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**Date** October 4, 2023 **Report No.** 2023-227

**To** Chair and Members  
Social Services Committee

**From** Brian Hutchings  
Chief Administrative Officer  
Acting General Manager Community Services and Social Development

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## 1.0 Type of Report

Consent Item ☐  
Item For Consideration ☒

## 2.0 Topic **Canada-Ontario Community Housing Initiative and Ontario Priorities Housing Initiative Investment Plan [Financial Impact - None]**

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## 3.0 Recommendation

- A. THAT Report 2023-227 on the Canada-Ontario Community Housing Initiative and Ontario Priorities Housing Initiative Investment Plan BE RECEIVED; and
- B. THAT the Canada-Ontario Community Housing Initiative and Ontario Priorities Housing Initiative Investment Plan as outlined in this report BE APPROVED; and
- C. THAT the Chief Administrative Officer or Delegate BE AUTHORIZED AND DIRECTED to execute a Transfer Payment Agreement between The Corporation of the City of Brantford and His Majesty the King in right of Ontario as represented by the Minister of Municipal Affairs and Housing, and any ancillary documents thereto, in a form approved by the City Solicitor; and

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- D. THAT the Director of Housing and Homelessness Services BE AUTHORIZED to reallocate capital and operating dollars within the investment plan as may be necessary to facilitate total expenditures of the COCHI and OPHI funding allocations; and
  - E. THAT the Director of Housing and Homelessness Services BE DIRECTED to fund the capital projects and repairs as identified in Appendix A to Report 2023-227 from COCHI and OPHI; and
  - F. THAT the Director of Housing and Homelessness Services BE AUTHORIZED to revise or add capital repair projects to Appendix A for funding from COCHI or OPHI, as needed, to ensure full expenditure of the allocations; and
  - G. THAT the City Clerk BE DIRECTED to forward a copy of the final resolution and staff report to the County of Brant.

#### 4.0 Executive Summary

In November 2017, the federal government released the National Housing Strategy (NHS), a 10-year plan that sets out a renewed federal-provincial partnership to work together to achieve targets and outcomes, increase access to housing, reduce housing need and achieve better housing solutions across the spectrum.

Subsequently, the Province of Ontario and the Canada Mortgage and Housing Corporation (CMHC) signed a Bilateral Agreement regarding the National Housing Strategy, providing an opportunity to align federal funds with Ontario's Community Housing Renewal Strategy priorities and leveraging the federal government investments under the National Housing Strategy to help achieve the goals and objectives of Ontario's Community Housing Renewal Strategy.

The Province of Ontario and the CMHC Bilateral Agreement regarding the National Housing Strategy includes three provincially-administered initiatives that provide significant flexibility to support provincial housing priorities: the Canada-Ontario Community Housing Initiative (COCHI), the Ontario Priorities Housing Initiative (OPHI), and the Canada-Ontario Housing Benefit (COHB).

[Report 2023-300 COCHI, OPHI and COHB Planned Program Funding Allocations](#) provided an in-depth overview of these funding streams and reported on the projected funding allocations for 2023-24 and 2024-25 Fiscal Years.

On August 17, 2023, the Ministry of Municipal Affairs and Housing confirmed the funding allocation amounts for fiscal year (FY) 2023-24 and the planned allocation amounts for FY 2024-25 remain unchanged and are as follows:

**Table 1 - COCHI and OPHI Funding Allocations**

<b>Program</b>	<b>Planning Allocation Amounts</b>	
	<b>2023-24 Fiscal Year Confirmed</b>	<b>2024-25 Fiscal Year Planned</b>
Canada-Ontario Community Housing Initiative (COCHI)	\$1,258,200	\$1,711,500
Ontario Priorities Housing Initiative (OPHI)	\$755,300	\$728,800

On September 18, 2023, the Ministry of Municipal Affairs and Housing announced that Ontario is investing an additional \$42 million in 2023-24 through the Canada-Ontario Housing Benefit (COHB) program to support municipalities across the province provide immediate housing support.

MMAH indicated that the revised additional funding allocation is based on provincial social assistance data and is reflective of the estimated share of asylum claimants in a Service Manager area and relative impact on local services.

The updated 2023-24 COHB allocation is as follows:

**Table 2 - Updated 2023-24 COHB Allocation**

<b>Original Base Funding (2023-24)</b>	<b>Additional Funding (2023-24)</b>	<b>Total Funding (2023-24)</b>
\$317,000	\$317,000	\$634,000

Staff have drafted the detailed COCHI-OPHI Investment Plan (IP) for approval by Council that sees significant financial investments for the 2023-24 and 2024-25 Fiscal Years by the Service Manager.

This funding is being allocated towards preserving community and affordable housing and providing housing stability supports to the Brantford-Brant communities as follows:

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- A total investment of \$1.82M COCHI funding for strategic capital repairs to preserve and extend the lifespan of the current community housing supply;
  - An investment of \$300,000 COCHI funding towards rent supplements to complement the Strong Community Rent Supplement Program that is funded by the provincial Homelessness Prevention Program funding;
  - \$700,000 in COCHI Transitional Operating funding for housing providers in the Service Manager area to address immediate areas of concern such as asset management and business operations;
  - \$1.27M committed in OPHI towards the Ontario Renovates program to financially assist low to moderate income homeowner households complete eligible home repairs and for landlords of eligible affordable rental buildings and community housing providers to rehabilitate units that require essential repairs; and
  - Committing \$140,000 of OPHI as part of the work being done in partnership with Brantford Native Housing in order to providing housing support services to Indigenous households experiencing housing stability.

## 5.0 Purpose and Overview

The purpose of this report is to seek approval from Council for the detailed COCHI-OPHI Investment Plan (IP).

## 6.0 Background

In November 2017, the federal government released the [National Housing Strategy](#)<sup>1</sup> (NHS). The NHS is a 10-year plan that sets out a renewed federal-provincial partnership to work together to achieve targets and outcomes, increase access to housing, reduce housing need and achieve better housing solutions across the spectrum.

On April 30, 2018, the Province of Ontario and the Canada Mortgage and Housing Corporation signed a Bilateral Agreement regarding the National

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<sup>1</sup> Canada's National Housing Strategy is a 10-year plan to help Canadians access housing that meets their needs and that they can afford:  
<https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/placetocallhome/pdfs/canada-national-housing-strategy.pdf>

Housing Strategy. This agreement provides an opportunity to align federal funds with Ontario's [Community Housing Renewal Strategy](#)<sup>2</sup> priorities and leverages the federal government investments under the National Housing Strategy to help achieve the goals and objectives of Ontario's Community Housing Renewal Strategy.

On December 19, 2019, the federal and provincial governments announced the signing of an Addendum to the Bilateral Agreement that included the mutually agreed-upon program design parameters for the Canada-Ontario Housing Benefit (COHB) program.

The Province of Ontario and the Canada Mortgage and Housing Corporation Bilateral Agreement regarding the National Housing Strategy includes three provincially-administered initiatives that provide flexibility to support provincial housing priorities:

**Canada-Ontario Community Housing Initiative (COCHI):**

Launched in fiscal year 2019-20, this is funding to preserve and expand community housing supply, protect housing affordability for tenants, and support repair and regeneration of community housing stock.

The annual amount of COCHI funding for Service Managers is primarily determined by the amount required to offset the ongoing annual funding decline from the Canada-Ontario Social Housing Agreement. The Social Housing Agreement funding to be received by Service Managers is published in the [Ontario Gazette](#).

As outlined in the Bilateral Agreement, COCHI funding is to be used solely in social housing and community housing to:

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<sup>2</sup> Ontario's Community Housing Renewal Strategy is a multi-year plan to stabilize and grow Ontario's community housing sector, with the aim of achieving: increased supply and appropriate mix of affordable and adequate housing; improved access to affordable housing and supports that meet their needs to achieve housing stability; and improved efficiency of the community housing system to ensure value for money and long-term sustainability.

The Community Housing Renewal Strategy is complemented by the [Housing Supply Action Plan](#)<sup>2</sup>, which is focused on enhancing housing affordability in the broader housing market. Creating more housing, of the types and sizes people need, will help make home ownership and renting more affordable and give people more choice.

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- Protect, regenerate and expand social housing and community housing and to reduce housing need in social housing and community housing; and,
  - Preserve Urban Native (Indigenous) housing units – no net loss of units; retained units improved through repair/capital replacement; and adequate affordability support.

To support Ontario's Community Housing Renewal Strategy, Service Managers are encouraged to use COCHI funding for:

1. Protecting rent-geared-to-income tenants in non-profit and co-operative housing with expiring operating agreements/mortgages;
2. Preserving social housing supply through repairs and renovations;
3. Regeneration and expansion of social housing stock;
4. Expansion of the number of rent assisted units; and/or
5. Support social housing providers that can demonstrate their potential for long-term sustainability through transitional operating funding.

**Ontario Priorities Housing Initiative (OPHI):**

Launched in fiscal year 2019-20, this is funding to address housing supply, repairs, rental construction, affordability support, tenant supports and affordable home ownership. OPHI funding is modelled after similar, previous affordable housing programs, with the most recent being the Investment in Affordable Housing Program Extension (IAH-E).

**Canada-Ontario Housing Benefit (COHB):**

The COHB is a federal-provincial housing allowance program launched on April 1, 2020. The program is jointly funded through the CMHC-Ontario Bilateral Agreement under the 2017 National Housing Strategy and is provincially delivered.

The purpose of the COHB program is to increase the affordability of rental housing by providing an income-tested, portable housing benefit (PHB) payment directly to eligible households in housing need that are on, or are eligible to be on, a Service Manager's centralized housing wait list and to households in housing need.

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The province retains COHB funding each fiscal year for payments to households approved in previous fiscal years who continue to be eligible at annual renewals.

As of September 18, 2023, additional funding has been provided to Service Managers to address the increases in asylum claimants facing housing instability and homelessness. A new target group of “Newcomers” has been added to the COHB application form to facilitate reporting for asylum claimants. MMAH has confirmed additional funding may be used to support any COHB target group.<sup>3</sup>

## 7.0 Corporate Policy Context

[Brantford-Brant Housing Stability Plan](#)

[Brantford-Brant Municipal Housing Master Plan](#)

[Mayors’ Housing Partnerships Task Force Affordable Housing Action Plan](#)

City Council’s 2023-2026 Strategic Theme 6 (b): invest in a long-term strategy and plan to manage the homelessness crisis, inclusive of the related issues of mental health and addiction issues and safety and security concerns.

County of Brant’s 2019-2023 Strategic Priorities: “Healthy, safe, and engaged citizens”.

## 8.0 Input From Other Sources

Ministry of Municipal Affairs and Housing (MMAH)

Brantford Native Housing

City of Brantford - Finance

## 9.0 Analysis

COCHI and OPHI funding allocations for 2023-24 and planned funding allocations for 2024-25 Fiscal Years have been provided by the Ministry of Municipal Affairs and Housing (MMAH).

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<sup>3</sup> Priority groups for the COHB portable housing benefit are: survivors of domestic violence and/or human trafficking; persons at-risk or experiencing homelessness; Indigenous persons; Seniors; People with disabilities and Newcomers.

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## 9.1 COCHI OPHI Investment Plan (IP)

The IP outlines the Service Manager's planned financial commitments and projected uptake for their COCHI and OPHI annual planning allocations for Years 5 and 6 (2023-24 to 2024-25). It must be Council, Board or delegated authority approved. MMAH reviews the submitted Investment Plans to ensure consistency with the Bilateral Agreement and Program Guidelines.

Funding allocations are provided on a “use it or lose it” basis. For operating components, all funds must be disbursed within the prescribed program timelines to the recipient in the program year in which the funding was committed. Any operating or capital funds not committed by the required timelines may be reallocated to other Service Managers as funding from one year cannot be brought forward by the Ministry to future years.

Administration fees cannot exceed 5% of total funding allocations across all years.

To ensure all funds are committed, Service Managers may move funding from one COCHI component to another within the same program year if the original planned commitment for funding cannot be met.

For Service Managers with Urban Native housing (UNH) units, there is a requirement that this stock be prioritized to receive COCHI funding where providers are able and willing to continue and enter into a new agreement. Urban Native housing projects typically have higher repair/renovation needs and most were developed with 100 percent rent-geared-to-income units.

The COCHI program requires the preservation of Urban Native housing units to ensure that there is no net loss of units and retained units will be improved through repair, capital replacement as well as through adequate affordability support.

## 9.2 COCHI Components

Table 3 - COCHI Funding Allocations

COCHI	Year 5	Year 6	Total
	2023-24	2024-25	
Total Allocations for Each FY	1,258,200	1,711,500	2,969,700
<b>Program Components</b>			
New Build	-	-	-



Repair	845,290	975,925	1,821,215
<b>Total Capital</b>	<b>845,290</b>	<b>975,925</b>	<b>1,821,215</b>
Rent Supplement	100,000	200,000	300,000
Transitional Operating	250,000	450,000	700,000
<b>Total Operating</b>	<b>350,000</b>	<b>650,000</b>	<b>1,000,000</b>
Administration Fee	62,910	85,575	148,485
Administration Fee %	5	5	5

### New Build Program

Capital funding has not been allocated with this initial IP. The funding available is insufficient to commit and spend under the new construction stream for new housing development and simultaneously provide adequate financial support to housing providers. By funding multiple repair projects for all housing providers that would otherwise be funded from respective capital reserves, new housing development can be planned and encouraged.

To ensure all funds are committed, Service Managers may move funding from one COCHI component to another within the same program year if the original planned commitment for funding cannot be met. To ensure full expenditure in 2023-24 and 2024-25, funds will be allocated to the New Build component and committed if funding from the Repair Program component cannot be fully expended.

### Repair Program

Service Managers may utilize COCHI funding for strategic capital repairs which preserve and extend the functional lifespan of the social housing supply, such as investments based on capital needs identified in current building condition audits.

Housing providers/projects that receive funding under the COCHI Repair Component must remain affordable for a ten-year period after the completion of the funded retrofit work, including a minimum of five (5) years during which it will operate as [social] community housing or as Part VII.1 housing projects under the *Housing Services Act*, 2011. This requirement applies regardless of any operating agreements or mortgage obligations or agreements between a Service Manager and an eligible housing provider.

Planned capital projects and repairs for city-owned community housing units will be funded as per Appendix A from the Repair Component. Non Profit and Coop

Housing Providers within the Service Manager's jurisdiction will also be provided access to this funding with priority going to Urban Native housing units.

This will allow local co-op housing providers such as Westglen Co-Operative Homes and Saorsie Co-Operative Homes and non-profit housing providers such as Brantford Native Housing, Jaycees Brantford Non Profit Homes, St Basil Community Homes, Victoria Park Community Homes, Hamilton East Kiwanis Non-Profit Homes, Slovak Village Non-Profit, Harmony Non-Profit Homes, and Your Homes of Brantford access financial support for planned capital repairs and restorations.

There is a significant investment in this component as operational service reviews of housing providers completed in 2022 and 2023, as well as informal discussions with housing providers, have indicated that this funding is very much needed in order to preserve the current housing stock in the community.

Breakdown of the Repair Program funding allocation is as follows:

Table 4 - COCHI Repair Program Funding Allocation

<b>Fiscal Year</b>	<b>2023-24</b>	<b>2024-25</b>
Municipally owned/operated Community Housing	\$ 518,845	\$ 347,769
Community Housing Providers	\$ 326,445	\$ 628,156
<b>Total</b>	<b>\$ 845,290</b>	<b>\$ 975,925</b>

### **Rent Supplement Program**

A rent supplement is a subsidy paid to the landlord on behalf of a household in need of rental assistance. Providing rent supplements is intended to promote housing stability for tenants who would otherwise face affordability challenges.

With the increased costs associated with delivering homelessness prevention and housing stability programming using federal Reaching Home funding and provincial Homelessness Prevention Program funding, staff have allocated COCHI funding within the IP to supplement the Strong Communities Rent Supplement Program.

As housing providers reach End of Operating / End of Mortgage and enter into new, legislated Service Agreements with the Service Manager, increased

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allocations to this operational program component will be necessary in future Investment Plans.

### **Transitional Operating Program**

COCHI funding may be used as a short-term transitional operating subsidy. The expectation is that housing providers use this funding to address immediate areas of concern with the clear objective of reaching an operational and financial status that does not require an ongoing government subsidy.

Transitional operating subsidy funding can help a housing provider to address:

- Asset management planning services, such as building condition audits and technical assessments of significant repairs that must be addressed within identified timelines;
- Business streamlining/operations analysis; and
- Enabling acquisitions and mergers of housing providers/assets to improve operating efficiencies and economies of scale.

This funding will be made available to all housing providers in the Service Manager area to access.

City staff have earmarked \$250,000 of the transitional operating funding to be utilized in FY 2024-25 to issue a Request for Proposals (RFP) to source a consultant to complete Building Condition Assessment (BCAs) for all housing providers in the Service Manager area who opt in.

### **9.3 OPHI Components**

Service Managers have the flexibility to select the components they will deliver each year using their OPHI approved and planned annual funding allocations.

Planned commitments and projected uptake for selected program components must be identified in each Service Manager's Investment Plan. Funding allocations are provided on a "use it or lose it" basis and funds not committed by the required timelines may be reallocated to other Service Managers.

Table 5 - OPHI Funding Allocations

OPHI	Year 5	Year 6	Total
	2023-24	2024-25	
Total Allocations for Each FY	755,300	728,800	1,484,100
<b>Program Components</b>			
Homeownership	-	-	-
Ontario Renovates	647,535	622,360	1,269,895
Rental Housing	-	-	-
<b>Total Capital</b>	<b>647,535</b>	<b>622,360</b>	<b>1,269,895</b>
Housing Allowance – Direct	-	-	-
Housing Allowance – Shared	-	-	-
Housing Support Services	70,000	70,000	140,000
Rent Supplement	-	-	-
<b>Total Operating</b>	<b>70,000</b>	<b>70,000</b>	<b>140,000</b>
Administration Fee	37,765	36,440	74,205
Administration Fee %	5	5	5

### Home Ownership Program

Since 2021, there has been very limited uptake of the Brantford Home Ownership Made Easier (BHome) Affordable Home Ownership Program. The current maximum household income limit for program eligibility is \$90,600 and maximum purchase price for a house is \$500,000. Due to the state of the housing market and the continued increase in housing prices, there is a negligible amount of households that can currently qualify for this program. Staff anticipate that this trend will continue and have not committed funds to this program component.

Should households apply and be eligible for this program, there is funding available for this program in the Revolving Loan Fund that is maintained by loan repayments from homeowners who sell prior to the end of the 20-year affordability period.

### Ontario Renovates Program

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

community housing. The Ontario Renovates component consists of two sub-components:

Home Repair to assist low to moderate income homeowner households to:

- Repair their home to bring to acceptable standards while improving the energy efficiency of the unit; and
- Increase accessibility of their unit through modifications and adaptations.

Multi-Unit Rehabilitation to assist:

- Landlords of eligible affordable rental buildings and community housing providers 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 primary residence; and
- In repairing, rehabilitating, and improving existing shelters.

Under the program guidelines, repairs and upgrades to community housing are eligible for this funding as well renovations and upgrades to existing emergency shelters. Housing providers and emergency shelter providers within the Service Manager area will be encouraged to take advantage of available funding.

Breakdown of planned allocation of funds within the Ontario Renovates Program component:

**Table 6 - Ontario Renovates Sub Components Funding Allocation**

<b>Fiscal Year</b>	<b>2023-24</b>	<b>2024-25</b>
Home Repair	\$100,000	\$160,000
Multi-Unit Rehabilitation	\$286,701	\$416,860
Multi-Unit Rehabilitation for Municipally owned/operated Housing	\$260,834	\$45,500
<b>Total</b>	<b>\$647,535</b>	<b>\$622,360</b>

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## **Housing Support Services Program**

Support services are beneficial to tenants who may need extra support – either temporary or permanent – to achieve housing stability. Housing stability results in improved health outcomes, less reliance on other emergency services, while promoting social inclusion. Funding for support services is more cost-effective for Service Managers and the system as a whole.

The objective of the Housing Support Services component is to ensure housing retention, greater self-reliance, and social inclusion for tenants. Service Managers may provide a variety of support services to recipients either directly, or through partnerships with external community agencies. Supports funded should help ensure housing retention, greater self-reliance, and social inclusion for tenants.

OPHI guidelines indicate that Service Managers may not exceed ten percent of the total funding allocation for the Housing Support Services component.

Brantford Native Housing (BNH) is a non-profit organization founded in 1986, whose main objective is to provide safe, secure, and affordable rental and transitional homes for Status, Non-Status, Métis, and Inuit families of low income. They provide culturally appropriate programming, community service referrals for health, addictions, life skills, education, childcare, employment, and transportation.

In order to work in partnership with BNH to provide support to Indigenous households experiencing housing instability, \$70,000 for each FY will be allocated to BNH under this program component for housing support services program delivery.

## **Rent Supplement and Housing Allowance Programs**

Funding has not been allocated under the Rent Supplement or Housing Allowance program components as this need is addressed through the COCHI funding stream and alternate funding streams such as the Strong Communities Rent Supplement Program under the Homelessness Prevention Program provincial funding.

## **9.4 COHB**

On September 18, 2023, the Ministry of Municipal Affairs and Housing announced that Ontario is investing an additional \$42 million in 2023-24 through

the Canada-Ontario Housing Benefit (COHB) program to support municipalities across the province provide immediate housing support.

MMAH indicated that the revised additional funding allocation is based on provincial social assistance data and is reflective of the estimated share of asylum claimants in a Service Manager area and relative impact on local services.

As of September 18, 2023, additional funding has been provided to Service Managers to address the increases in asylum claimants facing housing instability and homelessness. A new target group of “Newcomers” has been added to the COHB application form to facilitate reporting for asylum claimants. MMAH has confirmed additional funding may be used to support any COHB target group.<sup>4</sup>

The updated 2023-24 COHB allocation is \$634,000 for the current FY:

**Table 7 - Updated 2023-24 COHB Allocation**

<b>Original Base Funding (2023-24)</b>	<b>Additional Funding (2023-24)</b>	<b>Total Funding (2023-24)</b>
\$317,000	\$317,000	\$634,000

Since April 1, 2023, staff have completed COHB applications for 49 households and have received confirmation that \$201,647 of the original \$317,000 base funding has been committed as of September 15, 2023. Staff had projected that up to an additional 14 households could be assisted from the original base funding amount.

The increase in additional funding will allow for an estimated additional 60 households to receive financial support through this portable housing benefit in 2023-24. Staff will be working with community partners to ensure intended target groups receive COHB support and the total funding allocation is expended.

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<sup>4</sup> Priority groups for the COHB portable housing benefit are: survivors of domestic violence and/or human trafficking; persons at-risk or experiencing homelessness; Indigenous persons; Seniors; People with disabilities and Newcomers.

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## 10.0 Financial Implications

The COCHI and OPHI funding programs represent continued Federal and Provincial funding for housing in the City of Brantford and County of Brant totaling \$4,453,800 from FY 2023-24 through to FY 2024-25.

Appendix A details the capital projects and repairs selected for COCHI and OPHI grant funding. Projects denoted as having *Third Party Contribution* as the current funding source were approved or are currently being approved through the appropriate budget processes with the understanding that they are reliant on grant funding in order to proceed.

## 11.0 Climate and Environmental Implications

There are no direct climate or environmental implications associated with this report.

## 12.0 Conclusion

Funding allocations for the COCHI, OPHI and COHB programs for the 2023-24 and 2024-25 Fiscal Years have been provided by the Ministry of Municipal Affairs and Housing (MMAH). As required by MMAH, this report provides the recommended Investment Plan for approval by Council.

The COCHI OPHI Program guidelines require full expenditure of funding within prescriptive program policies. This Investment Plan recommends funding for streams that can ensure full expenditure and to replace current funding for planned capital projects or repairs.



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Brian Hutchings  
Chief Administrative Officer



Prepared By:

Mary Musson, CD, BA (Hons), Dipl MM  
Director, Housing and Homelessness

Attachments:

Appendix A: Proposed Capital Projects and Repairs to be funded by COCHI / OPHI

Copy to: n/a

In adopting this report, is a by-law or agreement required? If so, it should be referenced in the recommendation section.

By-law required ☐ yes ☒ no

Agreement(s) or other documents to be signed by Mayor and/or City Clerk ☐ yes ☒ no

Is the necessary by-law or agreement being sent concurrently to Council? ☐ yes ☒ no