

2016 Social Infrastructure Fund Program Guidelines

Introduction

The 2016 federal budget announced the federal government's Social Infrastructure Fund (2016 SIF) that included the following investments in housing:

- An increase to the funding commitment under the current Investment in Affordable Housing (IAH) program (totalling \$168.3 million over two years);
- Funding for the construction and renovation of affordable housing for seniors (\$67.2 million over two years);
- Funding for the renovation and retrofit of social housing (\$209.3 million in 2016/17); and
- Funding for the construction and renovation of shelters and transitional housing for survivors of domestic violence (\$27.9 million over two years).

The province is cost-matching the increase to the IAH Program over a three year period, resulting in over \$640 million in new housing funding through the 2016 SIF for Ontario.

The 2016 SIF will be delivered through the existing Federal-Provincial Agreement for Investment in Affordable Housing, a proven flexible model that will ensure a quick roll-out of funding. Funding allocations will be provided to Service Managers (SMs) for 2016/17 and 2017/18. SMs will be able to use funding to deliver tailored programs that incorporate local considerations to respond to provincial priorities.

Scope of the Guidelines

The Program Guidelines describe the various program components for the additional IAH funding and seniors funding (to be delivered as one program – 2016 SIF IAH), and the program requirements for the renovation and retrofit of social housing program – to be known as the Social Housing Improvement Program (SHIP).

The funding for the construction and renovation of shelters and transitional housing for survivors of domestic violence will be delivered through the Ministry of Community and Social Services and are not included in these Program Guidelines.

Please note that the Program Guidelines may be updated on an as needed basis and changes will be communicated to SMs.

Role of the Service Manager

Service Managers are responsible for:

- Entering into an Administration Agreement with the province for the 2016 SIF IAH and SHIP
- Completing and updating a Program Delivery and Fiscal Plan (PDFP) outlining how their notional funding allocation will be used under the 2016 SIF
- Developing application processes for the selected 2016 SIF IAH program components, if applicable
- Selecting and recommending Rental projects for Ministry approval
- Approving Homeownership, Ontario Renovates and SHIP projects
- Entering into funding agreements with housing proponents/landlords/clients
- Advancing payments to proponents, housing providers, or clients based on agreed upon milestones
- Monitoring projects to ensure timely completion and occupancy
- Fulfilling reporting requirements as per the Administration Agreement
- Adhering to indemnification provisions as per the Administration Agreement
- Preventing and resolving issues for projects that encounter difficulties
- Participating in communication events pertaining to the 2016 SIF as per the Communications Protocol Requirements outlined in Schedule F of the Administration Agreement.

SMs may engage third party agencies to deliver the 2016 SIF but retain all responsibilities for program delivery.

The Ministry is available to assist SMs with the implementation of the 2016 SIF in their communities. SMs are encouraged to liaise with their Ministry contacts for more information (see Appendix A for Ministry contact information).

2016 SIF Program Objectives

The 2016 SIF program supports the two overarching outcomes of the Long-Term Affordable Housing Strategy:

- Decreased number of people who are homeless
- Increased number of households achieving housing stability

The 2016 SIF program has the following key objectives:

- Address the affordable housing needs of specific identified priorities.
- Reduced number of households in need by improving access to affordable housing that is sound, suitable, and sustainable for priority households across Ontario.
- Reduced demand for services and institutional living by increasing and extending independent living for seniors and persons with disabilities.
- Offer funding for an array of housing options that address affordable housing needs for identified priority groups across the housing system.
- Increased resources available to address housing needs of households by encouraging contributions by others including the private and not-for-profit sectors.
- Incorporate energy efficiency and accessibility into affordable housing units and building design.

- Reduced greenhouse gas emissions as a result of increased energy efficiency in social housing stock.
- Extended useful life and long term physical sustainability of social housing projects.
- Promote and support the use of apprentices and the training of skilled labour.

Program Delivery and Fiscal Plan

Each SM is required to develop and submit a Program Delivery and Fiscal Plan (PDFP) through the Grants Ontario System (GOS) that outlines how the 2016 SIF annual funding allocations will be used over the two-year funding period (2016/17 and 2017/18). The Ministry requires the PDFP to support the goals and address the needs outlined in SMs' Housing and Homelessness Plans, and be consistent with the identified provincial priorities.

PDFPs must be Council/Board (or delegated authority) and Ministry approved prior to receiving any 2016 SIF funding approval.

The PDFP is intended to be a concise document that identifies:

- The 2016 SIF IAH components the SM will deliver in each of the two years of the program and how the selected components address the identified priorities and meet the needs identified in the SM's Housing and Homelessness Plan.
- The number of units expected to be developed and households to be assisted under the selected components in each year of the program.
- The number of senior units expected to be developed and/or repaired and approximate funding projected to be committed to senior projects/households from each year's funding allocation.
- The amount of funding from each year's funding allocation to be used for the selected 2016 SIF IAH components.
- The amount of funding projected to be committed to projects/households quarterly under the 2016 SIF IAH capital components and SHIP.
- Proposed quarterly expenditures and agreement information under the Rent Supplement and Housing Allowance streams.
- Quarterly cash flow requirements and actual quarterly payments over the life of SHIP. (The cash flow statement will be submitted as an attachment to the PDFP)
- The client groups to be targeted under the selected components.
- The amount of funding from each year's funding allocation to be used for administration fees.

The PDFP confirms the SM's commitment to use their total notional funding allocation for the program. The Ministry will be using the PDFPs to track each SM's progress against their allocation and will use this information to provide reports to Canada Mortgage and Housing Corporation (CMHC).

The initial PDFP must be submitted to the Ministry for approval no later than September 1, 2016. SMs are required to update their PDFPs – including the cash flow statement under SHIP – on a quarterly basis. Updates will include the SM's progress (i.e. actual

commitments, and Operating and SHIP component payments) against their planned commitments.

PDFP Due Date	Description
September 1, 2016	Initial PDFP to Ministry for approval
December 15, 2016	Year 1 Third quarter PDFP update
March 15, 2017	Year 1 Fourth quarter PDFP update and revisions to Year 2 program year allocations
July 15, 2017	Year 2 First quarter PDFP update
October 15, 2017	Year 2 Second quarter PDFP update
December 15, 2017	Year 2 Third quarter PDFP update
March 15, 2018	Year 2 Final PDFP update

Please note that ongoing reporting through the PDFP will be required on Operating component payments and SHIP program expenditures for the duration of these programs.

2016 SIF Funding Allocations

SMs will be provided with their notional funding allocations under the 2016 SIF IAH for both 2016/17 and 2017/18, and a funding allocation under SHIP for 2016/17. Funding cannot be reallocated across the two programs. Given the focus on economic stimulus, capital projects must begin construction/repair within three months of project commitment. As well, all projects must be completed within two years of commitment.

Administration Agreement

SMs must enter into an Administration Agreement with the province to participate in the 2016 SIF. The Administration Agreement contains an accountability framework between the province and SMs and outlines the roles and responsibilities of the SM.

The Administration Agreement outlines:

- Financial provisions (i.e. administration fees, payment claims and financial accountability)
- Eligibility criteria
- Indemnification and repayment provisions
- Risk management protocols for projects facing difficulties
- Reporting, auditing and other accountability enforcement provisions
- Other requirements (e.g. French Language Services).

Administration Agreements should be signed no later than September 1, 2016.

Duty to Consult

The province has a duty to consult and accommodate Indigenous peoples where it has knowledge of the potential existence of an Indigenous right or title and contemplates conduct that might adversely impact that right or title.

If such a duty arises in the context of making a decision to provide 2016 SIF funding, the province has an obligation to consult Indigenous peoples before the decision is made.

The Housing Division of the Ministry of Housing has established a protocol for assessing when a duty to consult may arise and with whom consultation may be required. Please contact your local Ministry contact (see Appendix A) if you have any questions or are uncertain if a proposed 2016 SIF project requires consultation.

French Language Services

SMs providing a service to the public in connection with 2016 SIF and that have an office (including the offices of sub-contractors) located in or serving a designated area must:

- Ensure services are provided in French; and,
- Make it known to the public (through signs, notices, other information on services, and initiation of communications in French) that services provided to and communications with the public in connection with the 2016 SIF are available in French.

The list of designated areas can be found in Appendix B.

SMs serving a designated area are required to complete and submit a French Language Services Report to the Ministry confirming that the SM is providing the requisite French language services. The report must be signed and submitted to the Ministry at the time of signing the Administration Agreement.

SMs are also required to submit annual French Language Services Reports confirming their continued compliance with the French language services requirements, by July 15th of each year.

Environmental Assessment

Projects approved under the capital components of the 2016 SIF IAH and SHIP are subject to the *Canadian Environmental Assessment Act 2012* (“CEAA 2012”). SMs are required to check for compliance of the CEAA 2012 and provide confirmation to the Ministry. Please refer to Appendix C for the CEAA 2012 checklist. CEAA 2012 compliance does not apply to the Operating and Homeownership components.

Communications Protocol

SMs participating in the 2016 SIF must agree to adhere to the CMHC-Ontario Agreement for Investment in Affordable Housing (2011-14) Communications Protocol.

This is to ensure open, transparent, effective and proactive communications with citizens through ongoing 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.

Important Dates

Date	Description
September 1, 2016	Last day to enter into Administration Agreement with the province and submit the Program Delivery and Fiscal Plan.
December 31, 2016	Last day for 2016/17 funding allocations to be committed under the Rental Housing component. For the Homeownership and Ontario Renovates components, SMs must have committed a minimum of 90% of their 2016/17 allocation to projects. Last day to enter and submit SHIP projects, along with confirmation of project funding agreement between the SM and housing provider, in GOS.
January 2017	Ministry begins reallocation process for uncommitted funding.
March 31, 2017	Last day for funding commitments to be made under SHIP.
December 31, 2017	Last day for 2017/18 funding allocations to be committed under the Rental Housing component. For the Homeownership and Ontario Renovates components, SMs must have committed a minimum of 90% of their 2017/18 allocation to projects.
March 31, 2018	2016 SIF IAH ends. No further funding commitments can be made.
March 31, 2019	Final deadline for disbursement of SHIP funding.
March 31, 2020	Final deadline for disbursement of 2016 SIF IAH funding to projects/clients under the Rental, Ontario Renovates and Homeownership components.
June 30, 2020	Final disbursement of Housing Allowance – Shared Delivery component funding.
March 31, 2024	Final deadline for disbursement of 2016 SIF IAH funding to landlords/clients under the Operating Direct Delivery components.

2016 SIF IAH

2016 SIF IAH Program Components

SMs will be provided with a funding allocation for both 2016/17 and 2017/18, which will include combined funding from the additional IAH investment and the new funding for seniors.

The 2016 SIF IAH program offers the following program components to SMs:

- Rental Housing component
- Homeownership component
- Ontario Renovates component
- Operating component
 - Rent Supplement stream
 - Housing Allowance Direct Delivery stream
 - Housing Allowance Shared Delivery stream

Details on each component are included in these Guidelines.

SMs have the flexibility to select the components they will deliver each year using their notional annual funding allocations. Planned commitments and projected take-up for selected program components must be identified in each SM's Program Delivery and Fiscal Plan (PDFP) – see page 3.

The 2016 SIF IAH will also offer an Off-Reserve Aboriginal Housing component to be delivered in partnership with Aboriginal Program Administrators. 2016 SIF IAH funding cannot be used On-Reserve.

Targets for Priority Groups

The 2016 SIF provides a significant additional federal/provincial allocation to support affordable housing in Ontario over the next two years. During this time the federal government proposes to work with the provinces, territories and housing stakeholders to develop a National Housing Strategy, which is expected to inform federal investments in future years.

In the meantime, SMs are asked to give priority, in allocating 2016 SIF IAH funding, to tenants facing housing instability in social housing projects where operating agreements and/or federal subsidies have expired. This includes tenants of federal co-operative housing projects whose operating agreement expired prior to April 1, 2016. (N.B., The federal government is providing direct funding to federal co-operative projects with expiring operating agreements after April 1, 2016). Please note that 2016 SIF IAH funding cannot be used to meet the SM's service level standards.

The 2016 SIF IAH funding also provides an opportunity to make strategic investments to address some key themes identified through the Long-Term Affordable Housing Strategy Update. As a result, SMs are required to direct their remaining 2016 SIF IAH funding to meet the needs of one or more of the following priorities:

- Seniors
- Persons with disabilities including adults with developmental disabilities
- Four provincial priorities for ending homelessness (Indigenous peoples, youth, chronically homeless, homelessness following transitions from provincially-funded institutions and service systems)
- Projects that support provincial priorities of transit corridor intensification and/or community hubs.

The chart below outlines some ways 2016 SIF IAH funding may be used to address the provincial priority areas. Please note this is not an exhaustive list.

Priority Area	Examples
Projects with Expiring Operating Agreements	<ul style="list-style-type: none"> • Provide a housing allowance to tenants of social housing units to maintain housing affordability where the operating agreement and/or associated federal subsidies have expired • Provide a housing allowance to tenants of federal co-operative housing projects whose operating agreement expired prior to April 1, 2016 • Provide a housing allowance to tenants of Urban Native projects whose operating agreement has expired
Seniors	<ul style="list-style-type: none"> • New seniors affordable rental housing construction • Accessibility upgrades to affordable units to help seniors “age in place”
Indigenous Peoples	<ul style="list-style-type: none"> • Partner with local Indigenous groups to develop/support culturally-appropriate affordable housing • Provide a rent supplement to non-profit Indigenous housing providers to ensure deeper affordability of existing units • Provide housing allowances to Indigenous households
Youth	<ul style="list-style-type: none"> • Targeted housing allowances to youth transitioning from the child welfare system or other youth facing housing affordability challenges
Chronically Homeless	<ul style="list-style-type: none"> • Use a “housing first” approach by providing deep housing allowances to homeless individuals to help secure independent permanent housing and partner with a local services provider for the supports (N.B., 2016 SIF IAH funding cannot be used for support services) • Construction of affordable units targeted to house people who are chronically homeless
Homelessness Following Transitions	<ul style="list-style-type: none"> • Provide rental assistance through a housing allowance to individuals as they reach a transition point (e.g. discharge from psychiatric facility; correctional centre) to help them pay their rent

	<ul style="list-style-type: none"> • Construction of affordable housing units targeted to house people transitioning from provincially-funded institutions and service systems
Persons with Disabilities	<ul style="list-style-type: none"> • Create barrier-free new affordable rental housing • Provide accessibility upgrades to existing affordable housing • New construction of affordable housing for people with a developmental disability
Transit Corridor Intensification / Community Hubs	<ul style="list-style-type: none"> • Construction of new affordable rental housing along existing or planned transit corridors • Creation of new affordable rental housing as a component of community hub, offering educational, social services or health care services (N.B. 2016 SIF IAH funding can only be used for the housing portion of the community hub)

If support services are required, SMs are responsible for ensuring that adequate ongoing support funding is in place. The Ministry encourages SMs to work with their Local Health Integration Network and local support services agencies to help coordinate and secure support services with the affordable housing created under the 2016 SIF IAH.

Seniors

Dedicated funding of \$33.6 million in both 2016/17 and 2017/18 is available for projects with rental units for low-income seniors and/or for repairs to affordable housing for seniors. The Ministry will monitor proposals from SMs, and take-up of funding to ensure the capital seniors funding requirements are being met. The Ministry retains the right to reallocate funding if the dedicated seniors funding requirements are not being met.

To be considered a low-income senior household, at least one person in the household must be a senior at the time of application. Priority should be given to seniors who are 65 years and over. SMs may lower this age limit according to local circumstances, provided they comply with all applicable laws and adhere to the Ontario and Canadian Human Rights Code.

Funding Allocations

SMs will be provided with their notional funding allocation for both 2016/17 and 2017/18. This is based on the SM’s share of households and the number of households in core need equally weighted.

Funding allocations are provided on a **‘use it or lose it’** basis. Funds that are not committed* by the required timelines may be reallocated to other SM areas as there are limited options to move funds between program years.

*The following documentation is required to commit funds under the 2016 SIF IAH:

- Rental Housing – Contribution Agreement
- Homeownership – Approved project information in the Grants Ontario System (GOS), Agreement of Purchase and Sale
- Ontario Renovates – Approved project information in GOS, confirmation of security (mortgage or promissory note), executed Letter of Agreement or Funding Agreement (as required)
- Operating – Commitment letter from Ministry

Funding Commitments

Capital Components

Rental Housing component funding allocations must be committed by December 31st of each program year.

For the Homeownership and Ontario Renovates components, no more than 10% of each component's funding allocation may be planned for take-up in the fourth quarter of the respective program years. A minimum of 90% of the annual funding allocations for both components combined must be committed by December 31st of each program year.

Operating Component

Allocations for the Operating component will be committed at the beginning of each program year through a letter from the Ministry based on the planned commitments identified in the Service Manager's approved PDFP. Expenditures must begin in that program year and in accordance with the cash flow projections. SMs are required to report on program take-up through their quarterly PDFP updates. The Ministry will provide quarterly payments, based on cash flow projections and actual expenditures.

Re-allocation

Under the capital components, all annual funding allocations must be committed to projects within specified timelines in each program year; otherwise, the outstanding funding allocation may be reallocated to other SMs. The Ministry will review SMs' third quarter PDFP updates for each program year to determine whether funding targets will be met and whether re-allocation is needed.

Any funding that is re-allocated from a SM will be deducted from that SM's total overall allocation.

Administration Fees

SMs may use up to 5% of their total funding allocation to assist with the administration costs of the 2016 SIF IAH. SMs are responsible for determining the amount required by program year and identifying these amounts in their PDFPs.

SMs **must not** exceed 5% when determining their total administration fee amount. SMs may elect to set their administration fee amount below 5% in order to provide more funding to the program components.

Administration fees will be paid to SMs quarterly as per the amounts identified in the PDFP.

Reporting

2016 SIF IAH reporting consists of updating and submitting the PDFP with SM progress on a quarterly basis and completing reports specific to each program component as described in their respective sections of the Administration Agreement.

It is expected that all component-specific reports will be completed and submitted through the Ministry's Grants Ontario System (GOS).

This reporting ensures compliance with the provisions of the CMHC-Ontario Agreement for Investment in Affordable Housing, the 2016 Social Infrastructure Fund Agreement and other established program requirements.

Stacking Provisions

The following stacking provisions are **not allowed** for the 2016 SIF IAH:

- Rental Housing component funding must not be combined with Ontario Renovates component funding for the same units.
- Ontario Renovates component funding must not be applied to units that have previously received AHP (2005), AHP Extension (2009) or IAH funding under the Rental and Supportive or Rental Housing components.
- Ontario Renovates component funding must not be approved for a homeowner who received previous Homeownership component funding under the AHP or IAH for the same unit.
- Funding under different streams of the Operating component cannot be combined.

Example: A unit receiving funding under the Rent Supplement stream cannot also house a rental household receiving funding under the Housing Allowance stream.

- Capital funding must NOT be applied to social housing projects/units as defined under the *Housing Services Act, 2011* (e.g. demolition and replacement or repair of existing social housing units)
Social housing redevelopment which involves building new affordable rental units/additions on social housing sites may be eligible (see “Rental Housing Component” for more details).

The following stacking provisions **are allowed** for the 2016 SIF IAH:

- Rental Housing or Ontario Renovates (Multi-Unit Rehabilitation) component funding may be combined with Operating component funding for the same units.
Example: A project may receive Rental Housing funding to create 5 units; the SM may use Rent Supplement funding for those 5 units to provide deeper affordability.
- Ontario Renovates component funding may be approved for a unit that previously received funding under another federal and/or provincial repair-type program (e.g. Northern Repair, Residential Rehabilitation Assistance Program (RRAP), emergency repairs funded under the Community Homelessness Prevention Initiative, Ontario Renovates), provided the repair addresses a need or condition of work which has not been previously funded.
Example: A homeowner who previously received RRAP funding to repair their roof may be eligible to receive funding under IAH Ontario Renovates to install a ramp for greater accessibility.
- Operating component funding may be used to preserve affordability for tenants of social housing projects upon expiry of their operating agreements and/or federal subsidies.
Please note that 2016 SIF IAH Operating component funding cannot be used to meet an SM’s Service Level Standards
- Operating component funding may be used to preserve affordability for tenants of federal co-operative housing projects whose operating agreement expired prior to April 1, 2016.

Rental Housing Component

The Rental Housing component will:

- Increase the supply of rental housing for households on, or eligible to be on, social housing waiting lists.
- Ensure that safe, adequate and affordable rental housing is available to Ontario households who meet one or more of the priorities identified for the 2016 SIF IAH.

Eligibility Criteria - Projects

Eligible projects must be one of the following:

- New construction, including additions and extensions
- Acquisition and, where required, rehabilitation of existing residential buildings to maintain or increase the affordable rental housing stock
- Conversion of non-residential buildings or units to purpose-built rental buildings/units

The 2016 SIF IAH includes \$33.6 million in dedicated capital funding in each of 2016-17 and 2017-18 for seniors housing. The Ministry will monitor proposals from SMs and funding take-up to ensure the seniors funding requirements are met for each year. SMs should consider the funding requirement for senior's housing when evaluating proposals. The Ministry retains the right to reallocate funding to ensure this funding target is met.

Social housing redevelopment which involves building new affordable rental units/additions on social housing sites may be eligible provided that the appropriate ministerial or service manager consent, as applicable, is obtained as per the *Housing Services Act, 2011*.

Projects that are **not eligible** include:

- Secondary suites in owner-occupied housing
- Nursing and retirement homes
- Social housing projects/units that receive ongoing federal and/or provincial subsidies (e.g. demolition and replacement of existing social housing units)
- Shelters and crisis care facilities
- Owner-occupied housing
- Student residences

Eligibility Criteria – Units

Units must be modest in size and amenities relative to other housing in the community. Units are expected to be self-contained unless a rationale is provided. Proponents who wish to develop congregate living buildings (rooms with shared living spaces) for supportive housing may be eligible for program funding and should provide a rationale in order to receive funding.

SMs may establish size and amenity requirements. If SMs do not set size requirements, the following provincial average size requirements should be used as a guideline for new construction projects.

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

Project Submission Process

SMs will solicit proposals and select rental housing projects to recommend to the Ministry for funding approval. All procurement processes must be in accordance with the *Municipal Act, 2001*.

SMs will submit recommended projects for the Ministry’s consideration as per their allocation set out in their PDFP.

Recommended projects shall:

- Be approved by council and/or board based on municipal/board procurement practices and in accordance with the *Municipal Act, 2001*.
- Have all required municipal approvals such as zoning, minor variances, land severances, or site plan approvals in place to permit the proposed development, or be well advanced in the planning approvals process.
- Be able to sign a Contribution Agreement (CA) no later than December 31st of each program year.
- Start construction within three months after signing a Contribution Agreement.
- Be completed within two years of the date of the Contribution Agreement.
- Be financially viable from a construction and operating cost perspective – based on SM confirmation.
- Meet the current Ontario Building Code and Canadian Environment Assessment Act, 2012 (CEAA 2012) requirements.
- Have rents that on average for the project are at or below 80% of the CMHC Average Market Rent (AMR) for the community or as approved by the Ministry for a minimum of 20 years (see “Affordability Criteria and Rents” on page 18 for additional details).
- Provide the required equity, if applicable – 10% for private proponents; 4% for partnerships between private sector and non-profit organizations; 0% for non-profit organizations.
- Have confirmation of support services, if applicable.
- Address housing needs consistent with provincial priority areas.
- Have an occupancy plan in place to ensure that units will be occupied in a timely manner.

SMs are required to give priority consideration to the employment of apprentices in the residential housing sector during the project evaluation and selection process. SMs are required to report on the initiatives/activities used to promote or support apprentices, the number of apprentices employed in each project, and the type of trade the apprentices are training in.

Given a major focus of the 2016 SIF is on economic stimulus in the short-term, and the reduced timelines for construction start and completion, SMs should consider proposals that are “shovel-ready”.

Further, SMs are encouraged to give priority consideration to projects that:

- Have Contributions by Others, including the SM, host municipality, and proponent – to be used in partnership with 2016 SIF IAH funding.
- Are sponsored by providers that agree to project affordability periods beyond the minimum 20-year term to ensure the longer-term supply of the affordable housing stock.
- Have energy efficiency features that reduce and/or eliminate greenhouse gas emissions.
- Are fully accessible and/or have units that are accessible to persons with disabilities.
- Have support service funding in place, if applicable.

Recommended projects for commitment should be submitted to the Ministry up to November 30th of each program year. All projects must be submitted through the Grants Ontario System (GOS) along with additional project background information such as that contained in Council/board reports.

Project Approval Process

Project approval will be based on construction readiness, ability to meet the program’s eligibility and mandatory timeline criteria, and alignment with the PDFP.

Once approved, a project will receive a Conditional Letter of Commitment (CLC) from the Ministry, which confirms Ministry approval and outlines the steps to take prior to signing a Contribution Agreement (CA).

The CA shall describe legal obligations and reporting requirements for the project. All SMs are required to enter into CAs directly with proponents.

As funding allocations must be committed for each year of the program, the deadline to execute CAs is December 31st of each program year to allow time for re-allocation of funds if necessary. SMs that have not signed a CA or have not begun construction by the required dates may have their funding re-allocated.

Funding

Funding for the Rental Housing component is provided as a forgivable capital loan that is available during the construction phase of the project.

The 2016 SIF IAH Rental Housing component will fund up to 75% of the total capital cost per unit or \$150,000 per unit, whichever is less. Total capital costs include land, financing, hard (construction) and soft costs but less any HST rebates. An example is provided below.

Example: 10 unit project

Total Capital Cost = \$1,800,000

Total Capital Cost per unit = \$1,800,000 ÷ 10 = \$180,000

2016 SIF IAH Rental Housing funding per unit is the lesser of:

(a) 75% of \$180,000 = \$135,000 or

(b) \$150,000

The maximum funding per unit will be \$135,000.

The total maximum 2016 SIF IAH Rental Housing funding for the project will be \$1,350,000.

SMs may set variable amounts of funding per unit based on factors such as unit bedroom size, unit type (e.g. low-rise apartment, high-rise apartment, townhouse), or geographic location of the project within the SM's service area. SMs are also encouraged to support projects that incorporate enhanced energy efficiency and/or accessibility measures.

SMs are required to perform their due diligence to ensure that a project is financially viable from a construction cost and on-going operating context and that costs per unit are accurate.

Canada Mortgage and Housing Corporation has developed an Affordable Housing Project Viability Assessment Tool which can help determine a project's financial viability based on preliminary calculations. The tool is available at www.cmhc.ca/en/inpr/afhoce/afhoce/tore/into_001.cfm.

The Ministry, at its discretion, may require an independent analysis to confirm project financial viability.

Payment Process

The Ministry will advance funding directly to SMs, who will be responsible for making project payments to housing proponents. SMs will advance funds to proponents based on the completion of construction milestones and compliance with the program requirements.

Funding will be advanced to SMs in three instalments:

- 50% at signing of CA, registration of security, 1st available building permit, and construction start
- 40% at completion of structural framing for new construction or fifty percent completion for acquisition and rehabilitation projects
- 10% at confirmation of occupancy, submission of Initial Occupancy Report and Confirmation of Employment of Apprentices Report, and submission of an updated capital cost statement in a form acceptable to the Ministry

SMs must also obtain and submit to the Ministry an audited capital cost statement within six months following the initial occupancy date of projects, or such additional time acceptable to the Ministry.

The Ministry may consider accelerated payments for projects sponsored by non-profit proponents on a case-by-case basis.

SMs will be required to submit signed payment checklists and documentation in GOS when requesting each payment.

All final payments (10% at confirmation of occupancy) are required to be made within two years of signing the Contribution Agreement, but in any event not later than March 31, 2020. SMs are required to ensure that all projects are completed and request the final payment prior to this deadline.

Targets for Special Priority Groups

SMs are required to direct Rental component funding consistent with one or more of the identified priorities including:

- Seniors - dedicated funding is available for projects with rental units for low-income seniors
- Four provincial priorities (Indigenous peoples, youth, chronically homeless, homelessness following transitions from provincially-funded institutions and service systems)
- Persons with disabilities including adults with developmental disabilities
- Projects that support provincial priorities of transit corridor intensification and/or community hubs.

The tenant groups must also be on, or eligible to be on, social housing waiting lists.

Supportive Housing

The Ministry encourages SMs to work with their Local Health Integration Network and local support services agencies including those that provide services to people with mental health or addiction issues to help coordinate support services with the affordable housing created under the 2016 SIF IAH.

Affordability Criteria and Rents

Projects approved under the Rental Housing component must remain affordable for a minimum period of 20 years. Affordability is defined as having rents for the project that are at or below 80% of CMHC Average Market Rent (AMR) at the time of occupancy. Average rent is calculated using actual rents paid by tenants and any rent supplements provided by the Service Manager.

While individual unit rents may be set above or below the 80% threshold, in no instance shall a 2016 SIF IAH-funded unit have a rent that is greater than the CMHC AMR for the area.

If CMHC AMRs are not available for certain communities, or in instances where in the opinion of SMs the CMHC AMRs do not reflect the actual AMRs in the local market area, SMs may request an alternate AMR by submitting a business case including a local market rent survey for the Ministry's consideration.

Projects may include both 2016 SIF IAH and market units, but only units with rents that meet affordability requirements will receive 2016 SIF IAH funding.

If rent supplements are used for 2016 SIF IAH-funded units to provide deeper affordability for tenants, the Service Manager shall ensure that total rent received by a proponent, including rent from the tenant and any rental supplements from the Service Manager or other party shall not exceed 100% of CMHC Average Market Rent. In addition, the total of the rent paid by the tenant and any federal and/or provincially funded rent supplements paid to the proponent must be used to calculate the weighted average rent in a project.

Rent increases after initial occupancy must be made in accordance with rules established in the *Residential Tenancies Act* (RTA). New rental buildings (built after 1991) are technically exempt from RTA rent increase guidelines, but are subject to terms and conditions in the Administration Agreement. The Administration Agreement states that rent increases follow the RTA rent increase guidelines, but must still remain at 80% of CMHC AMR.

The Ministry updates AMR rent level information on its website annually at www.mah.gov.on.ca.

General Program Requirements

The following general program requirements apply to projects approved under the Rental Housing component:

Construction

- Projects must start construction within three months of signing a CA.
- Projects that do not start construction within three months of signing a CA will have 2016 SIF IAH program funding withdrawn and re-allocated.
- Written confirmation of construction start must be provided to the Ministry.
- Site inspections will be conducted at the discretion of the Ministry.
- Projects must complete construction within two years of signing a CA.

Municipal Property Tax

- SMs are required to either:
 - Reduce property taxes for Rental Housing projects by setting it at a rate equivalent to, or lower than, the single residential rate for the area; or
 - Provide a grant in lieu of this property tax reduction.

Municipal Housing Facility Bylaw

- SMs are required to have a Municipal Housing Facility Bylaw to enable municipal contributions according to *Municipal Act, 2001*.

Equity

- Minimum 10% equity must be provided for projects sponsored by private proponents.
- Minimum 4% equity must be provided for projects sponsored by partnerships between private companies and non-profit organizations.
- No equity contribution is required for projects sponsored by non-profit or co-operative housing organizations to encourage participation by these groups in the program.
- Please note that private lenders may have additional equity requirements.

Contributions by Others

In addition to the mandatory requirements of reducing property taxes/grants in lieu and providing required equity, SMs and proponents are encouraged to provide additional contributions in order to increase the financial viability of the project and/or to provide deeper affordability.

Contributions by SMs may include: waiving or reducing development charges, planning approvals application fees, building permit fees, and full property tax exemptions as well as contributions of municipal grants, and municipally-owned land.

Contributions by proponents may include: land or cash, including that from fundraising and donations.

Energy Efficiency

The Ministry encourages the use of energy efficient features in building design and ENERGYSTAR-rated products should be used when available.

Suite Meters

As of January 1, 2011, it is mandatory that suite meters be installed in all new social and affordable housing units.

The *Energy Consumer Protection Act, 2010* and Ontario Regulation 389/10 set out the rules for suite meter installation. For further information, please contact **the Ontario Energy Board's (OEB) Consumer Relations Centre at 1-877-632-2727 or 416-314-2455, or go to www.ontarioenergyboard.ca**.

Please note that although suite meters are required to be installed, the decision to bill tenants directly as a result of suite metering will be at the discretion of each housing provider.

Indemnification and Repayment

There are obligations for all 2016 SIF IAH parties with regard to the indemnification and recovery of government funding. Specific obligations and provisions are included in the Administration Agreement.

The Ministry has developed the Affordable Housing Program and Investment in Affordable Housing Risk Mitigation Strategies Guide (2012) that provides best practices and clarification on preventing and resolving issues with affordable housing projects that may experience difficulties. The Guide can be found at:

<http://www.mah.gov.on.ca/Asset9886.aspx>.

In cases where a 2016 SIF IAH project encounters difficulties, the risk mitigation strategies outlined in the Guide may assist proponents and SMs.

Reporting

SMs are required to update their PDFPs with their funding commitment projections under the Rental Housing component on a quarterly basis. Proponents will be required to report accordingly to the SM.

PDFP quarterly reports will be supplemented by regular GOS milestone updates along with progress reports to the Ministry contacts describing project progress and potential issues of concern that might delay or jeopardize the project.

SMs are also required to complete an Initial Occupancy Report and Annual Occupancy Report once projects are completed and occupied.

In addition, SMs are required to obtain from the proponents and forward to the Ministry an audited capital cost statement within six months following the initial occupancy date, or such additional time acceptable to the Ministry.

This reporting ensures compliance with the provisions of the CMHC-Ontario Agreement for Investment in Affordable Housing Program Agreement, the Supplementary Agreement No. 1, the 2016 Social Infrastructure Fund Agreement and other established program requirements. All reports and updates are to be submitted through GOS, where possible.

Homeownership Component

The Homeownership component aims to assist low to moderate income renter households to purchase affordable homes by providing down payment assistance in the form of a forgivable loan.

Specific objectives are:

- To provide renter households with an opportunity to move into homeownership.
- To ease the demand for rental housing by assisting renter households to purchase affordable homes.
- To encourage developers to build affordable housing by fostering demand.

Eligibility Criteria

To be eligible for down payment assistance, prospective purchasers must:

- Be a renter household buying a sole and principal residence in a participating SM area.
- Have household income at or below the 60th percentile income level for the SM area or the province, whichever is lower (see Appendix D).
- Meet any additional criteria as established and communicated by the SM.

Household income verification is the responsibility of the SM.

Purchasers must be selected and approved through a fair and open process developed by the SM based on local criteria and defined needs specified in the SM's PDPF.

Purchase Price

The purchase price of a home must not exceed the average resale price in the SM's area. SMs may establish their own maximum house prices, provided they are lower than the average resale price in the SM area. Maximum house prices will be updated on a quarterly basis and provided by the Ministry.

Eligible Unit Types

Resale or new homes (including conversions from non-residential use that include a new home warranty) are eligible unit types under the Homeownership component.

Homes may be detached, semi-detached, town (condo and freehold), stacked homes, row houses, apartments or other similar built forms approved by the Ministry. SMs may also choose to include duplexes as eligible units.

Homes must be modest in size, relative to community norms, in terms of floor area and amenities, as determined by the province and/or the SM.

Home inspections are required for all resale homes and are strongly recommended for new homes.

Eligible Client Groups

SMs are required to direct Homeownership component funding consistent with one or more of the identified priorities (e.g., persons with disabilities, Indigenous peoples).

Education and Training

SMs must ensure education and training on the home buying experience – including financial guidance around the up-front and on-going costs of homeownership – and on the obligations and benefits of being a homeowner are offered to purchasers approved under the Homeownership component.

Canada Mortgage and Housing Corporation website has a number of tools, worksheets, calculators and guides to assist and inform interested home buyers. This information can be found at <http://www.cmhc.ca/en/co/buho/index.cfm>.

Service Manager Revolving Loan Fund (RLF)

Creation and maintenance of a dedicated account / revolving fund is a prerequisite of program participation. SMs with an already-established RLF of 20 years are eligible to receive 2016 SIF IAH Homeownership component funding.

SMs that do not have a RLF established will need to ensure that one is created and maintained for at least a 20-year period with the option of phasing out after 15 years.

Funding

Funding is provided as a down payment assistance loan for eligible purchasers. Assistance is forgiven after a minimum of 20 years – the affordability period for the Homeownership component. SMs may choose to require a forgiveness period of more than 20 years.

The amount of down payment assistance for each eligible purchaser will be determined by the SM, to a maximum of \$50,000 per eligible unit.

Total funding advanced by each SM must not exceed 10% of the sum of purchase prices for all units acquired by eligible purchasers – other than units acquired from Habitat for Humanity affiliates as they are exempt from this calculation.

If a SM elects to provide less than 5% down payment assistance, the primary lending institution and/or insurance provider may require additional equity to be contributed by the purchaser.

Partnerships

SMs partnering with non-profits like Habitat for Humanity or private developers should encourage the employment of apprentices to build new home units.

SM Tip

SMs may choose to provide a top-up to down payment assistance from their RLF for households with dependents. This is to provide additional support to potential purchasers who face more challenges to save for a down payment and who would need to spend more to buy a home with adequate space. Top-up funding amounts from an RLF would be determined by the SM, and would not count as part of the 10% average funding limit.

Funding Commitment

A minimum of 90% of the annual Homeownership component funding allocation must be committed to eligible purchasers of eligible units by December 31st of each program year. If a SM has not met this threshold, the Ministry may reallocate funds to another SM to ensure full commitment of program funding.

Payment Process

SMs are to provide down payment assistance to eligible purchasers at the time of closing on the purchase of the home; when a mortgage can be registered on title. Please note that 2016 SIF IAH funding may not be used for deposits toward eligible units.

Once an eligible purchaser has been approved by the SM, the required project information – along with a copy of the Agreement of Purchase and Sale (APS) – must be submitted to the Ministry through the Grants Ontario System (GOS).

Payments to SMs will be made within 15 business days of project approval, or within seven days of the closing date of the sale of the unit, whichever is later. All payments must be made to approved home purchasers by March 31, 2020.

Conditions for Repayment by Homeowner

Repayment of the original down payment contribution must be made if the following situations occur while the 2016 SIF IAH Homeownership loan is outstanding:

- The unit is sold or leased.
- The unit is no longer the sole and principal residence of the loan recipient.
- The loan recipient becomes bankrupt or insolvent.
- The loan recipient misrepresented their eligibility for the program.

- The loan recipient used the proceeds of the loan for a purpose other than the acquisition of the unit.
- The death of the loan recipient.

Traditional interest will not be charged on the assistance. The original loan amount and the percentage share of the realized capital gains proportionate to the down payment assistance must be repaid in the above cases. For example, if the purchaser was assisted with 5% of the purchase price, the loan amount plus 5% of any capital gains/appreciation would have to be repaid.

If a unit is sold for less than the original purchase price, the difference between the down payment assistance and the depreciated amount will be repayable.

- Amount payable = Loan – (original purchase price – resale price)

For example, if the down payment assistance was \$10,000 for a home originally purchased at \$100,000 and then sold for \$92,000:

- Amount payable = \$10,000 - (\$100,000 - \$92,000) = \$2,000
- If the same home is sold for \$85,000, the principal shall be forgiven.

The SM must be satisfied that the sale was at fair market value.

If a purchaser chooses to repay the down payment assistance without selling the home within the affordability period, the purchaser is still required to repay the proportionate percentage of any notional capital gain* as of the date of repayment.

Only the principal amount would have to be repaid in the event of the death of a homeowner prior to the expiry of the affordability period.

Repayments are to be made into the RLF and redistributed under the Homeownership component in the SM's area.

**Notional capital gains will be calculated based on the current fair market value of the home at the time of repayment of the loan. Fair market value shall be based on an independent appraisal.*

Canada Mortgage and Housing Corporation (CMHC)

In support of the Homeownership component, CMHC will recognize down payment assistance as owner's equity in its underwriting evaluation.

Reporting

SMs are required to update and submit their PDFPs with their approved progress under the Homeownership component on a quarterly basis.

Participating SMs are also required to report annually to the Ministry on the progress of the Homeownership component through the Homeownership Annual Report.

The report will include information on:

- Number of households assisted/units financed through the program
- Number of occupants
- Price of unit
- Actual occupancy and closing dates
- Amount of 2016 SIF IAH subsidy
- Funding commitments to date
- Financial position of the RLF
- Other financial contributions

This reporting ensures compliance with the provisions of the CMHC-Ontario Agreement for Investment in Affordable Housing, the Supplementary Agreement No. 1, the 2016 Social Infrastructure Fund Agreement and other established program requirements. All reports and updates are to be submitted through GOS, where possible.

Documentation Required for Records

SMs are responsible for retaining the following documents over the life of the program:

Eligibility information:

- The signed application form, including a declaration that all information is accurate
- The notice of assessment for all members of the household
- Copies of photo identification
- Unit eligibility information

Loan information:

- Agreements of Purchase and Sale
- 2016 SIF IAH loan agreement
- Mortgage registration documentation
- Title search

Payment documents and default actions:

- Records of all payments and defaults
- Confirmation of compliance with the terms of the Loan Agreement (e.g., letter confirming that the unit remains the sole and principal residence of the eligible purchaser)
- Record of actions taken by the SM and the participant on any defaults

Ontario Renovates Component

The Ontario Renovates component provides financial assistance to renovate and/or rehabilitate affordable ownership and rental properties.

The objectives of Ontario Renovates are:

- To improve the living conditions of households in need through financial assistance to repair deficiencies in affordable ownership and rental properties.
- To foster independent living of seniors and persons with disabilities by providing financial assistance to support modifications and renovations to increase accessibility of affordable rental and ownership properties.
- To increase the supply of affordable rental housing by providing assistance to create secondary suites in existing single family homes.
- To respect the environment and to realize savings that will improve housing affordability over the long term through the use of energy-savings products or systems.
- To encourage and support the employment of apprentices.

The Ontario Renovates component consists of two sub-components:

- a) *Home Repair* to assist low to moderate income homeowner households:
 - Repair their home to bring to acceptable standards while improving the energy-efficiency of the unit.
 - Increase accessibility of their unit through modifications and adaptations.
- b) *Multi-Unit Rehabilitation* to assist:
 - Landlords of eligible affordable rental buildings to rehabilitate units that require essential repairs and/or modify units to increase accessibility.
 - Low to moderate income homeowners to create a new affordable rental unit in an existing single family home.

The 2016 SIF IAH includes \$33.6 million in dedicated capital funding in each of 2016-17 and 2017-18 for seniors housing. The Ministry will monitor proposals from SMs and funding take-up to ensure the seniors funding requirements are met for each year. SMs should consider the funding requirement for senior's housing when delivering the Ontario Renovates component. The Ministry retains the right to reallocate funding if this seniors funding target is not being met.

SMs are required to give priority consideration to the employment of apprentices in the renovation of Multi-Unit Rehabilitation projects (with the exception of projects that create secondary suites) during the selection process. SMs are required to report to the Ministry on the initiatives used to promote or support apprentices, the number of projects employing apprentices, the number of apprentices employed in each project, and the type of trade the apprentices are training in.

General Eligible Activities and Costs

Eligible repairs for Ontario Renovates may include the following activities:

- Repairs and rehabilitation required to bring a home/unit to an acceptable standard while improving energy efficiency. Examples include, but are not limited to:
 - Heating systems
 - Chimneys
 - Doors and windows
 - Foundations
 - Roofs, walls, floors and ceilings
 - Vents, louvers
 - Electrical systems
 - Plumbing
 - Septic systems, well water, and well drilling
 - Fire safety
 - Other repairs may be considered, with supporting documentation, at the discretion of the SM

- Remediation for an overcrowded dwelling through the addition of habitable living space.

- Modifications to reduce physical barriers related to housing and reasonably related to the occupant's disability. Examples include, but are not limited to:
 - Ramps
 - Handrails
 - Chair and bath lifts
 - Height adjustments to countertops
 - Cues for doorbells/fire alarms
 - Other modifications may be considered, with supporting documentation, at the discretion of the SM

- Creation of self-contained secondary suites for affordable rental purposes and garden suites for seniors and/or persons with disabilities.

Other eligible costs may include labour and applicable taxes, building permits, legal fees, certificates, appraisal fees, inspection fees, drawing and specification and any other costs that the SM deems reasonable and that are agreed to by the Ministry.

Applicants who have previously received federal and/or provincial repair funding (e.g. Residential Rehabilitation Assistance Program (RRAP); IAH – Ontario Renovates; Northern Repair; Northern Remote Communities, CHPI funding) may be eligible for Ontario Renovates provided the repair/remediation/modification addresses a need or condition of work which has not been the subject of previous repair assistance.

Repairs must commence within 3 months of project commitment and be completed within two years. Copies of all financial invoices must be kept for reporting and audit purposes.

Energy Efficiency

The Ministry strongly encourages the use of energy-saving products or systems for the required repairs to housing under the Ontario Renovates component. Examples include, but are not limited to:

- Window replacement using double pane, low E Argon windows.
- Roof replacement using attic insulation to a minimum of R40.
- Furnace replacement with an ENERGY STAR qualified furnace with a brushless DC motor.
- Toilet replacement with a low-flush or dual-flush toilet rated at 6 litres per flush or less.
- Replacement of water heater with an ENERGY STAR qualified instantaneous water heater.

Ineligible Projects

The following projects are not eligible for Ontario Renovates funding:

- Retirement Homes, Long-Term Care Homes (including nursing homes).
- Units not subject to the *Residential Tenancies Act, 2006*.
- Projects that received funding under AHP (2005), AHP Extension (2009) – Rental and Supportive and IAH – Rental Housing.
- Units for which the homeowner received Homeownership component funding under the AHP or IAH.
- Social Housing units as defined under the *Housing Services Act, 2011*.
- Creation of new rental units (except secondary suites in a single family home and garden suites on the property lot of a primary residence).

Project Submission Process

The SM is responsible for selecting and approving all eligible Ontario Renovates projects, monitoring progress and completion of projects, quality of work and for the advancement of funds.

Once an eligible project has been approved by the SM, completed project information along with proof of loan security (promissory note or mortgage registration) must be entered and approved in the Grants Ontario System (GOS) to confirm program take-up. The Ministry reserves the right to return an Ontario Renovates project for revision and resubmission if it is not consistent with the Program Guidelines.

Loans may be secured by promissory notes. If funding exceeds \$25,000, a mortgage registered on title is required upon project completion.

SMs must confirm that property taxes and mortgage payments are up-to-date. Insurance coverage should be in place for the full value of the home or project.

For *Home Repair* projects, SMs must provide a sign-back letter of agreement to each homeowner outlining the scope of work, funding commitment and roles and responsibilities of both the homeowners and the SM.

For *Multi-Unit Rehabilitation* projects, the SM must verify the following additional conditions:

- Certificate of insurance is provided, as appropriate.
- The SM and the proponent or homeowner have signed a Funding Agreement, which confirms that:
 - Rental projects must remain affordable for a minimum of 15 years (maintain rent levels at or below CMHC average market rents (AMR), and
 - Forgiveness of funding is earned at an equal rate per year for the minimum 15-year period.
- The proponent or homeowner is in compliance with the Funding Agreement.

SMs must ensure project status is updated and documents are posted in GOS on an on-going basis.

Funding Commitment

A minimum of 90% of the annual Ontario Renovates component funding allocation must be committed to eligible homeowners or landlords by December 31st of each program year. If a SM has not met this threshold, the Ministry reserves the right to reallocate funds to another SM to ensure full commitment of program funding.

Eligible Client Groups

SMs are required to direct Ontario Renovates component funding to one or more of the identified priorities including:

- Seniors - dedicated funding is available for the repair, or modifications of affordable rental and ownership units that house low-income seniors
- Persons with disabilities including adults with developmental disabilities
- Four provincial priorities (Indigenous peoples, youth, chronically homeless, homelessness following transitions from provincially-funded institutions and service systems)

Affordability Criteria

Home Repair

Under the Ontario Renovates Home Repair subcomponent, eligible households must:

- Have a household income at or below the 60th income percentile for the SM area or province, whichever is lower. SMs are responsible for household income verification. (See Appendix D)
- Own a home that is their sole and principal residence with a market value at or below the average resale price for the SM area provided by the Ministry.

The province will supply annual updates to the 60th percentile income figures and quarterly updates to the average resale price data. In communities where data is non-

existent, market values may be determined by the SM. SMs may use these or more restrictive ceilings or figures, such as Household Income Limits (HILs).

Multi-Unit Rehabilitation

Under the Ontario Renovates Multi-Unit Rehabilitation subcomponent, units must be modest relative to community norms in terms of floor space and amenities, with rents at or below the CMHC average market rent (AMR) for the SM area for the entire loan forgiveness period.

Projects (with the exception of projects that create secondary suites) that support the employment of apprentices must be given consideration during the selection process. Service Managers will be required to report on the initiatives used to promote or support apprentices, the number of apprentices employed in each project and the type of trade the apprentices are training in.

Renovations to rooming houses are eligible activities for funding under the *Multi-Unit Rehabilitation* subcomponent. Rooming house units must have rents at or below 60 percent of AMR levels for 1 bedroom units in the SM area.

The creation of affordable secondary suites in existing single family homes or garden suites on the property lot of a single family home are also eligible activities under the *Multi-Unit Rehabilitation* subcomponent. The household income of the incoming tenant must be at or below the 60th income percentile for the SM area or province, whichever is lower; however, SMs may establish more restrictive income limits. SMs must establish an approach for income verification in order to ensure that households in need are targeted. House value and income limits of the homeowner household may be set by, and are at the discretion of, the SM.

Funding

Funding is provided in the form of a forgivable loan to the proponent / homeowner based on the cost of approved work items. SMs may vary the amount of funding per unit in order to address local priorities, to a maximum of \$50,000. The average funding across a SM's area must not exceed \$25,000 per unit. Funding for projects must not be greater than the cost of repairs net any HST rebates.

The period of forgiveness for *Home Repair* projects is a minimum of 10 years and for *Multi-Unit Rehabilitation* projects it is a minimum of 15 years. Both are forgiven at an equal rate per year over the affordability period. The earning of loan forgiveness begins on the date of repair completion.

Funding for accessibility repairs made to a home and/or unit, up to a maximum of \$5,000 is in the form of a contribution without an affordability period and does not require repayment provided the funds are used for their intended purpose.

The applicant is considered to be in default and any outstanding loan amount must be repaid if the following situations occur:

- The unit or project is sold.
- Rent levels are increased beyond allowable limits.
- Homeowners cease to occupy the unit as sole and principal residence.

If any of the following situations occur, the applicant is considered to be in default and the original loan amount must be repaid:

- Misrepresentation occurs related to eligibility for the program.
- Funding is used for other purposes.

Repayments made to the SM are to be reinvested into Ontario Renovates projects unless otherwise directed by the Ministry.

Payment Process

The Ministry will transfer funds electronically on a quarterly basis to SMs based on their approved PDFP and actual funding take-up. Payments will be made to the Service Managers within 15 days following the receipt of the Service Manager's quarterly updated PDFP.

Once an eligible project has been approved by the SM, a completed project information form along with a promissory note or mortgage registration and funding agreement/letter of agreement must be entered and approved in GOS to confirm program take-up. Repair activities must start within three months of the date of the funding agreement/letter of agreement.

SMs are responsible for project selection and approval, monitoring progress and completion of projects, quality of work and for the advancement of funds. Repair activities must be completed within two years of the date of the funding agreement/letter of agreement. SMs must ensure project status is updated in GOS. Should project details – for example, completion dates – not be updated as required, payments to SMs may be reduced.

The Ministry will monitor SMs' progress under the Ontario Renovates component on GOS throughout the year. In particular, the Ministry will review progress at the end of the third quarter of each program year. SMs that have not demonstrated take-up of 90% or more of their yearly Ontario Renovates allocation by the end of the third quarter may risk losing their funds.

Reporting

SMs are required to update and submit their PDFPs with their approved progress under the Ontario Renovates component on a quarterly basis.

SMs will also be required to submit the following reports:

- Post-Repair Occupancy Report upon the completion of Multi-unit Rehabilitation projects

- Annual Report (includes Annual Occupancy Reports for Multi-unit Rehabilitation projects throughout the affordability period of all Ontario Renovates projects)

SMs are required to create and submit reports through GOS and ensure that Project Information Form and rents are updated on an ongoing basis.

This reporting ensures compliance with the provisions of the CMHC-Ontario Investment in Affordable Housing Program Agreement, the Supplementary Agreement No. 1, the 2016 Social Infrastructure Fund Agreement and other established program requirements. All reports and updates are to be submitted through GOS, where possible.

Operating Component

The objective of the Operating component is to address affordability issues of households in modest rental units across the province.

The Operating component consists of three streams:

- Rent Supplement
- Housing Allowance Direct Delivery
- Housing Allowance Shared Delivery.

A Rent Supplement is a subsidy paid to the landlord on behalf of a household in need of rental assistance. A Housing Allowance is a subsidy paid directly to a household in need of rental assistance. SMs have discretion to allow Housing Allowance payments to be made directly to landlords on their clients' behalf where they deem it appropriate and where the clients have chosen this approach and provided written direction and consent.

SMs may deliver the Operating component locally (Rent Supplement or Housing Allowance Direct Delivery) or in partnership with the province (Housing Allowance Shared Delivery). Under Housing Allowance Shared Delivery, the Ministry of Finance (MOF) provides certain administrative functions that include providing the portable monthly payments directly to eligible households.

SMs are allocated funding for the Operating component at the beginning of each year of the program, based on the commitments for each stream identified in their approved PDFPs.

- Note: Some SMs will continue to have separate concurrent Operating funding commitments under the 2011 IAH agreement and the IAH (2014 Extension).

SMs have the flexibility to move funds between their direct delivery streams, i.e. Housing Allowance Direct Delivery and Rent Supplement, at any time to meet their needs. This flexibility does *not* apply to Housing Allowance Shared Delivery. SMs may *not* move funds between the direct delivery streams and the Housing Allowance Shared Delivery stream, as the latter is governed by both the Administration Agreement and a separate agreement between the SM, the Ministry of Housing, and the Ministry of Finance. Once a SM's PDFP is approved, funding for Housing Allowance Shared Delivery is committed and cannot be moved to another stream.

SMs must give priority to tenants of social housing tenants in projects where operating agreements and/or federal subsidies have expired. Providing housing allowances or rent supplements is intended to promote housing stability for tenants who would otherwise face affordability challenges. Consideration should also be given to tenants of federal co-operative housing projects whose operating agreement expired prior to April 1, 2016.

Under the Operating component, SMs must make all funding commitments by March 31, 2018, but may extend funding for their clients up to June 30, 2020 (Shared Delivery) or March 31, 2024 (Direct Delivery).

Stacking Provisions

To provide deeper affordability, SMs may use Operating component funding for units/households currently receiving, or having received, funding under the following programs:

- IAH or IAH (2014 Extension) Rental Housing and Ontario Renovates
- Off-Reserve Aboriginal Housing (Trust) Program

SMs may use Operating component funding for units/households having received funding **previously** under the following programs:

- Canada-Ontario Affordable Housing Program (AHP) (2005) or AHP Extension (2009) Capital components
- AHP (2005) Housing Allowance/Rent Supplement Program (HARS)
- IAH Operating components (Rent Supplement, Housing Allowance Direct or Housing Allowance Shared)

Funding Allocations

Allocations will be committed at the beginning of each program year through a letter from the Ministry based on the planned commitments identified in the PDFP. SMs are required to demonstrate program take-up through their PDFP updates. SMs may contribute their own funding to the Operating component.

Reporting – Direct Delivery Streams

Initial PDFP

In their initial PDFP, SMs are required to break down their Operating component funding by streams and indicate the length of each stream, as well as subsidy levels and estimated number of units/households. SMs are required to make all funding commitments by March 31, 2018. However, they may extend funding for their clients up to March 31, 2024.

PDFP updates

2016 SIF IAH reporting consists of updating and submitting the PDFP with SM progress on a quarterly basis and completing reports specific to the Operating component.

Reports will be completed and submitted through the Ministry's Grants Ontario System (GOS).

For their quarterly updates, SMs are required to track spending and client numbers separately for each stream. Quarterly PDFP updates must include, in the case of the

Rent Supplement stream, the number of occupied units, and in the case of the Housing Allowance streams, the number of eligible households.

SMs are also required to track the following information:

- Landlord agreements and agreements with third-party delivery agencies
- Approved client applications
- Target client groups. SMs must report on these in their annual PDFP update.

This reporting ensures compliance with the provisions of the CMHC-Ontario Agreement for Investment in Affordable Housing, the Supplementary Agreement No. 1, the 2016 Social Infrastructure Fund Agreement, the SM Administration Agreement, and other established program parameters.

Reporting – Shared Delivery Stream

No quarterly updates are required from SMs through their PDFP updates for the Shared Delivery stream. The Ministry of Finance provides bi-weekly reports to both the SM and the Ministry on program expenditures, and clients assisted.

Payment Process

Direct Delivery Streams (Housing Allowance and Rent Supplement)

The Ministry will provide quarterly payments based on annual cash flow statements and actual expenditures.

Generally, payments to SMs are made on the first day of every quarter of the program year in advance for the upcoming quarter. However, fourth quarter payments are made on January 20th instead of the first day of the quarter to allow time for payment reconciliation.

Funds are transferred electronically to SMs. SMs must ensure that the Ministry has their latest banking information to receive these funds.

SMs advance monthly payments to landlords upon the signing of landlord agreements and updated unit occupancy figures. Under the Housing Allowance Direct Delivery stream, SMs pay households directly.

Shared Delivery Stream (Housing Allowance)

MOF administers the Shared Delivery stream on behalf of Service Managers, and pays eligible households directly. No funds are transferred to SMs. Rather, the Ministry holds back funds from each SM's 2016 SIF IAH allocation as per the PDFP, Housing Allowance Shared Delivery stream, for use by MOF to pay clients.

Client Eligibility

To be eligible for Operating component funding, households must be on, or be eligible to be on, social housing waiting lists and have household incomes that do not exceed the applicable Household Income Limits (HILs) in the annually amended Ontario Regulation 370/11 under the *Housing Services Act, 2011*.

Households in receipt of social housing rent-g geared-to-income (RGI) subsidy or payments under any other rent support programs are not eligible.

For the purposes of the Operating component, “household” is defined as any family unit or single individual renting either a self-contained unit or a room in shared accommodation.

A rental unit or its occupants can receive only one type of subsidy, either under the Rent Supplement or Housing Allowance stream. In addition, a rental unit can receive only one Rent Supplement subsidy. A household can receive only one Housing Allowance subsidy; that is, two or more members of a household cannot each receive a subsidy under the Housing Allowance stream.

See “Stacking Provisions” above.

Household Income Limits

If SMs are of the opinion that Household Income Limits (HILs) in the annually amended Ontario Regulation 370/11 under the *Housing Services Act, 2011* are too low and do not correlate with CMHC’s Average Market Rents (AMRs) for their areas, they can request in writing modifications to their HILs through their Ministry contacts (see Appendix A).

SMs should refer to the Average Market Rents section, below, for related information.

Client Selection

Given the significant additional investment of federal-provincial funds over the next two years, SMs are asked to give priority to supporting affordability for tenants in social housing buildings with operating agreements and/or federal subsidies that have expired, or in federal co-operative housing projects whose operating agreement expired prior to April 1, 2016.

In addition to the priority referenced above, SMs are required to direct Operating component funding to meet one or more of the identified priorities including:

- Seniors
- Persons with disabilities, including adults with developmental disabilities
- Four provincial homelessness prevention priorities – Indigenous persons, the chronically homeless, youth, and homelessness following transitions from provincially-funded institutions and service systems (e.g. correctional facilities, hospitals, child welfare system)

SMs must report on any targeted client groups in their PDFP updates.

Unit Eligibility

Self-contained units and congregate living arrangements are both eligible for funding.

Units may be in private buildings or in non-profit and co-operative projects and must be modest (at or below average market rent, see below) and in satisfactory state of repair. However, only market rent units in social housing developments are eligible, as program funding cannot be combined with rent-geared-to-income (RGI) assistance.

Units must meet local occupancy standards. SMs must establish local occupancy standards and include them in program information available to the general public.

Average Market Rents

The Ministry updates AMR information on its website annually.

If CMHC AMRs are not available in certain communities, or if SMs are of the opinion that CMHC AMRs do not reflect the actual AMRs in the local market area, they may request an alternate AMR by submitting a business case, including a local market rent survey for the Ministry's consideration.

Each SM is responsible for defining what expenses are to be included in monthly rent for the purposes of the program and for ensuring that the monthly rent does not exceed local AMR.

If Operating component funding is used for units funded under the 2016 SIF IAH Rental Housing component to provide deeper affordability for tenants, the SM must ensure that the total rent received by a Rental Housing proponent, including rent from the household and Operating component funding from the SM or other party, shall not exceed CMHC's AMR.

Monthly Subsidy Amounts

SMs must determine amounts to be paid to households (Housing Allowance streams) or landlords on behalf of each household (Rent Supplement stream).

Initial Income Testing (Direct Delivery stream)

SMs must establish a clear set of rules to determine whether the applicant's household income is at, or below, HILs. These rules must be in writing and available to the general public. See also the Household Income Limits section, above.

Income Testing / Continued Affordability (Direct Delivery stream)

SMs must conduct annual income testing of households to ensure continued eligibility for the Operating component, but may exempt specific types of households (e.g., seniors with fixed incomes). SMs are solely responsible for establishing the necessary rules, forms and procedures to meet this requirement.

For further information on the Housing Allowance Shared Delivery option, SMs should liaise with their Ministry contacts (see Appendix A).

Social Housing Improvement Program (SHIP)

Introduction

The Social Housing Improvement Program (SHIP) is a capital program that aims to improve and preserve the quality of social housing in the province and ensure its long term physical sustainability.

The objective of the program is to assist in the repair, and energy and water retrofit of existing social housing to address capital needs, improve energy efficiency and reduce greenhouse gas emissions.

This funding is not subject to any cost matching requirements by the Service Managers or the housing providers.

SHIP funding is not intended to replace activities supported by Federal funding received under the Housing Services Act (HSA) 2011.

Funding Allocations

SMs have been provided with funding allocations for the program to allow for planning and program implementation. This allocation is based on the percentage of physical social housing units currently under the SMs' oversight. Funding allocations are provided on a "use it or lose it" basis. Funds that are not committed by the required timelines will be lost.

General Eligible Activities and Costs

Social housing projects eligible for SHIP funding must fulfill the following criteria:

- As of April 1, 2016, the project was administered within a "Transferred Housing Program" in Schedule 1, Regulation 367/11 of the Housing Services Act (HSA), 2011.
- At the time of the commitment and use of the SHIP funding for the project, the project is still within a "Transferred Housing Program" in Schedule 1, Regulation 367/11 of the *Housing Services Act (HSA), 2011*.

However, projects within Transferred Housing Program No 2(A) and 2(B): Rent Supplement Program under the "Transferred Housing Program" in Schedule 1 are not eligible.

SMs must ensure that all funds go towards critical repair and renovation work by prioritizing capital needs that extend the long term physical sustainability of the social housing projects.

Renovation/retrofit activities eligible to receive SHIP funding include the following:

- Replacement or reconstruction of worn out or obsolete major buildings or site components, major building system or services, basic facilities and equipment, kitchen and bathroom facilities, safety features, parking facilities and walkways.

- Upgrading any of the foregoing to modest modern standards.
- Substantial modifications to provide or improve accessibility for persons with disabilities.

Additional activities eligible to receive SHIP funding include:

- Upgrades carried out for improving energy efficiency as determined by a qualified professional.
- Water conservation upgrades.
- Regeneration within the portfolio of existing eligible social housing including conversion of units, and demolition and reconstruction of all or part of a project.

The SM must ensure that in any redevelopment/regeneration project at least the previous number of RGI units is maintained at a minimum. Regeneration options should be considered if it assists in promoting long term financial viability, does not create operating deficits, and is consistent with SHIP program guidelines.

Soft costs are permitted under the program. They include project-related expenses such as professional services (e.g. architects, engineers), preparation of tender documents, charges and fees required for municipal approvals (e.g. building permit fees), building condition assessments, and energy efficiency audits. All soft costs as a proportion of total construction budgets must be in accordance with industry norms.

Repairs must commence within 3 months of the date of funding commitment of the project and completed within 2 years of the date of funding commitment. Copies of all financial invoices must be kept for reporting and audit purposes.

Ineligible Expenditures

The following costs are not eligible capital expenditures:

- Costs for ongoing or routine maintenance and repairs, as these are already covered under an annual operating budget
- Costs related to repair projects already included in annual capital plans
- Construction of new social housing units outside the social housing portfolio

Energy Efficiency

Energy efficiency work carried out in a building is expected to achieve minimum energy efficiency standard appropriate to the type of structure:

- Low rise building: 5 point increase on the EnerGuide for Homes scale.
- High-rise building: 15% improvement over the current baseline energy efficiency of the building/unit

The Ministry strongly encourages the use of energy-saving products or systems for the required repairs to housing under SHIP.

Affordability Criteria

In all cases, funded social housing projects must remain affordable for a ten-year period after the completion of the funded repair/retrofit or regeneration activities, including a minimum of five (5) years during which it will operate as social housing under the *Housing Services Act, 2011*. This requirement applies regardless of any mortgage obligations or agreements between a Service Manager and housing provider.

“Affordable” means units rented at the low end of market rent as determined by the Service Manager.

Funding

Funding is provided in the form of a capital contribution to the housing provider based on the estimated cost of approved work items. In order to provide significant flexibility for SMs to address capital repair needs of social housing projects, the Ministry has not set any limit on the maximum amount of funding per unit.

SMs must not reduce existing subsidy payments to social housing providers as a result of the new SHIP funding.

Project Submission Process

The SM is responsible for selecting and approving all eligible SHIP projects, monitoring progress and completion of projects, quality of work and for the advancement of funds.

Once the ministry has approved the PDFPs and the individual projects are approved by the SM, the SM will enter project details as per the Project Information Form (PIF) into Grants Ontario System (GOS) to commit funding. The Ministry reserves the right to return a SHIP project for revision and resubmission if it is not consistent with the Program Guidelines. SMs must provide documentation outlining the scope of work and funding commitment for each project. All projects must be in GOS by December 31, 2016. The ministry will begin the funding reallocation process in January 2017 for uncommitted funding.

SMs must only approve projects that reflect value for money and make prudent use of public funds.

The SM must not approve a funding request unless the housing provider has agreed to operate the project as per the affordability requirements outlined above.

SMs must ensure project status is updated and documents are posted in GOS on an on-going basis.

Contribution Agreements (CAs)

A contribution agreement to be established by the Service Manager must be signed between the SM and the housing provider for every project and submitted to the Ministry through GOS. The CA shall describe legal obligations and reporting requirements for the project. A fully executed CA must be in place prior to the SM making any payments to the housing provider under the program.

Payment Process

SMs will receive initial program funding and Administration Fees in the first quarter as per the cash flow statement (CFS).

The primary purpose of the CFS is to indicate quarterly cash flow requirements over the life of the program, but no later than 2 years from the date of funding commitment. The quarterly cash flow request must be at or close to the time the funds are needed by the housing provider to pay for their relevant expenditures. No more than 10% of the SM allocation must be projected for disbursement in the last quarter.

The SM must also indicate in the CFS what portion of the allocation will be used as Administration Fees. SMs are allowed to use up to 5% of their funding allocation for administration costs.

The Ministry will make subsequent quarterly payments to SMs based on the projected cash flow statement. However, upon review of progress made by SM in a particular quarter, the Ministry may reduce the quarterly transfer payments to SMs in the case of insufficient progress.

While payments to SMs will not be based on development milestones of individual projects, SMs must flow funds to the housing providers based on pre-established project milestones for their respective projects.

Reporting

A key condition of the federal funding is that program reporting take place quarterly on each project. SMs are required to report to the ministry on the status of each project during its repair, retrofit and regeneration activities. SMs must update progress on project activities and payments to housing providers regularly through GOS.

SMs must submit confirmation of construction start and completion for each project in GOS.

SMs must submit an Annual Program Compliance Attestation Report through the Grants Ontario System (GOS) by April 15 in each year until the expiry of the Ten Year Affordability Period for each social housing project that received SHIP funding.

Appendix A: Ministry Contacts

Municipal Services Office – Central

777 Bay Street 13th Floor
Toronto, ON, M5G 2E5
General Inquiry: 416-585-6226
Toll Free: 1-800-668-0230
Fax: 416-585-6882

Contact: Ian Russell, Team Lead, Regional Housing Services
Tel: 416-585-6965
Email: ian.russell@ontario.ca

Serving: Durham, Halton, Muskoka, Peel, Simcoe, York

Municipal Services Office – Eastern

8 Estate Lane, Rockwood House
Kingston, ON, K7M 9A8
General Inquiry: 613-545-2100
Toll Free: 1-800-267-9438
Fax: 613-548-6822

Contact: Mila Kolokolnikova, Team Lead, Regional Housing Services
Tel: 613-545-2123
Email: mila.kolokolnikova@ontario.ca

Serving: Cornwall, Hastings, Kawartha Lakes, Kingston, Lanark, Leeds and Grenville, Lennox and Addington, Northumberland, Ottawa, Peterborough, Prescott and Russell, Renfrew

Municipal Services Office – Western

659 Exeter Road, 2nd Floor
London, ON, N6E 1L3
General Inquiry: 519-873-4020
Toll Free: 1-800-265-4736
Fax: 519-873-4018

Contact: Tony Brutto, Team Lead, Regional Housing Services
Tel: 519-873-4032
Email: tony.brutto@ontario.ca

Serving: Brantford, Bruce, Chatham-Kent, Dufferin, Grey, Hamilton, Huron, Lambton, London, Niagara, Norfolk, Oxford, St. Thomas, Stratford, Waterloo, Wellington, Windsor

Municipal Services Office – Northeastern

159 Cedar Street, Suite 401
Sudbury, ON, P3E 6A5
General Inquiry: 705-564-0120
Toll Free: 1-800-461-1193
Fax: 705-564-6863

Contact: Cindy Couillard, Team Lead, Regional Housing Services
Tel: 705-564-6808
Email: cindy.couillard@ontario.ca

Serving: Algoma, Cochrane, Greater Sudbury, Manitoulin-Sudbury, Nipissing, Parry Sound, Sault Ste. Marie, Timiskaming

Municipal Services Office – Northwestern

435 James Street, Suite 223
Thunder Bay, ON, P7E 6S7
General Inquiry: 807-475-1651
Toll Free: 1-800-465-5027
Fax: 807-475-1196

Contact: Peter Boban, Team Lead, Regional Housing Services
Tel: 807-473-3017
Email: peter.boban@ontario.ca

Serving: Kenora, Rainy River, Thunder Bay

Housing Programs Branch - Toronto

777 Bay Street, 14th Floor
Toronto, ON, M5G 2E5
Fax: 416-585-7003

Contact: Walter Battello, Account Manager, Regional Services Delivery Unit
Tel: 416-585-6398
Email: walter.battello@ontario.ca

Serving: Toronto

Appendix B – List of Designated Areas under the French Language Services Act

Service Manager	Designated Area(s)
City of Toronto	All
Central Region	
Regional Municipality of Peel	City of Mississauga; City of Brampton
County of Simcoe	Town of Penetanguishene; Townships of Tiny and Essa
Eastern Region	
City of Cornwall	County of Glengarry; Township of Winchester; County of Stormont
City of Kingston	City of Kingston
City of Ottawa	All
United Counties of Prescott and Russell	County of Prescott; County of Russell
County of Renfrew	City of Pembroke; Townships of Stafford and Westmeath
Western Region	
Municipality of Chatham-Kent	Town of Tilbury; Townships of Dover and Tilbury East
City of Hamilton	All of the City of Hamilton as it exists on December 31, 2000
City of London	City of London
Regional Municipality of Niagara	City of Port Colborne; City of Welland
City of Windsor	City of Windsor; Towns of Belle River and Tecumseh; Townships of Anderdon, Colchester North, Maidstone, Sandwich South, Sandwich West, Tilbury North, Tilbury West and Rochester
Northeast Region	
Algoma District Services Administration Board	District of Algoma
Cochrane District Social Services Administration Board	All
City of Greater Sudbury	All
Manitoulin-Sudbury District Services Board	District of Sudbury
District of Nipissing Social Services Administration Board	District of Nipissing
District of Parry Sound Social Services Administration Board	Municipality of Callander
District of Sault Ste. Marie Social Services Administration Board	The part of the District of Algoma that is part of the district for the District of Sault Ste. Marie Social Services Administration Board
District of Timiskaming Social Services Administration Board	All
Northwest Region	
Kenora District Services Board	Township of Ignace
District of Thunder Bay Social Services Administration Board	Towns of Geraldton, Longlac and Marathon; Townships of Manitouwadge, Beardmore, Nakina and Terrace Bay

Appendix C: Canadian Environmental Assessment Act (CEAA)

Pre-screening Guidelines

The *Canadian Environmental Assessment Act, 2012* (the “CEAA 2012”) has replaced the *Canadian Environmental Assessment Act, 1992*. Under CEAA 2012, housing-related activities do not currently constitute physical activities as described in the *Regulations Designating Physical Activities*. Accordingly, the Pre-Screening Guideline (the “Guideline”) has been simplified and updated to reflect the provisions of the CEAA 2012 and replaces all previous versions of the Guideline.

SMs are required to consider this checklist when recommending project proposals to the Ministry for funding approval. SMs must confirm to the Ministry that the proposed project complies with the CEAA 2012, as per CMHC requirements. The answers to the two questions must be “NO” for the CEAA 2012 to be complied with.

- Is the project carried out on federal lands*?
- Has the project been specifically identified by the Minister of the Environment in an Order Designating Physical Activities?

*NOTE: “federal lands” includes lands that belong to, or that may be disposed of by, Her Majesty in right of Canada, but does not include lands under the administration and control of the Commissioner of Yukon, the Northwest Territories, or Nunavut.

Appendix D: Maximum Household Income Level, 2016

CMSMs	Income at 60th Percentile
Greater Toronto Area**	\$88,900
City of Toronto	
Regional Municipality of Durham	
Regional Municipality of Halton	
Regional Municipality of Peel	
Regional Municipality of York	
City of Brantford	\$78,900
City of Cornwall	\$72,200
City of Greater Sudbury	\$83,700
City of Hamilton	\$81,700
City of Kawartha Lakes	\$74,700
City of Kingston	\$83,300
City of London	\$78,500
City of Ottawa**	\$88,900
City of Peterborough	\$77,000
City of St. Thomas	\$78,500
City of Stratford	\$84,600
City of Windsor	\$78,800
County of Bruce	\$88,600
County of Dufferin**	\$88,900
County of Grey	\$75,000
County of Hastings	\$71,500
County of Huron	\$76,200
County of Lambton	\$82,600
County of Lanark	\$86,200
County of Lennox & Addington	\$78,400
County of Norfolk	\$81,300
County of Northumberland	\$81,300
County of Oxford	\$84,400
County of Renfrew	\$78,900
County of Simcoe	\$88,900
County of Wellington**	\$88,900
District Municipality of Muskoka	\$79,700
Municipality of Chatham Kent	\$68,900
Regional Municipality of Waterloo**	\$88,900
Regional Municipality of Niagara	\$77,600
United Counties of Leeds & Grenville	\$82,500
United Counties of Prescott & Russell **	\$88,900
Algoma DSSAB	\$62,500
Cochrane DSSAB	\$80,700
Kenora DSSAB	\$79,600
Manitoulin-Sudbury DSSAB	\$71,800
Nipissing DSSAB	\$75,700
Parry Sound DSSAB	\$72,000
Rainy River DSSAB	\$72,200
Sault Ste. Marie DSSAB	\$76,700
Thunder Bay DSSAB	\$79,100
Timiskaming DSSAB	\$65,600
ONTARIO**	\$88,900

* Based on Statistics Canada 2011 National Household Survey, indexed to 2015, rounded to the nearest hundred.

** In areas where 60th income percentile is greater than the provincial level, the provincial level 60th income percentile is used.