information and privacy legislation that applies to the Parties.

**14.6** The Proponent consents to the collection, use and disclosure of information submitted to CMHC by the City for the following purposes: (i) to assess the Proponent's

eligibility under the RHI; (ii) for analytics, policy analysis, auditing and research by CMHC; (iii) to communicate to the Proponent possible opportunities under other CMHC programs, or possible collaboration opportunities with third parties; (iv) for evaluation of the RHI; (v) for use by CMHC in and the Government of Canada for purposes related to the *National Housing Act* (Canada); and (vi) for information verification and due diligence purposes, including to detect and protect CMHC from errors and fraud.

## **ARTICLE 15 PUBLIC ACKNOWLEDGEMENT OF FUNDS**

**15.1** The Proponent shall ensure that in any and all communication activities, internet web site information, publications, advertising, signs and press releases referring to the Project, there is included an appropriate acknowledgement, in accordance with the guidelines and instructions provided by the City to the Proponent, of the contributions made by the City, the Government of Canada and CMHC. The Proponent shall notify the City in advance of any and all communication activities, including media and fundraising events, publications, advertising and press releases.

## **ARTICLE 16 DISPUTE RESOLUTION**

**16.1** The City and Proponent agree that alternate dispute resolution processes such as mediation, appointment of a neutral third party evaluator or arbitration may be preferable to litigation as a way to resolve disputes that may arise under this Agreement and they agree to give good faith consideration to having resort to an alternate dispute resolution process before initiating legal or other proceedings to deal with any such disputes.

**16.2** In the event the parties agree to arbitration, the arbitration shall be governed by the provisions of the *Arbitration Act, 1991*, S.O.1991 c.17.

## **ARTICLE 17 NOTICES**

**17.1** Unless otherwise provided in this Agreement, any notice, approval or other communication required or permitted to be given (“Notice”) shall be in writing and shall be personally delivered, sent by prepaid registered mail, or sent by fax and, in the case of Notice to the City, addressed as follows:

(a) if to the City, at:

City of Toronto  
Metro Hall, 55 John Street, 7th Floor  
Toronto, ON M5V 3C6

Attention: Executive Director, Housing Secretariat  
Fax No: (416) 397-9155

with a copy to the City Solicitor, at

City of Toronto  
55 John Street, Stn.1260  
26th Floor, Metro Hall  
Toronto, ON M5V 3C6

Attention: City Solicitor  
Fax No: (416) 397-5624

(b) if to the Proponent, at:

[ADDRESS]

Attention:  
E-mail:  
Fax No: ()

**17.2** Any Notice shall be deemed to have been validly and effectively given and received: if personally delivered, on the date of delivery; if sent by prepaid registered mail, on the third (3rd) business day next following the date of mailing, provided, however, that during any postal disruption or threatened postal disruption, delivery shall be in person; and if sent by fax, on the business day next following the day on which it was sent.

**17.3** Any Notice permitted or required to be given by the City may be given by the Deputy City Manager. However, the Deputy City Manager specifically reserves the right to submit the issue of the giving of any Notice, or of the contents of any Notice, to City Council for its determination.

**17.4** Either party under this Agreement may from time to time by Notice to the other party change its address for service under this Agreement.

## **ARTICLE 18 CONTRACTUAL STATUS OF THE PARTIES**

**18.1** The Proponent shall be solely responsible for the payment of any person or entity employed, engaged or retained by the Proponent for the purpose of carrying out the Project or otherwise assisting it in the discharge of its obligations under this Agreement.

**18.2** The Proponent shall ensure that any contract entered into by it in respect of the Project is in its own name and is in no way purports to be binding upon the City.

**18.3** The Proponent acknowledges that it is not the agent or representative of the City and has no authority to make a promise, agreement or contract on behalf of the City in respect of the Project.

**18.4** The parties agree that, in respect of any work on the Project undertaken by the Proponent, the City is not an "Owner" within the meaning of the *Construction Act*.

## **ARTICLE 19 UNCONTROLLABLE CIRCUMSTANCES**

**19.1** Except as expressly provided for in this Agreement, no party shall be in default under this Agreement or liable to the other party for any loss, damage or delay to the extent it results from an uncontrollable circumstance if such circumstance is not caused by the default or act of commission or omission of such party or avoidable by the exercise of reasonable effort or foresight provided that nothing excuses a delay caused by lack of funds or other financial circumstances or excuses a party from payment of any amount payable hereunder when due.

**19.2** For the purpose of this Article, the words “uncontrollable circumstance” means any force majeure, strike, walkout, labour dispute, civil commotion, war or similar event, invasion, the exercise of military power, act of God, change in laws, government regulations or controls, court order, or any cause beyond the reasonable control of the party, unless any such lack of control results from deficiency in financial resources.

## **ARTICLE 20 GENERAL PROVISIONS**

**20.1** This Agreement may be changed only by written amendment duly executed by authorized representatives of both parties.

**20.2** In this Agreement, words in or implying the singular include the plural and vice versa, and words having gender include all genders.

**20.3** The insertion of headings and the division of this Agreement into articles and subdivisions thereof is for convenience of reference only and shall not affect the interpretation hereof.

**20.4** Any reference in this Agreement to an “article” or any subdivision thereof shall, unless the context otherwise requires, be taken as a reference to the correspondingly-labelled provision of this Agreement.

**20.5** Time shall in all respects be of the essence of all matters provided for in this Agreement, provided that the time for the doing or completing of any matter may be extended or abridged by an agreement, in writing, executed by the City and the Proponent, or by their respective solicitors, who are expressly appointed for that purpose.

**20.6** The waiver by a party of strict compliance or performance of any of the terms and conditions of this Agreement or of any breach on the part of any other party shall not be held or deemed to be a waiver of any subsequent failure to comply strictly with or perform the same or any other term or condition of this Agreement or of any breach thereof.

**20.7** No waiver of any breach of any provision of this Agreement will be effective or binding unless it is in writing and signed by an authorized representative of the party purporting to give such waiver and, unless otherwise provided, will be limited to the specific breach waived.



**20.8** This Agreement shall not be assigned by the Proponent without the prior written consent of the Executive Director, Housing Secretariat which consent may be withheld or given subject to such terms and conditions as the Executive Director, Housing Secretariat deems appropriate.

**20.9** Should any provision of this Agreement be declared or found to be illegal, unenforceable, legally ineffective or void, then each party shall be relieved of any obligation arising from such provision, but the balance of this Agreement, if capable of performance, shall remain in full force and effect.

**20.10** This Agreement shall be governed by and construed in accordance with the laws of the Province of Ontario.

**20.11** Each obligation of the City or of the Proponent expressed in this Agreement, even though not expressed as a covenant, is considered to be a covenant for all purposes.

**20.12** The covenants, representations, warranties and indemnity of the Proponent set forth in this Agreement shall survive for a period of six (6) months following the expiry of the Affordability Period.

**20.13** Wherever any consent, agreement or approval of the City is required under the terms of this Agreement, unless otherwise provided and subject to any specific provision respecting such consent, agreement or approval, the City shall not unreasonably or arbitrarily withhold its consent, agreement or approval.

**20.14** Notwithstanding any consent or approval given by the City with respect to any plans, specifications or other construction-related matter, the City will not be in any way liable for the design or construction of any proposed structure, and the party that has obtained the consent or approval of the City shall be wholly liable for such design and construction.

**20.15** Nothing in this Agreement derogates from or interferes with or fetters the exercise by the City of all of its rights as a municipality, or imposes any obligations on the City, in its role as a municipality, and the City shall not be prevented from or prejudiced in carrying out its statutory rights and responsibilities, including planning rights and responsibilities. Nothing in this Agreement derogates from or interferes with or fetters the exercise by the City's officers, employees, agents, representatives or elected and appointed officials of all of their rights, or imposes any obligations on the City's officers, employees, agents, representatives or elected and appointed officials, other than as expressly set out in this Agreement.

**20.16** No communication or dealing between the Proponent and any department, committee, body, officer, employee, agent, representative or elected or appointed official of the City will be deemed to be a communication or dealing under the provisions of this Agreement between the Proponent and the City as parties to this Agreement, or to affect the City with notice of any such communication or dealings. It is intended and agreed that the City acts solely in a private capacity under this Agreement and any communication or dealing between the City and the Proponent as parties to this Agreement will only be effective if delivered in accordance with the notice provisions set out in this Agreement.

No communication or dealing between the City as a party to this Agreement and the Proponent as a party to this Agreement will relieve the Proponent from the responsibility of discharging its lawful obligations to the City imposed by statute, regulation, by-law or in any other lawful manner separate and apart from the obligations of the Proponent imposed by this Agreement.

**20.17** This Agreement may be executed in any number of counterparts (including counterparts delivered electronically) and all such counterparts taken together will be deemed to constitute one and the same instrument. This Agreement may be executed by electronic signature that is received by the City in a file format acceptable to the City. Such electronic signature shall be deemed to be an original signature for the purpose of this Agreement with the same legal effect as an original signature.

**20.18** This Agreement shall inure to the benefit of and be binding upon the parties and their respective successors and permitted assigns.

*[Remainder of this page left intentionally blank.]*



**SCHEDULE "A"**  
**ACCESS PLAN TEMPLATE**



5. Access Plan  
Template - Final.pdf

**SCHEDULE "B"**  
**PROPONENT'S ANNUAL OCCUPANCY REPORT**  
For the Year Ended December 31, 20XX

**A. Project Information**

<b>Corporation Name:</b>	<b>Contact:</b>
<b>Project Name:</b>	<b>Position:</b>
<b>Project Address:</b>	<b>Email:</b>
<b>Affordability Period:</b>	<b>Phone:</b>
<b>C.A. Expiry Date:</b>	

**B. Project Units - Occupancy Costs - Average Market Rents at December 31**

	A	B	C	D	E
<b>Unit Type</b>	<b>Total Units</b>	<b>Average Actual Occupancy Costs</b>	<b>CMHC (City of Toronto) Average Market Rents</b>	<b>Occupancy Costs by Unit Type (AxB)</b>	<b>CMHC AMR by Unit Type (AxC)</b>
Bachelor		-			
One Bedroom					
Two Bedroom					
Three Bedroom		-			
Four Bedroom		-			
<b>Total</b>	-			-	-

**C. Depth of Affordability**

<b>Weighted Average Rents</b>	<b>Project Weighted Average Rent (PWAR)</b> Total of (D) ÷ Total of (A)	<b>CMHC Weighted Average Rent (CMHCWAR)</b> Total of (E) ÷ Total of (A)
	0	0
Depth of Affordability: % of AMR Achieved for Overall Project (PWAR ÷ CMCHWAR) x 100 (not greater than 100% of CMHC AMR)		<b>0.00%</b>

**D. Project Certification**

I certify, to the best of my knowledge, that the information provided above is true and correct.

I certify that the household income for all new occupants in the reporting year was below the Initial Income Limit (48 x the monthly occupancy costs for the relevant housing unit).

I hereby authorize the City of Toronto to review the rent roll, if deemed necessary.

Name of  
Proponent

by:

\_\_\_\_\_  
Name:

Title:

\_\_\_\_\_  
Date

I have authority to bind the Corporation

**E. City of Toronto**

We have performed the necessary review and tests on the records of the Property pertaining to the rent levels for the reporting period. Our results confirm the information as provided above is true and correct.

by:

\_\_\_\_\_  
Name:

\_\_\_\_\_  
Date

Title:

**SCHEDULE "C"**

**Housing Project Address:**

**Total Number of Units with Housing Benefits:**

**Mandate:** Supportive Housing

# of Units	Unit Types (No. of Bedrooms)	80 % of Average Market Rent 2021	Effective Date

---

The following services and appliances shall be provided by the **Housing Provider** and shall be included in the Benchmark Market Rent: Heat; Hydro; Water; Hot Water; Refrigerator; Stove.  
The **City** shall not pay for any parking charges.



**SCHEDULE "D"**

**YEARLY ATTESTATION REPORT**

Attestation Date:	
Municipal building address	
Total number of affordable units that have been retained	
Building purpose :	
Did changes to the distribution of units among vulnerable groups occur? (If changes occurred, please fill out the following)	
Primary vulnerable population targeted :	
Number of new affordable units/beds created for primary vulnerable population :	
Secondary vulnerable population targeted :	
Number of new affordable units/beds created for secondary vulnerable population :	
Tertiary vulnerable population targeted :	
Number of new affordable units/beds created for tertiary vulnerable population :	
Are the tenants occupying the units (1) pay less than 30% of gross income on the applicable unit, and (2) composed of individuals and families who are, or would otherwise be, in severe housing need, or people experiencing or at high risk of homelessness?	
Is the project meeting the commitment towards number of accessible units?	
Comments - please describe any other material changes to the project or units.	

I confirm that the information contained within this attestation is true to the best of my knowledge and I am hereby authorized to sign this document on behalf of the Proponent

---

**Name**

---

**Signature**

---

**Date**

**SCHEDULE "E"****DEFINITION OF PEOPLE AND POPULATIONS WHO ARE VULNERABLE**

**"People and Populations Who Are Vulnerable"** means the following groups and the individuals belonging to these groups:

- (i) women and children fleeing domestic violence;
- (ii) seniors;
- (iii) young adults;
- (iv) Indigenous peoples;
- (v) people with disabilities;
- (vi) people dealing with mental health and addiction issues;
- (vii) veterans;
- (viii) LGBTQ2S+;
- (ix) racialized groups;
- (x) Black Canadians;
- (xi) recent immigrants or refugees;
- (xii) people in a situation of Homelessness (as defined below); and
- (xiii) individuals or families whose current housing situation will end in the near future and for whom no subsequent residence has been established; and
- (xiv) those in Severe Housing Need (as defined below).

**"Homelessness"** is described as the situation of an individual, family or community without stable, safe, Permanent (as defined below), appropriate housing, or the immediate prospect, means and ability of acquiring it;

**"Permanent"** means, with respect to housing, lasting or stable and does not include temporary accommodations where tenancy is limited to a predetermined period of time of three months or less, such as shelters;

**SCHEDULE "F"**  
**SUPPORT SERVICES PLAN**

To be completed