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Date January 15, 2025 **Report No.** 2025-34

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 **Annual Update – CMHC National Housing Co-Investment Funding for Renovation, Repair and Renewal [Financial Impact: None]**

3.0 Recommendation

- A. That Report 2025-34 Annual Update – CMHC National Housing Co-Investment Funding for Renovation, Repair and Renewal 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

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. The National Housing Co-Investment Fund (NHCF) provides capital for new affordable housing development and the renovation and repair of existing affordable and community housing.

The Canada Mortgage and Housing Corporation (CMHC) and the City of Brantford, as the Service Manager for Housing and Homelessness Services in the City of Brantford and the County of Brant, entered into an agreement for \$6,000,000 National Housing Co-Investment Fund (NHCF) contribution funding for the repair, renovation, and renewal of 600 units of municipally owned housing stock over a three-year period.

This report provides Social Services Committee the 2024 annual update on the utilization of the \$6M CMHC contribution funding received for the repair, renovation, and renewal of municipally owned housing stock. The CMHC NHCF has been utilized in twenty-six (26) completed projects and is currently allocated to an additional fourteen (14) ongoing projects. A further twenty-five (25) projects have been identified for NHCF contribution funding over the next two years, which includes fourteen (14) projects that were beyond the current 2025-2027 forecast, allowing more work to be completed earlier than originally anticipated.

A total of \$4,845,750 of the \$6,000,000 NHCF has been allocated to projects to-date.

5.0 Purpose and Overview

The purpose of this report is to provide Social Services Committee an annual update on the utilization of the \$6M CMHC National Housing Co-Investment Fund (NHCF) received for the repair, renovation, and renewal of municipally owned housing stock.

6.0 Background

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.

The NHS has programs and initiatives that can help create new housing supply and renovate and modernize existing housing supply. As part of the NHS, the National Housing Co-Investment Fund (NHCF) provides capital for new

affordable housing and the renovation and repair of existing affordable and community housing.

As approved by report 2023-675, [National Housing Co-Investment Funding for Renovation, Repair and Renewal](#), the Canada Mortgage and Housing Corporation (CMHC) and the City of Brantford, as the Service Manager for Housing and Homelessness Services in the City of Brantford and the County of Brant, entered into an agreement for \$6,000,000 National Housing Co-Investment Fund (NHCF) contribution funding for the repair, renovation, and renewal of 600 units of municipally owned housing stock over a three year period.

The NHCF contribution funding provides 30% of total repair costs towards eligible projects. The contribution funding of \$6,000,000 from CMHC has allowed the City to advance projects that would have been otherwise scheduled for 2027 or later. Under the terms of the agreement, this funding can be used to replace previously approved City funding on projects that have been completed over the last two years as well as current projects being undertaken.

The National Housing Co-Investment Fund (NHCF) provides capital for new affordable housing development and the renovation and repair of existing affordable and community housing. This CMHC funding stream has now been renamed to the Affordable Housing Fund (AHF).

7.0 Corporate Policy Context

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".

[Brantford-Brant Housing Stability Plan](#)

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

[City of Brantford Corporate Climate Change Action Plan](#)

8.0 Input From Other Sources

City of Brantford – Finance Department

9.0 Analysis

9.1 Completed Eligible Projects

The Housing and Homelessness Services and Finance departments have reviewed all recently completed capital repairs and identified eligible projects for co-investment contribution funding.

There have been 26 completed projects eligible under the co-investment contribution funding program guidelines which amounted to \$3,842,539 of city capital repair expenditures. Of these expenditures, the co-investment contribution funding allocation of 30% represented a \$875,523 savings to the City and lead to a reduced total capital expenditure of \$2,967,017. These savings were transferred back to the City's Social Housing Capital Reserve (RF0473) and the Housing Capital Reserve (RF0566).

The completed projects included a broad spectrum of repairs including, but not limited to, asbestos removal, cooling system upgrades, bathroom risers and kitchen replacements.

9.2 Ongoing Eligible Projects

Housing and Finance have identified 14 ongoing capital repair projects that meet the eligibility criteria for the co-investment contribution funding. These projects will amount to \$5,370,933 of City capital repair expenditures. Of these expenditures, the co-investment funding's allocation of 30% will represent a \$1,656,873 savings to the City and result in a reduced total capital expenditure of \$3,714,060.

These savings will be transferred back to the Affordable Housing Reserves. The identified ongoing projects include, but are not limited to, Lucy Marco Place renovations and exterior repairs at Riverside Gardens.

9.3 Planned Eligible Projects

Housing and Finance have identified 25 co-investment contribution funding eligible capital repair projects over the next two years with a total capital expenditure of \$7,811,179.

In 2025, 14 projects have been identified for a total capital expenditure of \$4,413,829 with the NHCF contribution funding covering \$1,324,149. These

projects include, but are not limited to, the roof replacements at 170 Trillium Way, Northland Gardens, and Daleview Gardens.

In 2026, 13 projects have been identified for a total capital expenditure of \$3,297,350 with the NHCF contribution funding covering \$989,205. These projects include, but are not limited to, heating system replacement at Eastdale Gardens, fan coil replacement at Heritage House, and electrical distribution panel upgrades at Lorne Towers.

9.4 Project Management

As approved in report 2023-675, \$300,000 is to be utilized to hire a consultant to project manage the two years of repairs, with 30% cost-shared with the NHCF contribution funding. The project manager scope will include advising and developing the RFP specifications; writing the scope and tendering procedures; and managing the day-to-day performance and quality of the contractors. When the projects have been awarded, the project manager, with oversight by the Manager of Housing Initiatives, Residential Assets, and Business Supports, will manage the execution of contracts on behalf of the City, including managing all construction documentation, field reviews, payment certificates, and project close-outs. The project manager contract will end after the 2-year period or sooner if the projects have been substantially completed.

To improve the cost efficiency of the bidding process, each year a number of projects with similar scope grouped together. By doing so, the City will be seeking the opportunity for more competitive and efficient bids. The grouping of similar projects together will improve the efficiency of a contractor to mobilize and order materials over a number of similar projects. Separate RFPs for each project could result in less cost competitiveness by creating multiple instances that individual contractors have to mobilize and order materials.

In 2025, capital projects focus on roof replacements and exterior refurbishments including windows and door replacement. In 2026, the projects focus on HVAC mechanical refurbishment and electrical upgrades.

10.0 Financial Implications

As outlined in the background and analysis sections, the CMHC Co-Investment Funding has been utilized in 26 completed projects and is currently allocated to an additional 14 ongoing projects. In addition, a further 25 projects have been identified over the next 2 years, which includes 14 projects that were beyond the

current 2025-2027 forecast allowing more work to be completed earlier than originally anticipated.

The following table outlines the amount of funding utilized and returned to reserves, along with the amount of funding still available for other priority projects.

Table 1 - Co-investment Funding Breakdown

	# of Projects	Total Project Cost	Co-Investment Funding Received/ (Utilized)	Amounts Returned to Housing Reserves
CMHC Co-Investment Initial Funding			\$6,000,000	
Completed eligible projects funded to date	26	\$3,842,539	(875,523)	875,523
Ongoing eligible projects to be funded	14	\$5,370,933	(1,656,873)	1,656,873
Future eligible projects	25	\$7,811,179	(2,313,354)	2,313,354
Total Co-Investment Funding Allocated to-date			(\$4,845,750)	
Remaining Co-Investment Funding to be allocated			\$1,154,250	

Part of the remaining funding will be utilized for project management to ensure the timely completion of all of these projects within the specified time period. Staff will work to continue identifying additional projects to ensure the full amount of CMHC funding is utilized.

11.0 Climate and Environmental Implications

There are no direct climate or environmental implications as a result of this report. However, municipal housing assets account for 38% of corporate building greenhouse gas (GHG) emissions as of 2022. In order for the City of Brantford to reach its target of net-zero emissions by 2050, existing buildings need to be retrofitted in a way that reduces energy consumption and GHG emissions. The NHCF contribution funding supports repair/renovation projects

such as installing energy efficient windows and doors, replacing roofs and increasing insulation, installing more energy efficient HVAC equipment, etc. which will help to reduce energy and GHG emissions by 25% across the 600 units proposed.

12.0 Conclusion

The Canada Mortgage and Housing Corporation (CMHC) and the City of Brantford, as the Service Manager for Housing and Homelessness Services in the City of Brantford and the County of Brant, entered into an agreement for \$6,000,000 National Housing Co-Investment Fund (NHCF) contribution funding for the repair, renovation, and renewal of 600 units of municipally owned housing stock over a three year period. A total of \$4,845,750 of the \$6,000,000 NHCF has been allocated to projects to-date. Staff will continue to work to identify additional projects to ensure the full amount of CMHC funding is utilized.



Mary Musson, Senior Director
Community Services and Social Development

Prepared By:

Clayton Payer
Manager of Housing Initiatives,
Residential Assets and Business Supports

Attachments (if applicable): N/A

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