



MAYORS' HOUSING PARTNERSHIPS TASK FORCE

Affordable Housing Action Plan





**The Grand River, a Canadian
Heritage River that connects
our communities together.**

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Message from Mayor Davis



While I am very proud of the City's efforts to provide support programs and assistance across the housing spectrum, from emergency shelters and supportive housing, to affordable rental units, we know it's not enough to meet the current demand; now made even more acute by the economic impact of the COVID-19 pandemic.

The Affordable Housing Action Plan is directly informed by what we have heard from residents. That input has made it clear we need urgent action now to ramp up not just the supply of housing, but the right kind of supply. The Affordable Housing Action Plan builds on measures the City is already taking by focusing on building partnerships with multiple organizations to create new housing opportunities and fostering the development of affordable housing.

I am proud of the commitment of council, staff and community organizations in continuing to provide insight and leadership in meeting the needs of Brantford's most vulnerable. I want to thank the Mayors' Housing Partnership Task Force for working diligently through the pandemic in creating an Affordable Housing Action Plan that we hope will launch a comprehensive approach to create more housing options for young people, growing families, seniors and our most vulnerable residents.

Brantford Mayor Kevin Davis

Message from Mayor Bailey



The County of Brant is pleased to partner with the City of Brantford on new affordable housing initiatives that will benefit both City of Brantford and County of Brant residents. Affordable housing has been an ongoing concern for many Brant residents and the ongoing pandemic has exasperated the need to offer a more comprehensive housing plan to meet a variety of needs within our community.

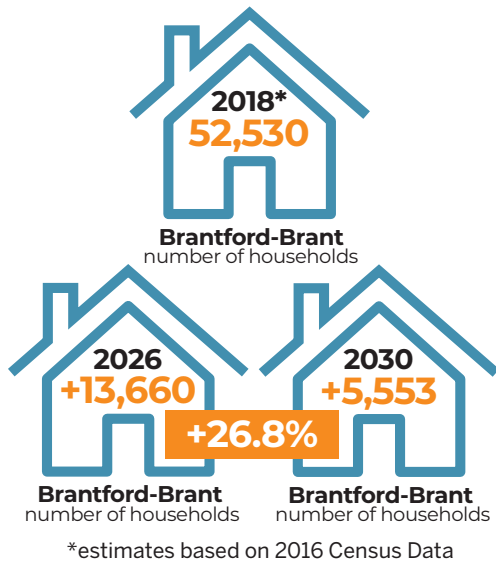
I am encouraged at the progress the Mayors' Housing Partnership Task Force has made and am hopeful the Affordable Housing Action Plan will present a road map of new opportunities for our communities.

The Mayors' Housing Partnership Task Force seeks to efficiently increase rental capacity and create a long-term plan to secure an appropriate supply of affordable housing. The County will continue to work with the City, other local partners and the Province to develop affordable housing that will meet a variety of needs within the community and to support the health and wellbeing of citizens.

County of Brant Mayor David Bailey

Introduction

Brantford and Brant County form a community with a rich history shaped by their shared location surrounding the Grand River and proximity to major consumer and industrial markets throughout North America. With a combined population in excess of approximately 134,000 the City of Brantford and County of Brant are separate municipalities but share certain services including affordable housing. Brantford and Brant County are also located adjacent to Six Nations of the Grand River, which is the largest First Nations reserve in Canada.



Brantford and Brant are desirable communities for individuals to raise families and age in place successfully and, as a result, significant growth in the number of households is expected in the future; specifically, an increase of 13,660 households for Brantford and Brant by 2026 and an additional 5,553 households by 2030 (representing an overall increase of 26.8%).



**Our Community
Thrives When
Everyone Has
a Home**

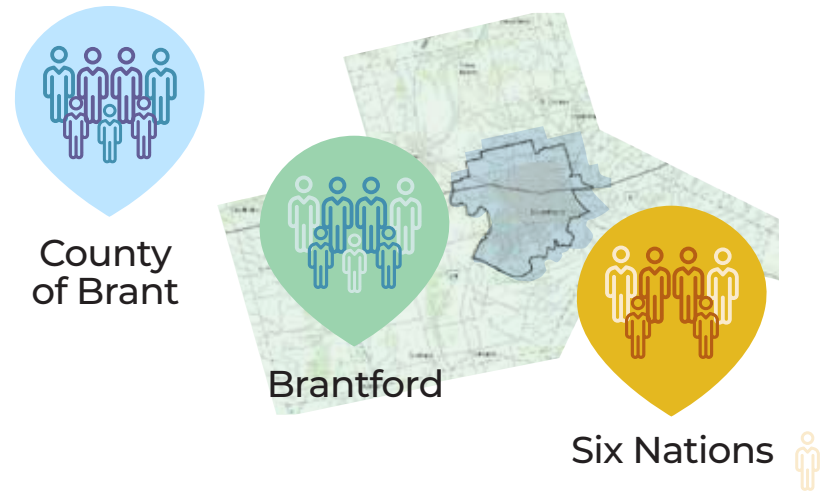
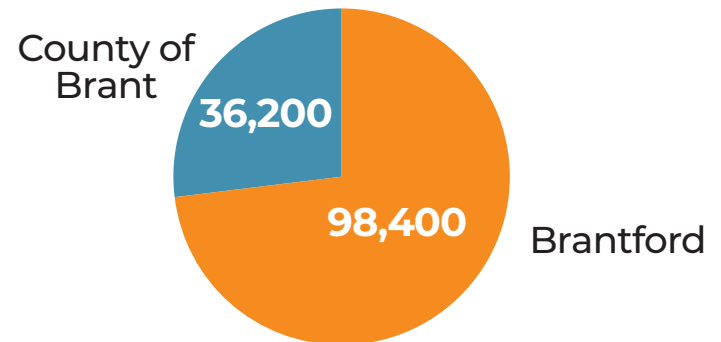


Figure 1: Population*



*recent estimates based on 2016 Census Data

Creating increased affordable housing options and accelerating new housing development is critical to improve the economic stability, health, and well-being of individuals and households in the City of Brantford and County of Brant. Over the past several years the demand for housing has outpaced new development, resulting in lower vacancy rates and higher housing costs. It is increasingly difficult for potential home buyers and renters to find suitable options, creating significant impacts across the housing continuum.

Background and Objectives

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 (Table 1). At its March 2020 meeting, the Task Force created project teams to address three key objectives:



Discover the Opportunities



Work Together



Make Development Easier

The project teams were divided into the Inventory and Mapping Team, the Financial Options Team, the Mentorship Team, and a Joint Application Team to provide the framework for future joint Applications.

Task Force Project Team Tasks:

- 1 Inventory housing assets and needs by neighbourhood/ community
- 2 Inventory available land and buildings
- 3 Inventory leverageable assets
- 4 Review municipal financing options
- 5 Develop Mentoring Program for new partners
- 6 Provide Information and Education Sessions to interested partners
- 7 Develop a joint funding application process to acquire funding from the Canada Mortgage and Housing Corporation or other opportunities
- 8 Review the Municipal Building Development Review Process



Table 1: Mayors' Housing Partnerships

Representative	Organization
Mayor Kevin Davis	City of Brantford
Mayor David Bailey	County of Brant
Councillor Dan McCreary	City of Brantford
Councillor Rick Weaver	City of Brantford
Councillor Steve Howes	County of Brant
Phil McColeman	Member of Parliament, Brantford-Brant
Teresa Percival	Office of Member of Parliament, Brantford-Brant (alternate)
Will Bouma	Member of Provincial Parliament, Brantford-Brant
Milan Novakovic	Office of Member of Provincial Parliament, Brantford-Brant (alternate)
Dan Brooks	CEO, Habitat for Humanity, Brant-Norfolk
Rev. Jennifer Canning	Chair, Ecumenical & Interfaith Chaplaincy Advisory Committee
Graham Cubitt	Director of Projects & Development, Indwell
Natasha Dobler	Executive Director, Nova Vita Domestic Violence Prevention Services
Lori-Anne Gagne	Executive Director, Victoria Park Community Homes
Odete Gomes	Past President, Brantford Home Builders' Association
Andy Joseph	Executive Director, Brantford Native Housing
Don Lea	Realtor, Brantford Regional Real Estate Association
Laurie Macintyre	Property Manager, Jaycee Homes
David Prang Brian	CEO, Chamber of Commerce Brantford-Brant
Sibley	Executive Director, Hamilton East Kiwanis Non-Profit Homes Inc.

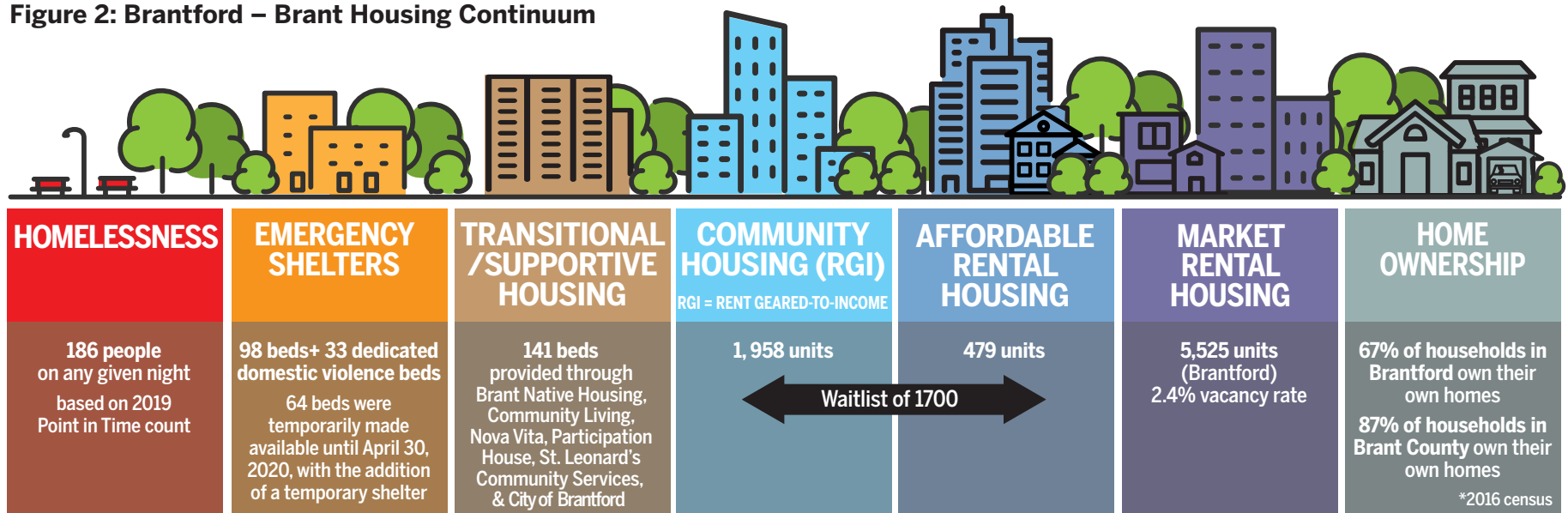


Like most other municipalities in Ontario, housing development in Brant and Brantford has been driven by periodic funding opportunities made available primarily through the provincial and federal governments. This means that when funding has been made available, the City seeks out a specific development opportunity. This reactive approach impedes long-term strategic planning on a portfolio-wide basis. The Task Force was created to be a catalyst for collaboration and partnership building because reaching the goal of creating more housing options, more quickly, across the housing continuum will require sustained effort across multiple partners.

Housing Continuum and Analysis

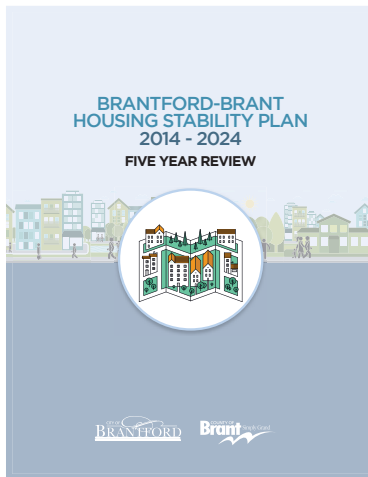
As of 2020, the Affordable Housing wait list for Brantford and Brant County remained at an all-time high of over 1,700 active applicant households, this has doubled since 2010. Depending on household composition and client type, applicants are waiting two to eight years for an offer of affordable housing; a non-senior applicant can wait over eight years for a one bedroom unit. Pressures on the general rental housing market are evident from vacancy rates that have decreased year over year since 2013 and continue to be at an all-time low. A healthy rental vacancy is considered to be 3%. In 2018, the average overall vacancy rate was 1.4% compared to a marginally healthy rate of 2.9% in 2013.

Figure 2: Brantford – Brant Housing Continuum



The Mayors' Housing Partnerships Task Force is focused on assisting moving people forward on the continuum, out of homelessness and transitional housing, into more permanent housing by building the rental capacity in Brantford and Brant County

Housing Continuum and Analysis



As the designated Service Manager for community housing in the Brantford and Brant community, the City of Brantford updated the provincially mandated 10-year Brantford-Brant Housing Stability Plan (HSP) and created a new Municipal Housing Master Plan in October 2019. The HSP supports the vision that everyone “has a home to live in that meets their needs”; and the Master Plan established a long-term infrastructure plan to guide the City and County in maximizing the use of land and assets to increase the supply of ongoing affordable housing. The work of The Mayors’ Housing Partnerships Task Force will, in part, enhance Brantford-Brant’s current and future response to increase rental capacity including affordable rentals.

The Mayors’ Housing Partnerships Task Force understands the concerns of local residents across the many neighbourhoods that comprise Brantford and Brant County, and that residents may have a “Not in my Backyard” or NIMBY perspective. The work to supply more affordable housing is focused on providing diverse, mixed-income development; new affordable housing is not a community where every tenant requires a rent subsidy. The Action Plan moving forward is committed to improving rental capacity in Brantford and the County of Brant, and new affordable housing communities will be mixed-income communities that include full market rent units, average market rent units and below average market rent units.



Low vacancy rates mean more households competing for available housing stock. Private sector landlords have reported that one available unit can yield as many as 50 applicants. Municipalities such as Brantford and Brant are looking to address pressures through partnerships with private, non-profit, and faith-based organizations to deliver more affordable housing options.



Mayors' Housing Partnerships Task Force Action Plan

The work of the Mayors' Housing Partnerships Task Force successfully brought members of the community, industry partners and our municipalities together to create an Action Plan to sustain and increase affordable housing options in Brantford and Brant.

Appendix A outlines the detailed Mayors' Housing Partnerships Task Force Action Plan, with Project Team accomplishments in 2020, future actions, timelines, and lead contacts; all based on an approach that will continue to evolve as properties, funding and joint applications proceed.

Examples of early successes and the work of the Task Force in 2020 include:

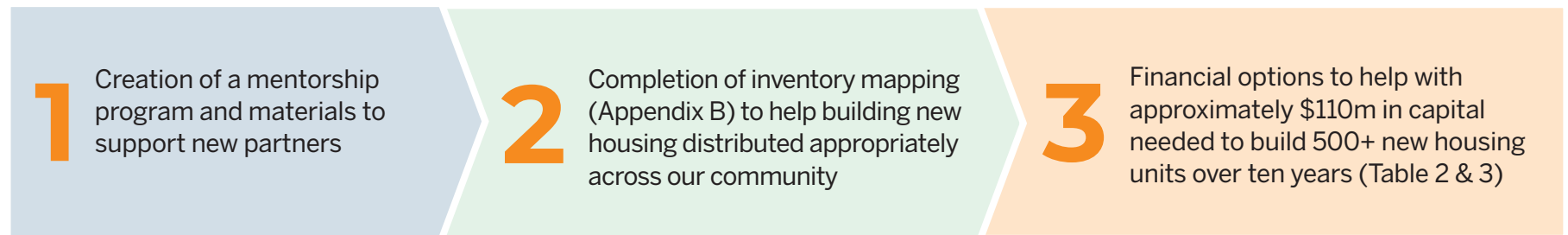


Table 2 - Housing Master Plan Cost Projections (479 more units, 30 already completed)

Number of Units	Projected Completion Years	Location	Estimated Costs
74	2022-2024	Brantford	\$15,800,000
49	2023	Paris (170 Trillium Way)	\$10,900,000
356	2024-2031	TBD	\$76,800,000
Total 479			\$103,500,000
Total Non-debt Capital Required (from City and County)			\$55,000,000



Mayors' Housing Partnerships Task Force Action Plan

Table 3 - City Council Approved Affordable Housing Funding Initiatives

Brantford City Council Approved Initiative	Estimated Proceeds Years 1-5	Estimated Proceeds Years 6-10
Sale of Municipal Property 2020	\$14,000,000	
Future tax revenues from that municipal property		\$10,000,000
Sale of administrative properties	\$7,000,000	
	\$21,000,000	\$10,000,000
Total over 10-Year Plan	\$31,000,000	

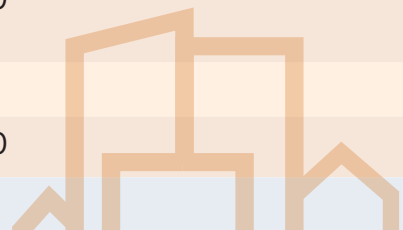



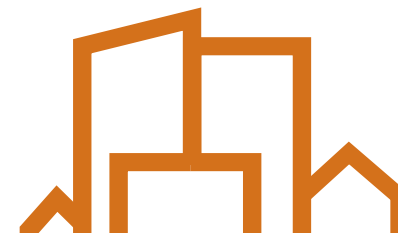
Table 4 - Additional Potential Affordable Housing Funding Sources

Description of Funding Source	Estimated Proceeds Years 1-5	Estimated Proceeds Years 6-10
City Council approved initiatives from Table-3	\$21,000,000	\$10,000,000
Reinvestment of mortgage subsidies	\$2,800,000	\$6,075,000
	\$23,800,000	\$16,075,000
Total over 10-Year Plan	\$39,875,000	
County of Brant Contribution*	\$15,125,000	
Total Non-debt Capital From City and County	\$55,000,000	



*Based on another City & County cost sharing contribution arrangements (72.5% City, 27.5% County)

Next Steps



With the current pandemic and related financial challenges now is the time to continue resilient and solid leadership in government services, business, programs that benefit all citizens, and in our community as a whole. Now more than ever it is important for community partners, governments and financial organizations to work together, forming partnerships to help increase housing affordability across the housing continuum. In the months and years ahead it is vital to reevaluate and seek innovative ways to meet the housing needs of our community as we collectively move forward from the pandemic crisis.

We know that creating more affordable housing options and supporting new housing development efficiencies is critical to improving the economic stability, health, and well-being of individuals and households in the City of Brantford and County of Brant. The work of the Mayors' Housing Partnerships Task Force will result in achieving those efficiencies and new housing development opportunities for our collective community because we know our community thrives when everyone has a Home.



The City of Brantford and County of Brant are committed to ongoing engagement and partnerships that will continue the collaboration achieved through the Mayors' Housing Partnerships Task Force and achieving the deliverables in the Action Plan (Appendix A).



Appendix A

	Task Force Action Plan Items	Action Details	Timeline /Status	Project Team Members/ Lead Contacts*
Inventories and Mapping Team				
1	Inventory housing assets and needs by neighbourhood/community	Create mapped inventories of potential housing sites in both the City and the County	October 2020 - Ongoing	Faith Fellowship, Jaycee Homes, City of Brantford (Finance, Planning, and Housing), Brant County
1.a	Inventory existing housing partner sites in Brantford and Brant County	Ensure inventory mapping includes existing inventory information	October 2020 - Ongoing	
1.b	Create a social media campaign to reach out to potential partners and include any additional sites that could be used for housing	Ongoing community outreach looking for partners with land, or existing property/ structures that may be interested in providing more rental housing for the community	October 2020 - Ongoing	
1.c	Create an updated Housing Continuum Infographic to better illustrate and communicate the need for additional affordable housing supply in Brantford and Brant	Create an easy to understand graphic representation of what the existing Brantford - Brant housing market looks like that illustrates the need for more affordable housing	September 2020	
1.d	Outline a potential process to speed up the zoning and planning approvals required to building more affordable housing options	Determine how to create a quicker process to gain approvals to building multi-residential mixed-income rental communities that can add to the housing continuum supply	September 2020 - Ongoing work via new City of Brantford Official Plan	
2	Continue to inventory available land and buildings	Map current vacant municipal land in the City and County, as well as work with non-profit groups to map any other potential land for housing. Demographics will be reviewed for services nearby these lands as well.	December 2020 - Ongoing	
2.a	Identify sites that might be made “shovel ready” to support creating more housing, more quickly moving forward	Four sites identified and report to City Council approved to begin planning and zoning consultations for future development	September 2020 - Ongoing	

*Lead Contacts for Ongoing Work = Housing & Homelessness Dept. Staff

Appendix A

	Task Force Action Plan Items	Action Details	Timeline /Status	Project Team Members/ Lead Contacts*
Financial Options Team				
3	Inventory leverageable assets	Create an inventory of leveragable assets that could be used to fund affordable housing	August 2020	Indwell, Hamilton East Kiwanis Non-Profit Homes Inc., Brant County, City of Brantford (Finance, CAO, Planning, Housing)
3.a	Identify potential sources of existing funding that utilized for affordable housing projects	Outline options for the municipal contribution that could be considered to fund the municipal portion of the capital costs which might include: <ul style="list-style-type: none"> • Use of Reserves • Net Profit after sale/replacement of Woodlawn units • Call outstanding promissory notes • Debt Financing/Re-mortgaging • Sale of other city owned properties • Deferral of other City capital needs • Future allocation of Casino funds 	August 2020	
4	Review municipal financing options	Outline all options for which funding can be made available for the capital costs of new affordable housing units included: <ul style="list-style-type: none"> • Leveraging existing assets. This can include either repurposing or re-mortgaging existing stock. Both the municipalities and non-profit partners have the opportunity to look at existing buildings for this purpose. The municipalities may look at the sale of other lands/assets to generate funds (i.e.. sale of Arrowdale). • Grant funding. All parties need to be proactive in efforts to seek out and secure these opportunities • Reserves. Opportunities for municipalities to use/build reserves • Debt. Opportunities for municipalities to issue new debt. Need to be cognizant of prescribed debt limits. 	October 2020 - Ongoing	City of Brantford & County of Brant
4.a	Create a model outlining the financial resources required to build the target of 506 municipally owned and operated units	Report to the Taskforce a financial projections which outline the required municipal contributions required to meet 2030 housing targets as outlined in the Housing Master Plan	September 2020	
4.b	Report to council outlining a list of funding options to be considered	Determine how to create a quicker process to gain approvals to building multi-residential mixed-income rental communities that can add to the housing continuum supply	July 2020	

*Lead Contacts for Ongoing Work = Housing & Homelessness Dept. Staff

Appendix A

	Task Force Action Plan Items	Action Details	Timeline /Status	Project Team Members/ Lead Contacts*
	Mentorship Program Team			
5	Develop Mentoring Program for new partners	Re-examine information to develop a strategy to engage new and existing partners going forward. Potentially including <ul style="list-style-type: none"> • A deeper dive into the interested organizations • Developing a series of workshops such as <ul style="list-style-type: none"> • So You Want to Develop Housing – Here’s What You Need to Do • So You Want to Partner in the Provision of Affordable Housing • Understanding the Finances of Developing Housing 	August 2020	Habitat for Humanity Brant-Norfolk, Nova Vita, Victoria Park Community Homes, City of Brantford Housing
5.a	Develop survey for potential partners	Collecting information from new and existing partners to inventory resources and skills that partners can contribute.	September 2020	
5.b	Create an outline of the mentorship program to be shared with potential partners	Outline the mentorship program in detail in to share program information with partners	September 2020	
5.c	Engage with new potential partners	Connected with additional groups such as faith community, private landlords, property owners, and local service agencies who are interested in housing development	October 2020 - Ongoing	
6	Provide Information and Education Sessions to interested partners	<ul style="list-style-type: none"> • Provide Information and Education Sessions • Develop a “travelling” information session team that goes around to different organizations to inform them about the process of becoming a housing provider and if interested, this team would then connect or assign a mentor organization or person to guide them through the process. • Individual discussions could be held with interested stakeholders for clarification (or exclusion based on feedback) 	Q1 2021 - Ongoing	
6.a	Continue to inventory available land and buildings	Develop a introduction to housing presentation which will be used to provide basic information around affordable housing to new partners	October 2020	

*Lead Contacts for Ongoing Work = Housing & Homelessness Dept. Staff

Appendix A

	Task Force Action Plan Items	Action Details	Timeline /Status	Project Team Members/ Lead Contacts*
Joint Application Team				
7	Develop a joint funding application process to acquire funding from the Canada Mortgage and Housing Corporation	<ul style="list-style-type: none"> • Inventory potential funding (grants, loans, partnerships) and detail criteria such as eligibility, amounts, targets, and outcomes • Developed a plan for Joint Funding Application when appropriate and available 	Q2 2021 - Ongoing	Indwell, Nova Vita, Office of the MPP Brant-Brantford, City of Brantford Housing
7.a	Create an inventory of potential grant opportunities	The inventory will include details such as eligibility criteria, project specifics, grant vs. loan, amount, funding source, etc.	August 2020 - Ongoing (with updates as new opportunities are available)	

	Task Force Action Plan Items	Action Details	Timeline /Status	Project Team Members/ Lead Contacts*
Industrial Partners Team				
8	Review the Municipal Building Development Review Process	Outline opportunities to encourage development from the private sector in within the municipal Building Development Review Process	November 2020 - Ongoing (including new Official Plan and associated zoning through to Q4 2022)	Indwell, Brantford Home Builders' Association, Brantford Regional Real Estate Association, Chamber of Commerce Brantford-Brant

*Lead Contacts for Ongoing Work = Housing & Homelessness Dept. Staff

Appendix A

	Task Force Action Plan Items	Action Details	Timeline /Status	Project Team Members/ Lead Contacts*
Future Focused Action Team				
9	Conduct a feasibility study to determine how many additional seniors' units can be built on the jointly owned (City of Brantford & County of Brant) John Noble Home property	The parcel of land at 97 Mount Pleasant Street is co-owned by the City and the County and is already home to two mixed-income apartments for Seniors. Explore options to utilize more land at this location for similar development.	Q4 2021	City Staff - Housing Master Plan Working Group
10	Use the results of the mapping exercise to demonstrate how an additional 476 affordable housing units, per the Housing Master Plan, can be appropriately distributed across the City of Brantford and County of Brant	The mapping exercise shows that existing affordable housing is concentrated in certain Wards, ensure that new mixed-income developments are developed across other Wards in the City and the appropriate Wards to meet demand in the County.	January 2021 - Ongoing	City Staff - Housing Master Plan Working Group
11	City's Housing Provider Mortgage Stability Reserve be redirected to a Housing Provider Stability Reserve	Housing Provider Stability Reserve will be utilized to assist and maintain existing non-profit provider units.	Q1 2021	Housing & Homelessness Services and Finance Department
12	Use funds from the recent sale of municipally owned property be used to fund new housing initiatives including:	Staff to develop guidelines and associated municipal housing facilities agreement; subject to further financial allocations and City Council directions	2021 - 2022/23	City Staff - Housing Master Plan Working Group
12.a	Create up to 70 new housing units located at Shellard Lane	↓ Staff to continue to seek source funding; target subject to financial details potentially through joint applications	2022/23	
12.b	Issue EOI for a new supportive housing build/conversion in the City of Brantford	↓ Staff to continue to seek source funding; target subject to financial details potentially through joint applications	Q1 2021	
12.c	RFP for non-profit housing providers to expand stock in the City of Brantford	↓ Staff to continue to seek source funding; target subject to financial details potentially through joint applications	Q3 2021	
13	City staff provide ongoing support to the Housing Mentorship Program	Staff will participate, support, and offer guidance with Joint Applications for new affordable housing with proponents as appropriate and necessary.	January 2021 - Ongoing	Housing & Homelessness Services Staff

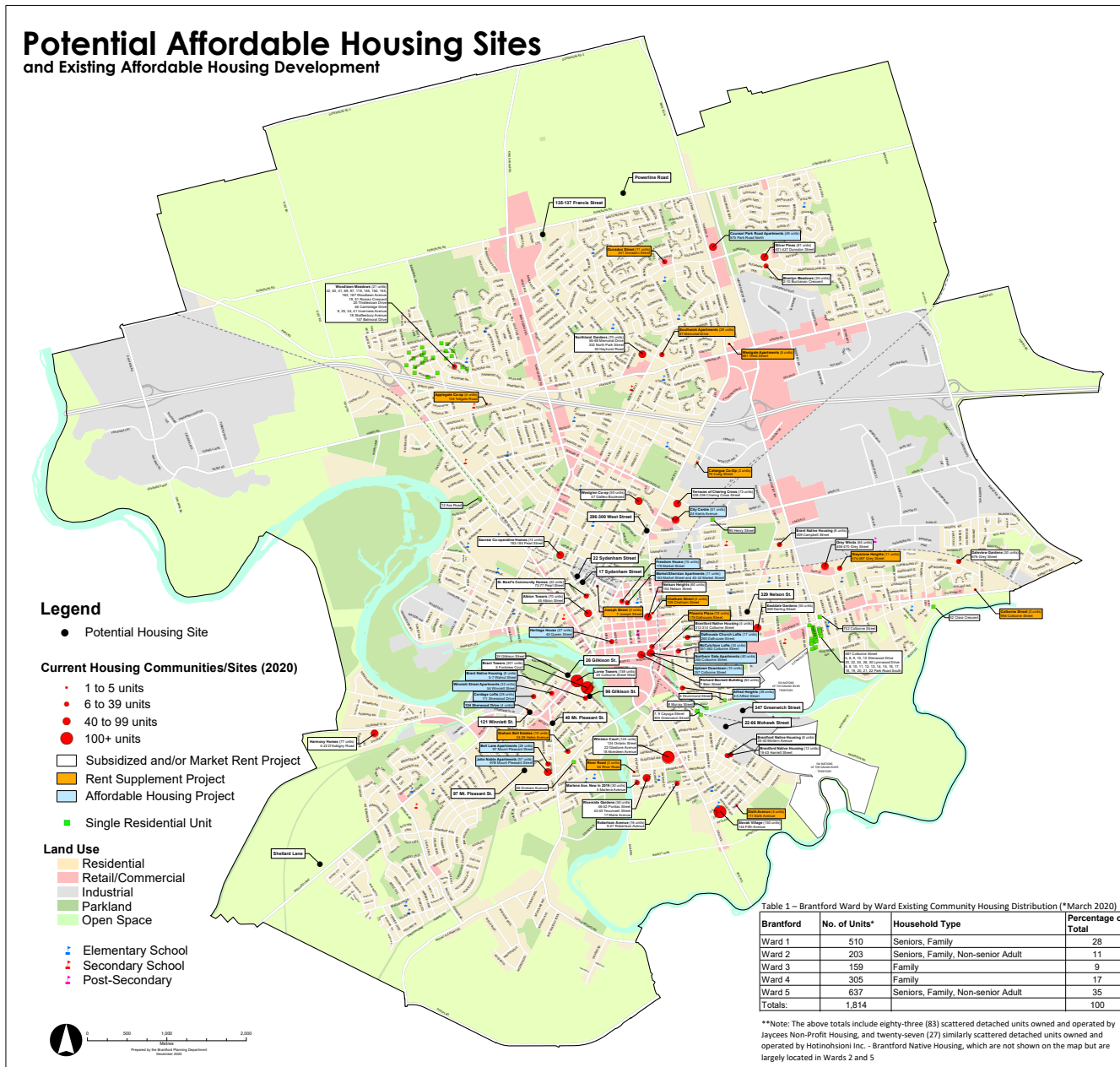
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Appendix A

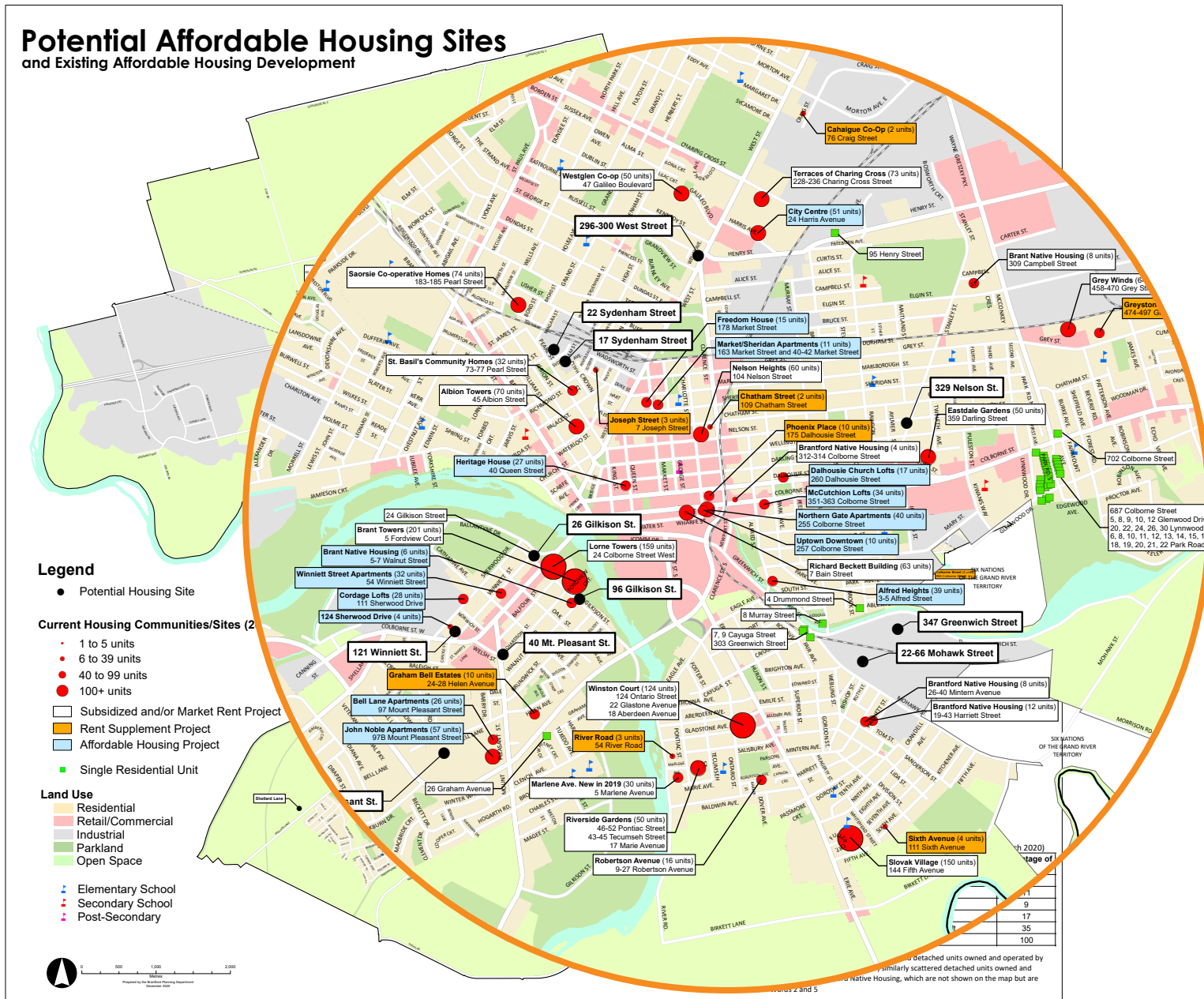
	Task Force Action Plan Items	Action Details	Timeline /Status	Project Team Members/ Lead Contacts*
Future Focused Action Team				
14	City Housing Services, Planning, and Engineering staff establish an ongoing Housing Master Plan Working Group.	The working group will include staff from other departments as necessary and a staff representative from Brant County; the Housing Master Plan Working Group will also consult with community housing partners and potential new providers or mentorship candidates as necessary.	Q1 2021 - Ongoing	City staff, County Staff and community housing partners
15	City staff maintain an inventory of potential grant opportunities	Details such as eligibility criteria, project specifics, grant vs. loan, amount available and that funding sources be maintained, updated and distributed as new funding opportunities emerge.	August 2020 - Ongoing	City Staff - Housing Master Plan Working Group
15.a	Engage with partners as funding opportunities become available	City staff continue discussion with partners including the County of Brant in order to develop and submit funding applications for new affordable housing development opportunities.	January 2021 - Ongoing	Housing & Homelessness Services Staff
16	Review the exemption for Development Charges (DC) for in-fill developments in the downtown core, be reviewed for the next DC bylaw		Q3 2021	City Staff - Housing Master Plan Working Group
17	Ongoing repairs and future capital projects to align with the goal of the City's Climate Change Emergency Declaration	Examine opportunities to align repairs and future capital projects with the City's Climate Change Action Plan.	Q4 2021	City Staff - Housing Master Plan Working Group

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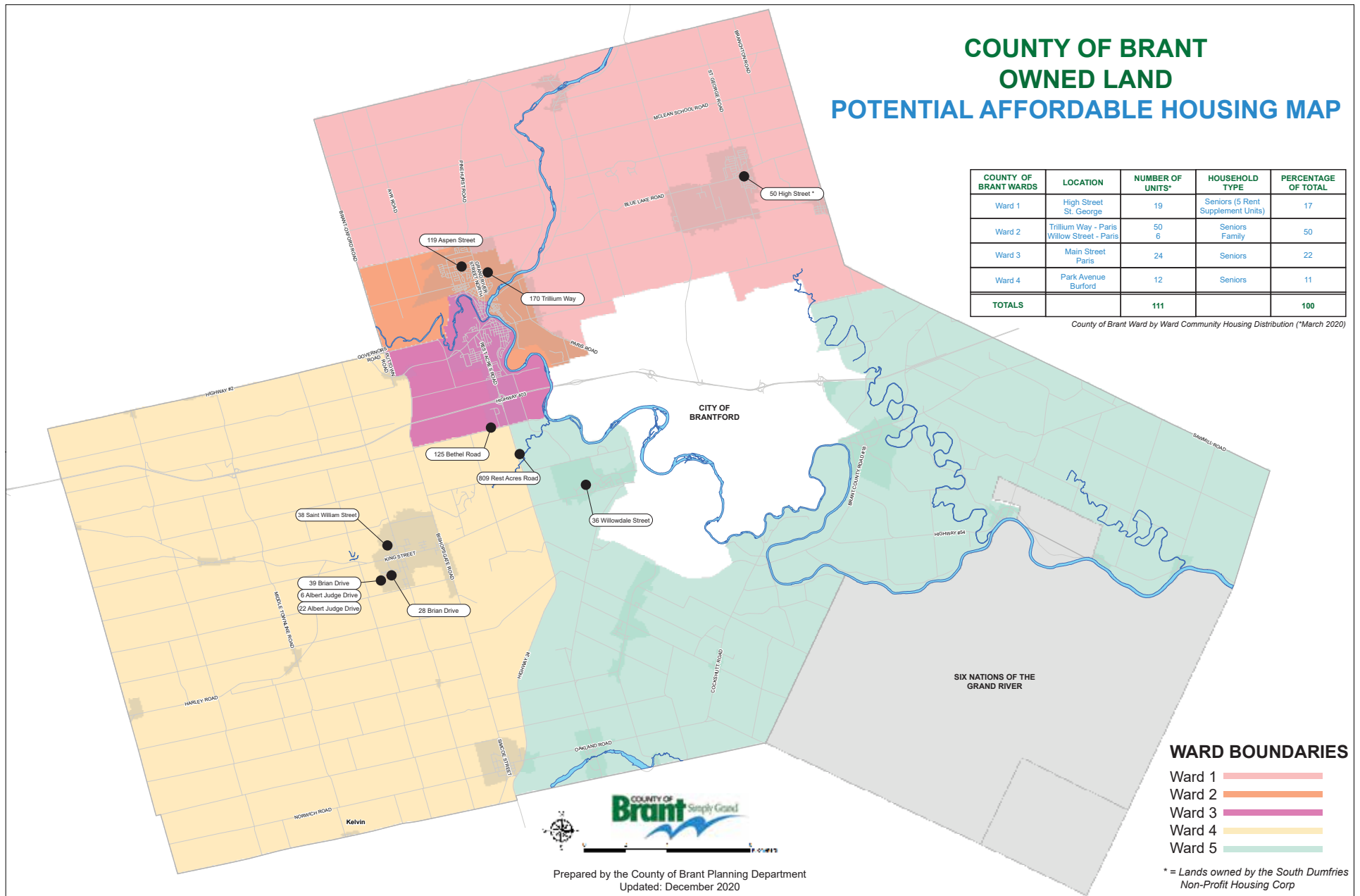
Appendix B - Inventory Mapping (City of Brantford)



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