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Date January 15, 2025 **Report No.** 2025-31

To Chair and Members
Social Services Committee

From Mary Musson, Senior Director
Community Services and Social Development

1.0 Type of Report

Consent Item [X]
Item For Consideration []

2.0 Topic **2024 Annual Update on Housing Development** **[Financial Impact: None]**

3.0 Recommendation

- A. THAT Report 2025-31, 2024 Annual Update on Housing Development 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 *Housing Services Act, 2011* (HSA) designates the City of Brantford as the Service Manager (SM) 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.

As of the date of this report, 263 units of municipal housing have been completed or in progress which is 52% 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 collection of Development Charges (DCs), continuous increase of construction costs, and the reduction in grant funding received from other levels of government.

Section 10.0 Financial Implications provides a summary of the 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 as well as how a financial subsidy program can be utilized to achieve the requisite non-profit housing provider units.

5.0 Purpose and Overview

This report provides the 2024 annual update on housing development including progress on the goals set by the Brantford-Brant 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 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.

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.

Since 2020, the per unit cost has increased by 107%. Construction of the units at 5 Marlene Ave., Brantford was at \$174,427 per unit. Estimated cost per unit for the upcoming building at 346 Shellard Lane, Brantford is projected to be \$361,429.

The average percentage of development costs covered by federal and/or provincial grant funding for development projects since 2020 is 12%.

Grant funding fluctuates for each development with 177 Colborne St. West, Brantford having almost 50% of its total costs funded by grants. The development at 5 Marlene Ave., had less than 1% of its total costs covered by grant funding and currently, the planned development at 346 Shellard Lane, Brantford has less than 1% of grant funding subsidizing the total costs.

Building Faster Fund (BFF) provincial grant funding in the amount of \$3,066,849 will be utilized towards direct costs needed to purchase 389 West Street.

Funding from the BFF is intended to support further growth in housing supply, particularly through housing-enabling infrastructure (e.g., site servicing, roads, and public utilities) and other expenses that support community growth and is not purposeful for affordable housing development. However, as detailed in report [2024-513 Transfer Payment Agreement – Building Faster Fund \(BFF\) and Investment Plan](#), capital expenditures for net new shelter space or municipal homelessness service hubs are eligible for grant funding.

Figure 1 - Cost of Development

	Marlene Ave	Stinson/ Stirton	177 Colborne St	Lucy Marco	Trillium Way	389 West Street	346 Shellard	Total
Number of Units	30	4	26	41	49	43	70	263
Cost Per Unit	\$ 174,427	\$ 117,557	\$ 243,228	\$ 269,708	\$ 295,918	\$ 266,778	\$ 361,429	
\$ Costs								
Total Cost	\$ 5,232,819	\$ 470,230	\$ 6,323,920	\$11,058,009	\$14,500,000	\$11,471,475	\$25,300,000	\$ 74,356,453
Grants	\$ 40,000	\$ 200,000	\$ 3,120,000	\$ 669,794	\$ 3,050,000	\$ 3,066,849	\$ 200,000	\$ 10,346,643
County Contribution	\$ -	\$ -	\$ -	\$ -	\$11,450,000	\$ -	\$ -	\$ 11,450,000
City Contribution	\$ 5,192,819	\$ 270,230	\$ 3,203,920	\$10,388,216	\$ -	\$ 8,404,626	\$25,100,000	\$ 52,559,810
% Costs								
Grants	0.76%	42.53%	49.34%	6.06%	21.03%	26.73%	0.79%	13.91%
County Contribution	0.00%	0.00%	0.00%	0.00%	78.97%	0.00%	0.00%	15.40%
City Contribution	99.24%	57.47%	50.66%	93.94%	0.00%	73.27%	99.21%	70.69%

Figure 2 - Cost Per Unit

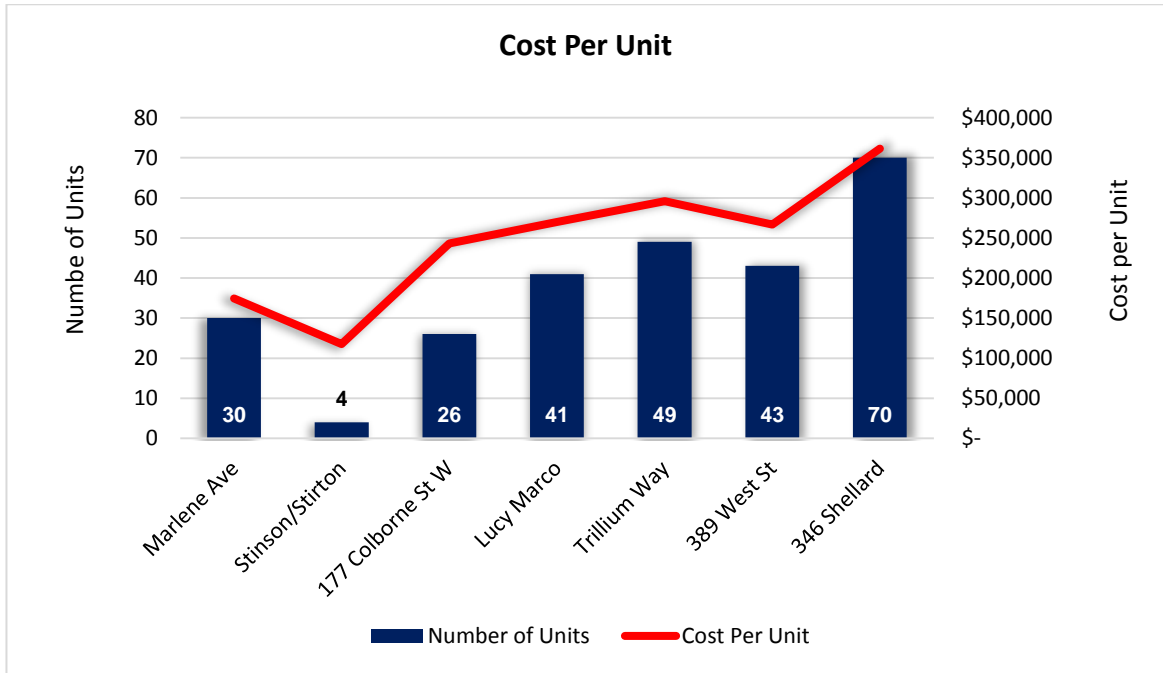


Figure 3 - Cost of Development

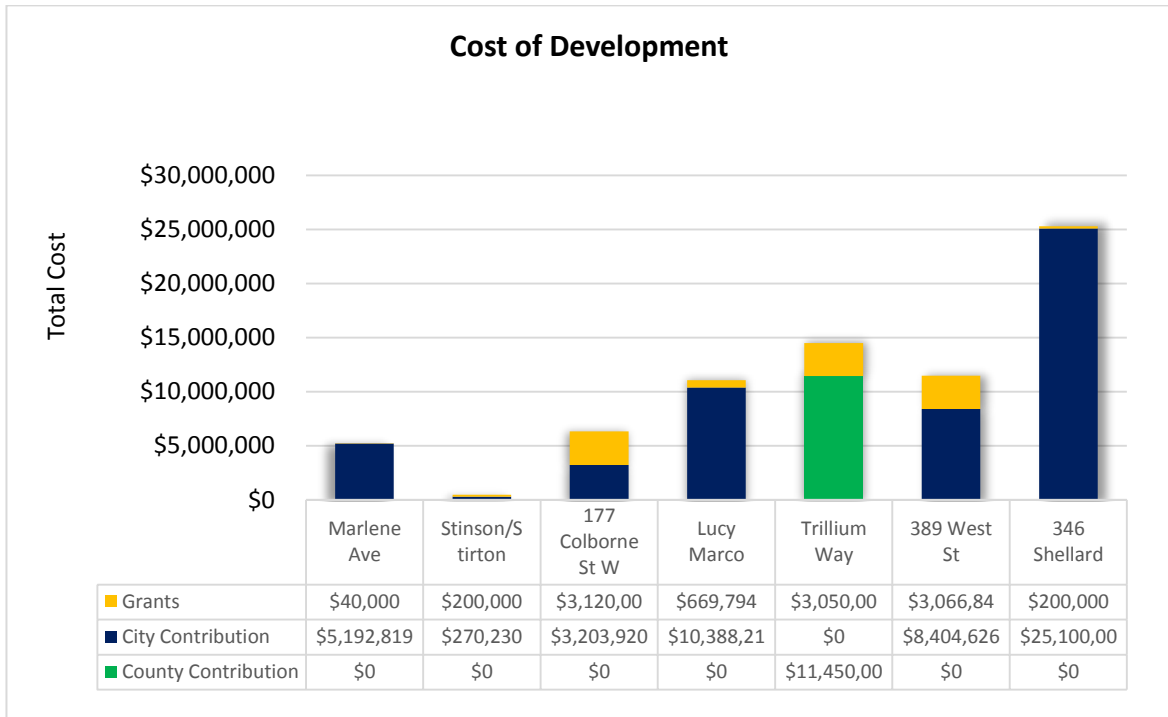
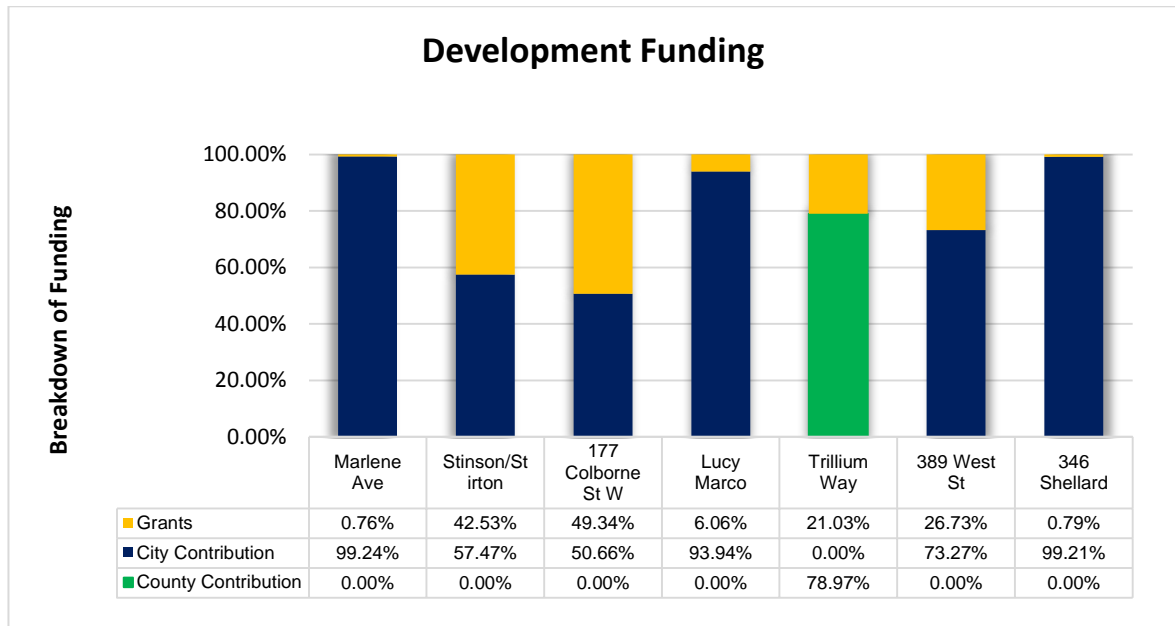


Figure 4 - Development Funding



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".

8.0 Input From Other Sources

Ministry of Municipal Affairs and Housing (MMAH)

City of Brantford - Finance

9.0 Analysis

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.

There are currently seven (7) municipal housing development capital projects that have been approved since 2020 (Table 1). With these projects, 263 new affordable housing units have been completed or are in progress, which is 52% towards the municipal housing development goal of 506 units by 2030.

Two hundred and forty-three (243) additional units are planned (Table 2).

Table 1 - Affordable Housing Development Progress

Development Site	Units	Status
5 Marlene Ave., Brantford	30	Completed 2020
18 Stirton Ave., Brantford	4	Completed 2021
177 Colborne St. W., Brantford	26	Completed 2023
Lucy Marco Place 40 Queen St., Brantford	41	Completed 2024
174 Trillium Way, Paris	49	Construction in progress
389 West St., Brantford (FoxRidge) PHASE 1	43 ¹	In Planning – 2025 start
346 Shellard Lane	70 ¹	In Planning ² – 2026 start
	263	Units in Progress/Completed (52%)

Table 2 – Affordable Housing Development Pipeline

Development Site	Units ¹	Status
687 Colborne St., Brantford	10	To commence in 2025
389 West St., Brantford (FoxRidge) PHASE 2	33	To commence in 2026
Powerline Rd., Brantford	70	To commence in 2027
702 Colborne St., Brantford	10	To commence in 2028
389 West St., Brantford (FoxRidge) PHASE 3	50	To commence in 2028
Final Site TBD - County	35	unknown / TBC
Final Site TBD - County	35	unknown / TBC
	243	Units Required (48%)
	506	Total Units

¹ Estimated

² Development start deferred from 2025 to 2026 due to acquisition of 389 West St., Brantford

Non-profit organizations wishing to develop affordable housing units are experiencing similar financial constraints.

Jaycee Brantford Non-Profit Homes Corp housing development of 24 units at 32 Bridge St., Brantford represents 7% towards the target of 337 units to be developed by non-profits. At the drafting of this report, no other housing development by non-profit organizations within the Service Manager area has commenced.

The City of Brantford as the SM have provided letters of support to Brantford Native Housing (BNH), Indwell, and the Central Ontario Co-operative Housing Federation (COCHF). These are additional non-profit organizations who are attempting to build much needed affordable housing in the Service Manager area. Brantford Native Housing and Indwell are pursuing development opportunities within the City and COCHF is exploring the opportunity to build in St. George.

In order to respond to the financial needs of non-profits wishing to develop housing, City of Brantford staff are piloting a financial subsidy program with Jaycee Brantford Non-Profit Homes Corp to support their 24-unit development at 32 Bridge St., Brantford and will be entering into an agreement to provide a financial subsidy over a set term to build these 24 units. The amount of subsidy amounts to \$62,500 per unit and is proposed to be funded from the future taxes from 282 Stanley Street. This program is limited to non-profits wishing to develop within the City of Brantford.

As demonstrated in the following section, significant funding amounts are required in order to fully achieve the development goals set by the Brantford-Brant Municipal Housing Master Plan. Municipalities throughout Ontario have been experiencing substantial funding gaps from provincial and federal levels of government and are carrying the financial burden of providing affordable housing. Municipalities continue to absorb a greater portion of responsibility of housing funding than other levels of government, even as affordability pressures and system demands intensify.

In April 2024, the Association of Municipalities of Ontario (AMO), the Ontario Municipal Social Services Association (OMSSA), and the Northern Ontario Service Deliverers Association (NOSDA) announced the undertaking of a research project to quantify the current scale and scope of homelessness in Ontario. As part of this project, one objective was to identify the gap between current municipal, provincial, and federal investments and the required investments to end chronic homelessness in Ontario by 2030.

At the time of the drafting of this report, staff are anticipating the release of the research project findings in January 2024.

10.0 Financial Implications

The information below provides a summary of the 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.

The current population split between the City and the County would result in the following number of units required by each municipality.

Table 3 - Housing Units per Population Split

Total Units per Action Plan	506	
Number of Units per Population Split	Units	Population Split
City	364	72%
County	142	28%

The City of Brantford's plan to achieve its proportionate share of the Action Plan are shown in the following tables that outline the completed units, in progress units and units to complete, along with the financing plans.

City of Brantford Housing Unit Development Update

Table 4 - City of Brantford Completed Units

Units Completed			
	# of Units	Total Cost	Average Cost per Unit
Marlene Ave	30	5,232,819	174,427
18 Stirton	4	470,230	117,557
177 Colborne St	26	6,323,920	243,228
Lucy Marco Place	41	11,058,009	269,708
Total Costing	101	23,084,978	228,564
Financing Plan			
Grants		4,029,794	
282 Stanley Street Proceeds		4,415,889	
Sale of City Assets		2,925,853	
City Reserves		3,156,513	
Development Charges		4,406,930	
Non-Tax Supported Debentures		4,150,000	
Total Financing		23,084,978	

Table 5 - City of Brantford In Progress Units

In Progress			
	# of Units	Total Cost	Average Cost per Unit
389 West Street	43	11,471,475	266,778
Shellard Lane	70	25,300,000	361,429
Total Costing	113	36,771,475	628,207
Financing Plan			
Grants		3,266,849	
282 Stanley Street Proceeds		9,156,729	
City Reserves		19,175,149	
Non-Tax Supported Debentures		5,172,748	
Total Financing		36,771,475	

Table 6 - City of Brantford Remaining Units

Remaining Units			
Total City of Brantford Units per Action Plan	364		
Less:	# of Units	Estimated Cost	Average Cost per Unit
Number of Units Completed	101		
Number of Units In Progress	113		
Remaining City of Brantford Units per Action Plan	150	52,612,000	350,000
Financing Plan			
Grants		10,522,400	
Sale of City Assets		27,201,483	
Savings from Mortgage Subsidies		4,365,717	
Non-Tax Supported Debentures		10,522,400	
Total Financing		52,612,000	

The City of Brantford’s financial plan includes the sale of City assets, grant assumptions, savings from mortgage subsidies and the use of debentures.

The County of Brant has committed to funding in the amount of \$15,125,000 for affordable housing to achieve its proportionate share of the units in the Action Plan. The following tables outline the in progress units and units to complete, along with the current financing plans.

County of Brant Housing Unit Development Update

County Contribution Commitment \$15,125,000

Table 7 - County of Brant In Progress Units

In Progress			
	# of Units	Total Cost	Average Cost per Unit
Trillium Way	49	14,500,000	295,918
Total Costing	49	14,500,000	295,918
Financing Plan			
Grants		3,050,000	
County Contribution		11,450,000	
Total Financing		14,500,000	

Table 8 - County of Brant Remaining Units

Remaining Units			
Total County of Brant Units per Action Plan	142		
Less:	# of Units	Estimated Cost	Average Cost per Unit
Number of Units Completed	0		
Number of Units In Progress	49		
Remaining County of Brant Units per Action Plan	93	32,438,000	350,000
Financing Plan			
Grants		6,487,600	
Remainder of County Contribution Commitment		3,675,000	
Additional Required County Contribution		22,275,400	
Total Financing		32,438,000	

The County of Brant’s commitment of \$15,125,000 provides sufficient funding for the current build in progress of 49 units, but as identified above, there is an additional funding need of approximately \$22.3 million for the remaining 93 units.

The housing master plan also identified an additional 337 units to be developed by non-profit housing providers. The current population split between the City and the County would result in the following number of units to be developed by non-profit housing providers by each municipality.

Table 9 - Housing Units per Population Split

Total Units per Action Plan	337	
Number of Units per Population Split	Units	Population Split
City	243	72%
County	94	28%

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 subsidy amounts to \$62,500 per unit and is proposed to be funded from the future taxes from 282 Stanley Street.

The following table summarizes how the City can utilize this funding mechanism along with savings from future mortgage subsidies to achieve the 243 non-profit housing provider units.

Table 10 - City of Brantford Non-Profit Housing Provider Subsidies

	# of Units	Total Subsidy over 10 Years	Average Cost per Unit
Jaycee Brantford Non-Profit Homes Corp	24	1,500,000	62,500
Subsidies for Non-Profit Housing Providers	219	13,665,000	62,500
Total Subsidies over 10 years	243	15,165,000	
Financing Plan			
Future Taxes from 282 Stanley Street		10,946,389	
Savings from Mortgage Subsidies		4,218,611	
Total Financing Plan		15,165,000	

Should the County of Brant consider a similar approach to offering a subsidy to non-profit housing providers to develop units, the following table summarizes the additional contributions that will be required.

Table 11 - County of Brant Non-Profit Housing Subsidies

	# of Units	Total Subsidy over 10 Years	Average Cost per Unit
Subsidies for Non-Profit Housing Providers	94	5,897,500	62,500
Total Subsidies over 10 years	94	5,897,500	
Financing Plan			
Additional Required County Contribution		5,897,500	
Total Financing Plan		5,897,500	

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.

Currently, there are 263 municipal housing units that have been completed or are currently in progress which is 52% 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.

This report summarizes the 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 as well as how a financial subsidy program can be utilized to achieve the requisite non-profit housing provider units.



Mary Musson, Senior Director
Community Services and Social Development

Prepared By:

Judy Moore
Director of Finance

Attachments (if applicable)

Copy to:

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