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**Date** December 6, 2023 **Report No.** 2023-687

**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	<input checked="" type="checkbox"/>
Item For Consideration	<input type="checkbox"/>

## 2.0 Topic Community and Affordable Housing Overview [Financial Impact: None]

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## 3.0 Recommendation

- A. THAT Report 2023-687 Community and Affordable Housing Overview BE RECEIVED, and
- B. 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 City of Brantford as the designated Service Manager for Housing and Homelessness has the legislated role of administering community and affordable housing in the City of Brantford and the County of Brant.

Before the year 2000, there were different types of housing providers, funded through federal programs, provincial programs or a mix of federal/provincial funding. These were often referred to as subsidized housing, social housing,

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public housing or Ontario Housing. The current term used for these housing units is Community Housing.

Between 1995 and 2005, there was limited development of new community or affordable housing as the funding was no longer available through the federal government or the Province of Ontario. New funding opportunities slowly started around 2005 using a different funding model and focused on up-front capital funding grants and/or monthly affordability payments towards mortgage/debenture costs to help push rent levels below the 100 percent Canada Mortgage and Housing Corporation (CMHC) average market rent levels. The current term used for these housing units is Affordable Housing.

This report defines and clarifies the types of housing that the Service Manager is responsible for and explains the role of the Service Manager for each type, all of which are legislated functions under the [Housing Services Act, 2011](#).

## **5.0 Purpose and Overview**

The purpose of this report is to provide an overview of the terms Community and Affordable housing and explain how the role of the City as the designated Service Manager for Housing relates to each.

## **6.0 Background**

The provincial government first announced the devolution of social housing in January of 1997 as part of the Local Services Realignment. The Province designated 47 Consolidated Municipal Service Managers (Service Managers) to carry out the delivery of social housing program administration and other related functions.

In late 1997, the Province passed the *Social Housing Funding Act*, which gave it the power to bill municipalities for the cost of social housing. Since January 1998, Service Managers have been paying the former provincial share of the costs of social housing in Ontario.

On December 12, 2000, Bill 128 (Ontario), the *Social Housing Reform Act* (SHRA), received Royal Assent. The *Social Housing Reform Act* (SHRA) required municipalities to assume responsibility for the funding and administration of social housing programs previously funded and administered by the Province of Ontario and/or Canada Mortgage and Housing Corporation (CMHC). In 2012 the SHRA was repealed and replaced with the *Housing*

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*Services Act*, 2011 as part of the Province's Long Term Affordable Housing Strategy.

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## 6.1 Community Housing

Also and formerly known as public housing, social housing, or subsidized housing, Community Housing is the responsibility of Service Managers. Under the *Housing Services Act*, 2011 each Service Manager, through a Service Level Standard, is legislated a specific minimum number of Rent-Geared-to-Income (RGI) units that are to be in place at all times.

For Brantford and Brant County the Service Level Standard assigned by the province is 1,645 units. While all Community Housing is affordable, it refers to housing that is specifically subsidized by a level of government. **Community Housing** can include:

- RGI and Low Market rent public housing (owned directly or indirectly by Service Managers);
- RGI and Low Market rent not-for-profit and co-operative housing;
- Rent Supplement units (often in the private market);
- Urban Native Housing Program units.

## 6.2 Affordable Housing

According to the Canada Mortgage and Housing Corporation (CMHC) affordable housing is a broad term and housing is considered affordable when a household spends less than 30% of its gross income on adequate shelter.

The province defines affordable rental housing as housing for low-to-moderate-income households priced at or below the annually published CMHC Average Market Rent for comparable housing in a specific geographic area.

Affordable private development housing providers can enter into a Municipal Housing Facilities Agreement (MHFA) with the City of Brantford as the Service Manager to be eligible to receive funding, grants, and/or exemptions through different programs. Typical builds include a mix of CMHC Average Market Rent levels (100%, 80%, or deeper affordability) depending on their individual funding agreements. Because the rents are lower, these units meet the definition of affordability for low to moderate income earning households.

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A range of planning and financial tools are available to Service Managers to encourage the creation of affordable housing, including:

- property tax exemptions for municipal housing project capital facilities;
- establishing inclusionary zoning policies;
- loans and grants for municipal services corporations for affordable housing purposes; and
- establishing targets through official plans.

## **7.0 Corporate Policy Context**

This report supports:

[Brantford Brant Housing Stability Plan \(2014-2024\)](#)

2023-2026 Council Priorities 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".

## **8.0 Input From Other Sources**

*Housing Services Act, 2011*

## **9.0 Analysis**

Appendix A provides a chart of Community and Affordable housing units in the City of Brantford and the County of Brant. This includes units owned by the municipality, non-profit and coop housing providers, rent supplement units and private landlords providing affordable housing.

### **9.1 Community Housing**

Within the Community Housing portfolio in Brantford-Brant there are currently 2,184 housing units. Legislated Service Level Standards (SLS) for Brantford and Brant County is 1,645 RGI units.

The Local Housing Corporation (LHC) and twelve (12) non-profit and co-operative Housing Providers provide RGI housing units, often in buildings that

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have a mix of RGI, affordable, and market rent units. The market rents at these developments are at the low end of market rent, therefore attainable to some households.

There are also an additional 274 Rent Supplement (RS) units provided by various private and non-profit landlords across Brantford and Brant County. These units count towards Service Level Standards, tenants are selected from the centralized waiting list, and overseen by the Service Manager.

## **9.2 Affordable Housing**

Currently there are thirteen (13) private affordable housing providers in Brantford and Brant who have Municipal Housing Facilities Agreements (MHFA) with the City of Brantford and collectively maintain 518 affordable housing units.

Affordable Housing is typically funded using upfront capital grants and/or monthly affordability payments towards mortgage/debenture costs to help push rent levels below the Canada Mortgage and Housing Corporation (CMHC) Average Market Rent.

In addition to the affordable housing developments that have received some type of capital funding grant, this terminology includes those units that were developed without capital funding grants and using incentives such as Development Charge (DC) exemptions/grants for newly developed rental and affordable homeownership units that meet the definitions of affordable under the Municipal Housing Facilities By-law.

The City of Brantford and affordable development housing providers enter into a Municipal Housing Facilities Agreement (MHFA) with the City as the Service Manager to be eligible to receive funding, grants, and/or exemptions through different programs. Typical builds include a mix of CMHC Average Market Rent levels (100%, 80%, or deeper affordability) depending on their individual funding agreements.

Terminology that is now becoming more prevalent in the housing sector is 'Attainable Housing' and is sometimes used interchangeably with Affordable Housing.

Attainable housing conforms to the standard definition of affordable housing. This definition, which was developed by CMHC, holds that housing is attainable when it consumes no more than 30% of a household's gross, pre-tax income.

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However, the term Attainable Housing is used without reference to the CMHC affordability metric, and describes the ability of households to enter, and graduate to successively higher levels of the local housing market. Implicit in this usage of attainability is the idea that a range of housing options (type, size, tenure, cost) exists in the local market. Households at various income levels can find and secure (attain) suitable housing, and can ultimately advance to a different level.

### **9.3 The Difference between Community and Affordable Housing**

Community Housing has a funding model that includes operating budget subsidies and rental subsidies for RGI units and falls under the *Housing Services Act*, 2011.

For Community Housing providers, the Service Manager provides management and administration of the RGI centralized waitlist by providing operating support and rent subsidies, ensuring housing sites are being properly operated, handling complaints, and providing information and training to housing providers when there are relevant legislative changes.

Affordable Housing has a different funding model with upfront capital grants and/or affordability payments. Program requirements are based on the specific funding program and are accountable to the Service Manager according to their specific agreements. The Service Manager is responsible for administering, monitoring, and creating opportunities for these types of housing options. They are all monitored for compliance with agreements and program guidelines.

For Affordable Housing providers, the Service Manager is required to annually review information for compliance purposes, calculate the annual tax grant and annual forgivable loan write-downs, and work with those who are selling or purchasing these buildings and ensuring they are following their agreements.

## **10.0 Financial Implications**

There are no financial implications attached to this report.

## **11.0 Climate and Environmental Implications**

There are no climate or environmental implications attached to this report.

## 12.0 Conclusion

This report provides a brief overview of Community and Affordable Housing. These housing types are essential components in the housing continuum and provide affordable housing options for households in the City of Brantford and the County of Brant.



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Attachments:

Appendix A – List of Community and Affordable Housing

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