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**Date** December 6, 2023 **Report No.** 2023-706

**To** Chair and Members  
Social Services Committee

**From** Brian Hutchings, Chief Administrative Officer  
Acting Commissioner, Community Services and Social Development

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### 1.0 Type of Report

Consent Item   
Item For Consideration

### 2.0 Topic **2023 Annual Update on Housing Development** **[Financial Impact: None]**

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### 3.0 Recommendation

- A. THAT Report 2023-706, 2023 Annual Update on Housing Development BE RECEIVED; and
- B. THAT staff BE DIRECTED to create a pilot program for funding affordable housing development by non-profit organizations; and
- C. THAT the pilot program BE FUNDED from the future taxes at 282 Stanley Street and savings from mortgage subsidies as outlined in Table 5 of this report; and
- D. THAT the Chief Administrative Officer or Delegate BE AUTHORIZED AND DIRECTED to execute a Letter of Intent between the City of Brantford and Jaycees Non-Profit Housing Corporation; and
- E. THAT the Chief Administrative Officer or Delegate BE AUTHORIZED AND DIRECTED to enter into a 10-year funding agreement totaling \$1,500,000 between the City of Brantford and Jaycees Non-Profit Housing Corporation upon the completion of the affordable housing development at 32 Bridge Street, Brantford; and

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- F. THAT the Housing Financing Plan as detailed in this report BE APPROVED;  
and
  - G. THAT the Chief Administrative Officer BE DIRECTED to implement the  
Housing Financing Plan as detailed in this report; and
  - H. 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

The *Housing Services Act, 2011* (HSA) designates the City of Brantford as the Consolidated Municipal Service Manager (Service Manager) responsible for the administration and delivery of housing and homelessness services and programs in the City of Brantford and the County of Brant.

Under the *Housing Services Act, 2011*, each Service Manager is required to prepare a 10-year housing and homelessness plan. In October 2013 Council approved the Brantford-Brant Housing Stability Plan 2014-2024 and the five-year review of the Brantford-Brant Housing Stability Plan (BBHSP) was approved by Council in October 2019.

One goal of the BBHSP is to increase and preserve affordable housing options. Establishing the Brantford-Brant Municipal Housing Master Plan 2020-2030 (BBMHMP) was identified as a key outcome in the BBHSP. In October 2019, by way of [Report 2019-584 Brantford-Brant Municipal Housing Master Plan Initiative](#), Council approved the development of a 10-year master plan.

The Brantford-Brant Municipal Housing Master Plan (BBMHMP) established a housing development target of 843 affordable housing units by 2030. Of this total figure, 506 units were identified as municipally-developed and 337 units were projected to be developed by non-profit organizations.

Since 2020, thirty-four (34) units have reached construction completion and attained occupancy. In 2023, twenty-six (26) additional municipally-built units were completed towards the BBMHMP target. As of December 2023, there are 220 municipal housing developments completed or in progress which is 43% towards the municipal housing development goals set by the BBMHMP.

Since the inception of the Brantford-Brant Municipal Housing Master Plan, and the approval of the Mayors' Housing Task Force, Affordable Housing Action Plan, the original financial plan to fund housing development has been reviewed annually to respond to factors placing additional financial pressures on municipal contributions including the removal of Housing as an eligible service for the

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collection of Development Charges (DCs), continuous increase of construction costs, and the reduction in grant funding received from other levels of government.

Non-profit organizations are experiencing similar constraints in developing affordable housing. Since 2020, there has been one unit redeveloped by Brantford Native Housing at 67 Eighth Avenue. Jaycee Brantford Non-Profit Homes Corp is currently in development of 24 units at 32 Bridge St., Brantford. This represents 24 units (7%) towards the goal of 337 units to be developed by non-profits. There have not been any additional new units constructed by non-profit organizations.

In order to assist non-profit developers, the City is working on an agreement and pilot program with Jaycee Brantford Non-Profit Homes Corp to provide a subsidy over a set term to build 24 units. If the pilot program to provide a subsidy to a non-profit housing provider is successful, the City would consider supporting the development of more units by non-profit organizations.

As demonstrated in section 10.0 Financial Implications, reducing the number of municipally-developed units to achieve the total housing target of 843 units by 2030 would result in less funds required by the City from the sale of assets as the cost to provide a subsidy is less than the cost of developing new housing units by the municipality.

## **5.0 Purpose and Overview**

This report provides the 2023 annual update on housing development including progress on the goals set by the Brantford-Band Municipal Housing Master Plan and the Mayors' Housing Partnerships Task Force, Affordable Housing Action Plan.

## **6.0 Background**

The *Housing Services Act, 2011* (HSA) designates the City of Brantford as the Consolidated Municipal Service Manager (Service Manager) responsible for the administration and delivery of housing and homelessness services and programs in the City of Brantford and the County of Brant.

Under the *Housing Services Act, 2011*, each Service Manager is required to prepare a 10-year housing and homelessness plan. In October 2013, by way of report PHSSS 2013-64, Council approved the Brantford-Brant Housing Stability Plan 2014-2024. The five-year review of the Brantford-Brant Housing Stability

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Plan (BBHSP) was approved by Council by way of [Report 2019-575 Provincially Legislated Five Year Review of the Brantford-Brant 10 Year Housing Stability Plan 2014-2024.](#)

One goal of the BBHSP is to increase and preserve affordable housing options. Establishing the Brantford-Brant Municipal Housing Master Plan 2020-2030 (BBMHMP) was identified as a key outcome in the BBHSP. In October 2019, by way of [Report 2019-584 Brantford-Brant Municipal Housing Master Plan Initiative](#), Council approved the development of a 10-year master plan.

The Brantford-Brant Municipal Housing Master Plan (BBMHMP) establishes a 10-year guidance tool for the City, as Service Manager, to increase the supply of municipal housing in the City of Brantford and the County of Brant. It established a housing development target of 843 affordable housing units by 2030 of which 506 units were identified to be municipally-developed and 337 units were projected to be developed by non-profit organizations.

At its meeting on November 19, 2019, Brantford City Council approved the creation of the Mayors' Housing Partnerships Task Force with the goal to build partnerships to create more housing options, more quickly, across the housing continuum. The Task Force began its work early in 2020, and was comprised of membership across public, private and non-profit sectors.

Figure 1 illustrates the original financial plan established by the Mayors' Housing Partnerships Task Force to fund the goal of 506 municipally developed units.

Figure 1 - Proposed Funding Sources - Original Plan

	<b>Original Plan</b>
Gross Cost	103,500,000
Less: Grants	48,500,000
Net City/County	55,000,000
County Portion	15,125,000
<b>Net City Portion</b>	<b>39,875,000</b>
<b>City Population Based Portion Funded From:</b>	
Arrowdale Proceeds	14,000,000
Future Arrowdale Taxes	10,000,000
Sale of Admin Properties	7,000,000
Savings from Mortgage Subsidies	8,875,000
Development Charges/DC Debt	-
City Housing Reserves	-
Non-Tax Supported Debentures	-
City Population Based Portion	39,875,000
<b>Existing Agreement - Shortfall to be funded by City</b>	
<b>Net City Portion</b>	<b>39,875,000</b>

The work of the Mayors’ Housing Partnerships Task Force was to enhance Brantford-Brant’s response to increase rental capacity including affordable rentals. Its work successfully brought members of the community, industry partners and both municipalities together to create an Action Plan to sustain and increase affordable housing options in Brantford and Brant.

## 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 4: Create a vision and strategy for managing development and affordable housing.

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

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## **8.0 Input From Other Sources**

Ministry of Municipal Affairs and Housing (MMAH)

City of Brantford - Finance

## **9.0 Analysis**

### **9.1 Development Update**

The Brantford-Brant Municipal Housing Master Plan (BBMHMP) established a housing development target of 843 affordable housing units by 2030. Of this total figure, 506 units were identified as municipally-developed and 337 units were projected to be developed by non-profit organizations.

In 2023, twenty-six (26) additional municipally-built units were completed towards the BBMHMP target.

As of December 2023, there are currently 220 municipal housing developments completed or in progress which is 43% towards the municipal housing development goal of 506 units by 2030 set by the BBMHMP (Table 1).

Table 1 - Affordable Housing Action Plan - Progress

<b>Development Site</b>	<b>Units</b>	<b>Status</b>
5 Marlene Ave	30	Completed 2020
18 Stirton Ave	4	Completed 2021
177 Colborne St. W.	26	Completed 2023
174 Trillium Way, Paris	49	In Progress
Lucy Marco Place	41	In Progress
346 Shellard Lane	70 <sup>1</sup>	To commence in 2024
	<b>220</b>	<b>Units Completed or In Progress (43%)</b>
Final Site TBD - County	50	To commence in 2025
Powerline Rd., Brantford	50	To commence in 2026
Final Site TBD - County	50	To commence in 2027
Final Site TBD - City	50	To commence in 2028
Final Site TBD - County	50	To commence in 2029
Final Site TBD - City	36	To commence in 2030
	<b>286</b>	<b>Units Required (57%)</b>
	<b>506</b>	<b>Total Units</b>

As directed by Council, staff continues to explore and pursue development funding opportunities and in 2023 secured over \$3 million in grant funding towards the development at 174 Trillium Way, Paris, Ontario (Table 2).

In 2023, staff also submitted an application to the [Rapid Housing Initiative](#) (Round 3) grant funding stream for which official communication has been received advising that the City was not a successful proponent.

The City's application to the [Housing Accelerator Fund](#) was submitted in August 2023. As of the writing of this report, the outcome of the application is not available.

[Report 2023-675 National Housing Co-Investment Funding for Renovation, Repair and Renewal](#) outlines contribution funding the Canada Mortgage and Housing Corporation (CMHC) is offering the City of Brantford for the repair, renovation, and renewal of 600 units of municipally owned housing stock over a three year period.

<sup>1</sup> Estimated

Table 2 - 174 Trillium Way Grant Funding

<b>Grant Name</b>	<b>Source</b>	<b>Amount</b>
Ontario Priorities Housing Initiative (OPHI)	Provincial and Federal Governments	\$ 260,000
Social Services Relief Fund (SSRF)	Provincial Government	\$ 340,000
National Housing Strategy's National Housing Co-Investment Fund	Federal Government	\$ 2,450,000
	<b>Total Grant Funding</b>	<b>\$ 3,050,000</b>

## 9.2 Risks to Affordable Housing

The Action Plan was approved in early 2021 and [Report 2022-581 – 2022 Annual Update on Municipal Housing Master Plan and Affordable Housing Action Plan](#) updated the financing of the Action Plan and reported on pressures including the removal of Housing as an eligible service for the collection of Development Charges (DC), increase of construction cost estimates, and reduction in assumed grant funding. For the City of Brantford, the removal of DCs was approximately \$42,000,000.

Table 3 - Annual Changes in Construction Costs and Grant Assumptions

	<b>2021</b>	<b>2022</b>	<b>2023</b>
<b>Cost Per Unit Estimate</b>	\$216,000	\$300,000	\$350,000
<b>Assumption of Grants</b>	47%	33%	20%

Non-profit organizations wishing to develop affordable housing units are experiencing similar constraints. Since 2020, there has been one unit redeveloped by Brantford Native Housing at 67 Eighth Avenue. Jaycee Brantford Non-Profit Homes Corp is currently in development of 24 units at 32 Bridge St., Brantford. This represents 24 units (7%) towards the target of 337 units to be developed by non-profits. There have not been any additional new units constructed by non-profit organizations.

There are currently 502 affordable units in the Service Manager area that will be reaching the end of agreement over the next 20 years with no obligation to provide affordable housing thereafter. The majority of these agreements are with private developers who have entered into a 20-year Municipal Housing Facilities



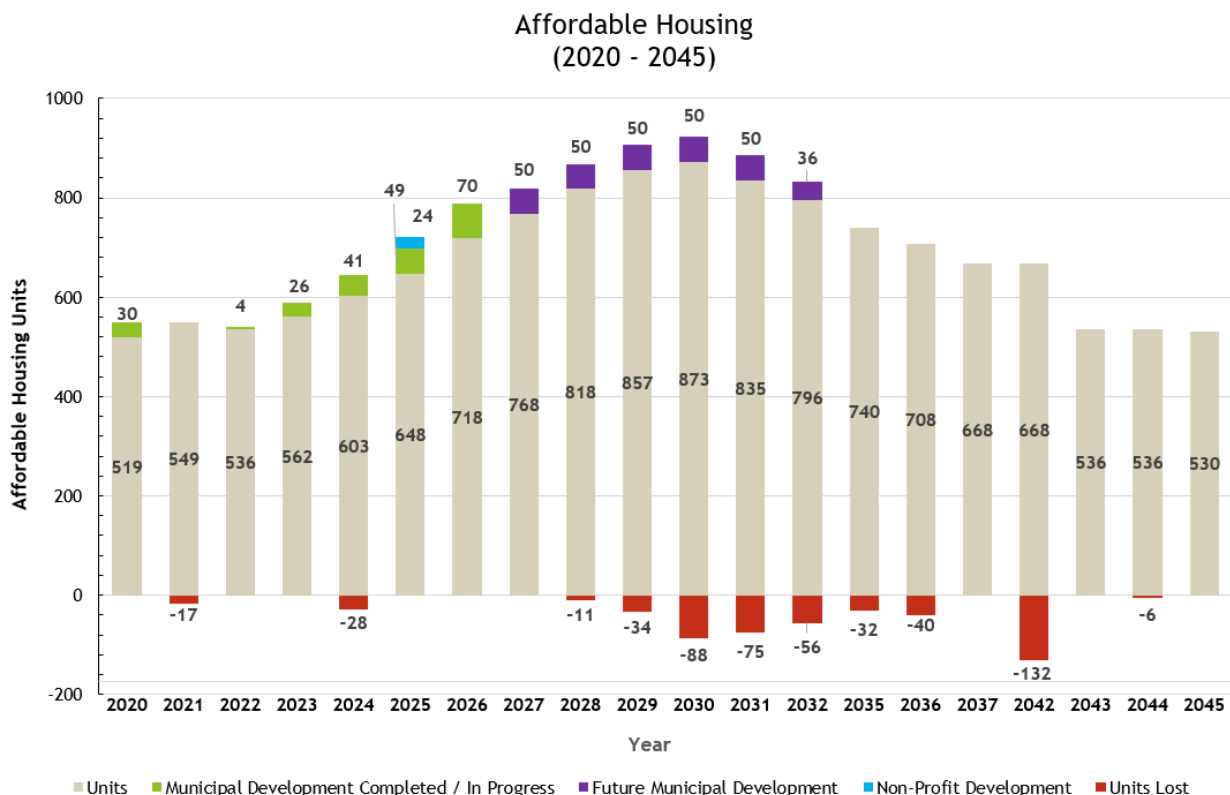
Agreements. As these agreements expire, there is no obligation for units to remain affordable and owners can re-rent at competitive market rates.

As shown in Figure 1 below, a significant amount of Affordable Housing (AH) units will become unavailable starting in 2029-2030 as providers reach end of agreements. If the municipality continues to develop solely the 506 units as outlined in the BBMHMP, available AH units in the community will commence decreasing in 2031.

To-date, only 24 units can be counted towards the goal of the Affordable Housing Plan to have non-profit organizations develop 337 units by 2030. This represents 7% progress towards the goal.

It is imperative that AH development continues to be encouraged for both non-profit and private developers to ensure that the availability of AH is increased in the City of Brantford and the County of Brant.

Figure 2 - Affordable Housing (2020 - 2045)



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### **9.3 Pilot Program for Non-Profit Housing Development**

Jaycee Brantford Non-Profit Homes has experienced significant difficulty in establishing financial funding for their 24-unit development at 32 Bridge St., Brantford despite being a strong housing provider. The City is now looking to enter into an agreement and pilot a financial program with Jaycee Brantford Non-Profit Homes Corp to provide a subsidy over a set term to build these 24 units.

If the pilot program to provide a subsidy to non-profit housing providers is successful, the City would consider supporting the development of more units by non-profit organizations and thereby reducing the number of municipally-developed units required to achieve the total housing target of 843 units by 2030 as the cost to provide a subsidy would result in less funds required by the City from the sale of assets.

## **10.0 Financial Implications**

The financing of the Action Plan that was provided for information in December 2022 continues to be impacted by various factors. Inflation levels have resulted in increased construction cost estimates to \$350,000 per unit as opposed to the average \$300,000 that was reported last year. The assumption of grants has also been reduced to 20% to better reflect the average seen in recent builds. Additionally, the removal of Housing as an eligible service for the collection of Development Charges (DC) creates additional pressures on municipal contributions that will be needed to construct all of the units in the Action Plan in the timeframe originally planned.

Table 4 provides a summary of the updated costs and funding plan that will be required to achieve the 506 municipally-developed units from the Action Plan, assuming full population cost share by both the City and the County.

This plan includes the sale of city assets, an increase to the County portion, and increased use of debentures.

Table 4 - Proposed Funding Sources (in 000's)

	<b>Completed/In Progress 220 Units</b>	<b>Future 286 Units</b>	<b>Total 506 Units</b>	<b>Original Plan</b>
Gross Cost	\$62,885	\$100,100	\$162,985	\$103,500
Less: Grants	(7,280)	(20,020)	(27,300)	(48,500)
Net City/County	55,605	80,080	135,685	55,000
County Portion	15,569	22,422	37,992	15,125
<b>Net City Portion</b>	<b>\$40,036</b>	<b>\$57,658</b>	<b>\$97,693</b>	<b>\$39,875</b>
<b>City Population Based Portion Funding</b>				
282 Stanley Sale Proceeds	13,573	-	13,573	14,000
City Reserves	4,662	-	4,662	-
Future Arrowdale Taxes	-	-	-	10,000
Savings from Mortgage Subsidies	-	7,383	7,383	8,875
Sale of City Assets	8,126	30,255	38,381	7,000
Development Charges	4,352	-	4,352	-
Non-Tax Supported Debentures*	9,323	20,020	29,343	-
<b>Total City Funding</b>	<b>\$40,036</b>	<b>\$57,658</b>	<b>\$97,693</b>	<b>\$39,875</b>

It is important to note that should Housing become an eligible service to receive Development Charges (\$42,000,000), the sale of municipal assets may not have to occur in order to fund housing development.

The housing master plan also identified an additional 337 units to be developed by non-profit housing providers. The City is working on an agreement and pilot program with Jaycee Brantford Non-Profit Homes Corp to provide a subsidy over a set term to build 24 units. The amount of the subsidy amounts to \$62,500 per unit and is proposed to be funded from the future taxes from 282 Stanley Street. Table 5 summarizes how the City can utilize this funding mechanism along with savings from future mortgage subsidies to achieve the 337 non-profit housing providers developed units.

Table 5 - Non-Profit Housing Providers Subsidies (in 000's)

<b>Subsidies for Non-Profit Housing Providers</b>	<b>Total 337 Units</b>
Gross Cost (337 Units @ \$62,500)	\$21,063
County Portion	5,898
<b>Net City Portion</b>	<b>\$15,165</b>
Future Taxes from 282 Stanley Street Development	11,316
Savings from Mortgage Subsidies	3,849
<b>Total Subsidies</b>	<b>\$15,165</b>

If the pilot program to provide a subsidy to non-profit housing providers is successful, the City would consider supporting the development of more of these units and reducing the number of municipally-developed units to achieve the total housing target of 843 units by 2030, as the cost to provide a subsidy would result in less funds required by the City from the sale of assets.

The current estimated cost of building one unit at this time is \$350,000. Based on Table 4 above, the approximate net cost after deducting the estimated grants to the City/County to develop an additional 286 units is \$280,000 per unit. As per Table 5 above, the approximate cost to the City/County to subsidize non-profit housing development is \$62,500 per unit. Subsidizing additional housing development by non-profit organizations beyond the targeted 337 units to help

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achieve the overall goal of 843 total units by 2030 would reduce overall costs to the City and County for housing development and would result in less funds required by the City from the sale of assets.

## **11.0 Climate and Environmental Implications**

There are no direct climate and environmental implications as a result of this report.

As indicated in the City of Brantford's Net-Zero Building Strategy, all new Corporate buildings, including municipal housing, must be built to either net-zero or net-zero ready standards. These expectations are included in Requests for Proposals for design/build contractors for housing development and the additional related costs impact the final capital budget of a project.

## **12.0 Conclusion**

The Brantford-Brant Municipal Housing Master Plan established a housing development target of 843 affordable housing units by 2030. Of this total figure, 506 units were identified as municipally-developed and 337 units were projected to be developed by non-profit organizations.

Since 2020, thirty-four (34) municipally-developed units have reached construction completion and attained occupancy. In 2023, twenty-six (26) additional municipally-built units were completed. As of December 2023, there are 220 municipal housing developments completed or in progress which is 43% towards the municipal housing development goals set by the BBMHMP.

Since the inception of the Brantford-Brant Municipal Housing Master Plan, and the approval of the Mayors' Housing Task Force, Affordable Housing Action Plan, the original financial plan to fund housing development has had to be revised annually. Factors placing additional pressures on municipal contributions include the removal of Housing as an eligible service for the collection of Development Charges (\$42,000,000), continuous increase of construction costs, and the reduction in grant funding received from other levels of government.

Non-profit organizations are experiencing similar constraints in developing affordable housing. In order to assist non-profit developers, the City is working on a pilot program to provide financial subsidy to non-profit housing providers to support the development of more affordable housing units by non-profit organizations. If successful, the City would consider reducing the number of municipally-developed units to achieve the total housing target of 843 units by

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2030 as this would result in less funds required by the City from the sale of assets to fund affordable housing development.



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Brian Hutchings  
Chief Administrative Officer

Prepared By:

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

Attachments (if applicable)

Copy to:

NA

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