



GTA Indigenous Supportive Housing Program (GTA ISHP)

**Program Guidelines
November 2017**

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Introduction

Miziwe Biik Development Corporation (MBDC) was established in 2004 by Miziwe Biik Aboriginal Employment and Training. The mission of MBDC is to serve as a vehicle for the economic advancement and self-sufficiency of the Aboriginal community in the Greater Toronto Area (GTA). To this end, MBDC engages in activities that focus on access to business development and training, business loans/grants, affordable housing, and other opportunities that will economically advance the members of the GTA Aboriginal community.

The GTA Indigenous Supportive Housing Program (GTA ISHP) is a component of the Supportive Housing Investment, which was developed by the Ministry of Housing (MHO). The GTA ISHP is specifically designed to be administered by Indigenous organizations for Indigenous people in need of affordable housing and support services.

Background

Greater Toronto Area Aboriginal Housing Consultation – 2008

Miziwe Biik Aboriginal Employment and Training, in partnership with other Indigenous groups, undertook an extensive consultation process in the GTA to determine how best to utilize the funds from a Federal Trust for off-reserve funding. On June 2, 2008, they submitted their final report to the Ontario Ministry of Municipal Affairs and Housing (MMAH) with their findings and recommendations.

Among other things, the report confirmed support for an Aboriginal-controlled institution that is representative of the community, open, and transparent. The report further confirmed MBDC was an effective and efficient agency to deliver the Off-Reserve Housing Trust Fund insofar as the organization:

- respects Indigenous culture and values;
- operates in conjunction with Miziwe Biik Aboriginal Employment and Training, which has a strong history of financial accountability to the community and all levels of government;
- strengthens the capacity of the Indigenous community in the GTA;
- provides a solid foundation for future investment; and,
- offers an excellent platform for linking and leveraging housing with a variety of non-housing supports and services.

The final report of the 2008 Greater Toronto Area Aboriginal Housing Consultation is available at <http://www.mbdc.ca/acrobat/abconsultfinal.pdf>

Provincial Context

In recent years, the Province has moved forward with several strategic activities and reports to tackle the challenges of housing and homelessness. The Supportive Housing Investment – and its components, the Home For Good Program (HFGP) and the ISHP, among others – are informed by these activities and reports, which include:

1) Indigenous Housing Strategy Engagement Table

The Indigenous Housing Strategy Engagement Table was created in 2016 and is a collective of Indigenous organizations and MHO partners working towards the development of a provincial Indigenous Housing Strategy as part of the Province of Ontario's Long term Affordable Housing Strategy (2016 update). The table's Indigenous organizational members are Metis Nation of Ontario, Miziwe Biik Development Corporation, Ontario Aboriginal Housing Services, Ontario Federation of Indigenous Friendship Centres, Ontario Native Women's Association and representatives from the Ontario Non-Profit Housing Association.

The GTA ISHP is informed by the Indigenous Housing Strategy Engagement Table discussions regarding the fundamental need for Indigenous ownership, management, design and construction of housing that addresses the housing and related needs of First Nations, Metis and Inuit individuals, families and communities across the life cycle in a cultural and wholistic way.

2) Poverty Reduction Strategy

Through its second Poverty Reduction Strategy, *Realizing Our Potential*, launched in September 2014, Ontario made commitments including:

- Ending homelessness over the long-term;
- Building the evidence base required to guide effective poverty reduction policies and programs; and
- Seeking expert advice to help define homelessness, understand how to measure and collect relevant data, and to set a target related to homelessness.

3) Expert Advisory Panel on Homelessness

In January 2015, Ontario established an Expert Advisory Panel on Homelessness to provide recommendations on how to achieve the goal of ending homelessness under the Province's Poverty Reduction Strategy. In October 2015, the Panel released its report, *A Place to Call Home: Report of the Expert Advisory Panel on Homelessness*.

In response, the government committed to a number of immediate and long-term actions, including setting a target to end chronic homelessness in 10 years, by 2025 through prioritizing provincial actions to reduce homelessness in four areas: chronic homelessness; youth homelessness; Indigenous

homelessness; and homelessness following transitions from provincially-funded institutions and service systems (e.g. hospitals and prisons).

4) Long-Term Affordable Housing Strategy (LTAHS) Update

In March 2016, Ontario unveiled its Long-Term Affordable Housing Strategy Update, guided by an updated vision that:

Every person has an affordable, suitable and adequate home to provide the foundation to secure employment, raise a family and build strong communities.

The vision is associated with two key outcomes:

- All Ontarians have an affordable, suitable and adequate home; and
- Reduced homelessness and ending chronic homelessness.

Also, as part of the LTAHS Update, the government developed a Supportive Housing Policy Framework, and a Best Practice Guide. These documents should be considered when designing local supportive housing programs.

5) Comprehensive Mental Health and Addictions Strategy – Phase 2

In 2011, the Province launched the Comprehensive Mental Health and Addictions Strategy, which has helped people access coordinated mental health services, when and where they need them. Phase 2 of the Strategy includes the creation of a Mental Health and Addictions Leadership Advisory Council, and increasing support to community services partners.

In its 2016 report, *Moving Forward – Better Mental Health Means Better Health*, the Advisory Council recommended that Ontario create at least 30,000 units of supportive housing for people with mental health and addiction issues over 10 years.

Investment in Supportive Housing

As part of the 2016 Budget and the LTAHS Update, the Province of Ontario reaffirmed its goal of ending chronic homelessness by 2025. A significant component of this goal is an on-going investment in supportive housing, including:

- Operating funding for housing assistance and support services, eventually assisting up to 6,000 families and individuals in supportive housing; and
- Support for the construction of up to 1,500 new supportive housing units over the long-term.

In total, up to \$33.3 million in operating funding is being made available in 2017-18, up to \$66.6 million is being made available in 2018-19 and up to \$100 million in 2019-20 for housing assistance and support services. Capital funding is also available to help create new supportive units, with the help of affordability payments over a 20-year period.

Indigenous communities are significantly over-represented among the homeless population and are more likely to face difficulties finding a place to call home

compared to non-Indigenous people in Ontario. Therefore, up to \$20 million in operating funding is being invested over the next two years to give Indigenous people better access to supportive housing, with funding increasing to up to \$20 million annually by 2019. Two Indigenous organizations will administer the program:

- MBDC in the Greater Toronto Area (GTA), that is the Region of Durham, the Region of Halton, the Region of Peel, the Region of York, and the City of Toronto, and
- Ontario Aboriginal Housing Services (OAHS) in the rest of Ontario.

MBDC has been allocated 25 per cent of the funding set-aside for the GTA ISHP.

Program Summary

Supportive housing is widely recognized as being a key component to assisting people living with complex physical and mental health issues to achieve and maintain housing stability. When delivered appropriately, supportive housing is proven to prevent homelessness and to assist people with lived experience of homelessness to secure and maintain housing.

As one of the many steps along Ontario's journey of healing and reconciliation with Indigenous peoples, the ministry is working with Indigenous partners to end chronic homelessness by 2025. To support this long-range goal, over the next two years, funds include operating funding for housing assistance and support services, as well as capital funding to develop new supportive housing units.

Of the Supportive Housing Investment operating funding, up to \$1.67 million will be available to MBDC in 2017-18 and up to \$3.33 million in 2018-19. There will be ongoing funding beyond 2018-19. In addition, funding will be available for up to 50 capital units and will support the supply of housing units through affordability payments over a 20-year period.

Funding by Fiscal Year (\$) for GTA ISHP				
	2017-18	2018-19	2019-20	Ongoing
Operating funding (rent subsidies and support services)	Up to 1.67 million	Up to 3.33 million	Up to 5.00 million	Up to 5.00 million annually

The GTA ISHP will provide housing assistance and support services to people within the following Provincial priority homelessness areas:

Indigenous peoples experiencing homelessness; including

- Chronic homelessness;
- Youth homelessness; and
- Homelessness following transitions from provincially-funded institutions and service systems (e.g. hospitals and prisons).

In the initial two fiscal years of 2017-18 and 2018-19, the GTA ISHP will make it a priority to fund supportive housing for persons in need of mental health and mental illness supports and persons in need of substance abuse supports.

Program Timelines

Request for Proposals (RFPs) for the GTA ISHP may be issued at any time of the year, however, partnership/contribution agreements between MBDC and service providers must be signed no later than March 31st of each funding year.

Proponent Eligibility Operating and Capital

Funding submissions will only be accepted from non-profit Indigenous Service Providers (ISPs) or, from partnerships between a non-profit ISP and another organization, when the non-profit ISP has a 51% or greater stake in the proposed development. With respect to partnerships between Indigenous and non-Indigenous groups, it must be demonstrated that the project is, and will remain, within Indigenous control and all policy, governance, and decision-making matters must reside with the Indigenous partner. ISPs must have a permanent office located within the GTA, and in partnerships between Indigenous and non-Indigenous groups, the Indigenous partner must be based in the GTA.

ISPs must be recognized Indigenous organizations in which Indigenous people are key decision-makers, such as Board members and/or senior management. By definition, ISPs are organizations whose Letters Patent identify that they have a mandate to provide services to Indigenous people, are accountable to the Indigenous community by having a Board of Directors elected by, and from, the Indigenous community, and have Indigenous membership and Indigenous staff. Proponents seeking funding under the GTA ISHP will be asked to verify that they meet the above definition.

Private, for-profit ISPs are not eligible for funding under the GTA ISHP unless they partner with a non-profit ISP in accordance with the conditions set out above.

For the capital component of the GTA ISHP, one form of partnership in affordable housing development is one in which the private, for-profit partner serves as the building/developer of the project. Upon completion, the non-profit partner will then

purchase all or some of the units from the for-profit partner. This is sometimes referred to as a 'turn key' type of arrangement. In a 'turn key' partnership arrangement, the for-profit partners retain no ongoing ownership stake in the project.

Other types of partnerships are also permitted, including partnerships between ISPs and Indigenous economic development corporations and First Nation communities. Before establishing a partnership with a private-sector partner, proponents are encouraged to consider whether an experienced development team could be formed to better or more efficiently achieve the desired project objective(s).

There may also be an opportunity for a non-profit partner to acquire and/or renovate an existing building which is not occupied.

Please note that MBDC does not advocate for or prefer any particular type of partnership arrangement. Proponents must decide for themselves if forming a partnership would strengthen their development concepts and, if so, should structure their partnership relationships accordingly.

The support service agencies may be Indigenous or non-Indigenous.

Capital and Operating Funding Components

As there is considerably more operating funding available than capital funding, it is assumed that many of the new supportive housing spaces will be provided within existing facilities, or new capital facilities supported through other funding streams. While capital funding is available to support some number of spaces, no new operating funding will become available under this program to support these new capital units as they come on-stream. ISP's are required to quantify the amount of operating funding needed to support these units over time and to identify the source of this operating funding.

Eligibility Criteria

Funding will be provided to ISP's who can demonstrate how their proposed project addresses Indigenous peoples experiencing homelessness;

As per the report of the Expert Advisory Panel on Homelessness (see <http://www.mah.gov.on.ca/AssetFactory.aspx?did=11038>), chronic homelessness refers to people, often with disabling conditions (e.g. chronic physical or mental illness, and/or substance abuse problems), who are currently homeless and have been homeless for six months or more in the past year (i.e. have spent more than 180 cumulative nights in a shelter or place not fit for human habitation). Program Administrators are encouraged to prioritize recipients who are chronically homeless, and those who have endured the most difficulty in obtaining and retaining housing in the past.

In addition to utilizing pre-existing knowledge about needs in the community, Program Administrators are encouraged to work, where appropriate, with MCSS/MCYS regional offices, Provincial Aboriginal LHIN Network (PALN) and local Indigenous community agencies that provide supportive housing and homelessness-related services (such as existing supportive housing providers, emergency shelter solutions, street outreach, drop-ins and non-profit agencies) when developing and implementing the program. This would include identifying potential recipients who would fall within one or more of the Provincial priority areas and facilitating the referral, housing and ongoing supports processes that may be required.

Initiatives under the GTA ISHP are required to:

- Focus on assisting those across the Provincial homelessness priority areas who have had significant challenges - including complex service/health needs - accessing and maintaining housing;
- In the initial two fiscal years of 2017-18 and 2018-19, the GTA ISHP will make it a priority to fund supportive housing for persons in need of mental health and mental illness supports and persons in need of substance abuse supports.
- Support appropriate community-level collaboration and/or partnerships during the development of the ISHP's design, implementation and administration stages (e.g. connections to LHINs, PALNs, MCSS/MCYS regional offices, Indigenous mental health and substance use service providers, developmental services providers and other services as needed);
- Be consistent with the Province's Supportive Housing Policy Framework (available online at <http://www.mah.gov.on.ca/Page15268.aspx>), and Best Practice Guide (available online at <http://www.mah.gov.on.ca/Page15259.aspx>).
- Leverage other services/funding where possible/appropriate (e.g. other support services or municipal/private/charitable contributions);
- Encourage locally relevant and culturally sensitive solutions that better meet Indigenous peoples' needs in a holistic, culturally appropriate manner;
- Address needs that change over time (e.g. continuing to support at-risk youth once they leave transitional supportive housing, life transitions and aging); and
- Participate in an evaluation component requirement of the GTA ISHP, including tracking success in housing people with diverse characteristics (e.g. developmental disability, mental health and addictions, acquired brain injury, fetal alcohol spectrum disorders, etc.).

Eligible Use of Funds - Operating Funding

Operating funding is to be used to provide housing assistance and/or support services to help eligible Indigenous recipients obtain and retain stable housing.

As GTA ISHP strives to prevent chronic homelessness and support recipients to remain stably housed over time, the program is open to housing assistance being

provided for a variety of housing models that best meet recipients' needs, including transitional and/or dedicated supportive housing.

As recipients' needs may change over time, ISPs are encouraged to ensure that housing assistance and support services continue as long as they are needed by recipients.

The types of housing assistance which are eligible to be funded are as follows:

- Rent supplements (rent subsidies tied to a rental unit and paid directly to landlords, on behalf of recipients); and
- Housing allowances (portable rent subsidies paid directly to recipients).

Housing assistance funding can be offered to recipients for first-and-last months' rent, as well as their regular monthly rent. Note that if an ISP elects to use capital funding for new supportive housing units under the GTA ISHP, then housing assistance and support services must be linked to the tenants in these units once they are completed. Eligible tenants may also include those who are currently in receipt of housing assistance and/or supports through other programs. (see section below on stacking) Operating funding can also be used to provide housing assistance and support services independently of the capital units.

If a portable housing benefit framework is approved or set out in regulations under the *Housing Services Act, 2011*, ISPs will be encouraged to deliver housing allowances in a manner that is consistent with that framework.

It is expected that ISPs will provide a variety of housing assistance and support services to recipients, either directly or through partnerships with external community agencies and housing providers. MBDC encourages ISPs to work with organizations that have supportive housing experience and those who provide specialized services for individuals who fall within the provincial priority areas. This may include experience with the provincial priority homelessness areas, administering rent subsidies and support services to Indigenous people, and familiarity with the addiction and mental health system as it applies to Indigenous people.

All local supportive housing programs funded under the GTA ISHP must adhere to applicable laws including the *Accessibility for Ontarians with Disabilities Act* (AODA) and *Ontario Human Rights Code*.

ISPs are also encouraged to carry out a needs assessment with prospective recipients prior to providing assistance, to ensure that the services to be offered meet recipients' level and type of needs.

As operating funding will be provided on an ongoing basis into the future, ISPs should periodically re-assess recipients' needs. It is anticipated that recipients may continue to receive housing assistance funding, while their level of support services may change over time.

Stacking – Operating Funding

ISPs are permitted to use operating funding to expand the housing subsidies and support services being provided to existing affordable and social housing units (e.g. stacking). These units include: rent-geared-to-income units, affordable units built under previous and current affordable housing programs, and units administered by non-profit housing providers.

To illustrate potential operating stacking scenarios, please see the following page for examples:

Stacking Example #1	Eligibility
An Indigenous adult who has experienced homelessness in the past six months is offered, and accepts, a social housing unit. An ISP would like to use GTA ISHP funding to provide the new tenant with support services, to help them remain housed.	Yes, this is eligible under the GTA ISHP. However, only support services can be offered to social housing tenants under the GTA ISHP, and not further housing assistance.
Stacking Example #2	Eligibility
An ISP would like to use GTA ISHP funding to provide a greater rent supplement to an Indigenous tenant who lives in a private market rental unit. The tenant is not at-risk of homelessness, nor has the tenant experienced it in the past.	No, this is not eligible under the GTA ISHP as the tenant does not fall into one of the Provincial priority homelessness areas.
Stacking Example #3	Eligibility
An Indigenous youth leaving the child welfare system and at a high risk of becoming homeless is placed into a unit funded under the Investment in Affordable Housing (IAH) program (with rent at 80% of average market rent). An ISP would like to use GTA ISHP funding to provide additional housing allowance and support services.	Yes, this is eligible under the GTA ISHP.

Eligible Use of Funds – Capital Funding

Capital funding is to be used to increase the supply of physical supportive housing units. Both transitional and long-term supportive housing projects are eligible. Completed units must also be linked to housing assistance and support services. In other words, if an ISPS wishes to pursue a capital project under the GTA ISHP, operating funding must also be targeted to tenants in that specific project for the remainder of the GTA ISHP.

Eligible capital projects must be one of the following:

- New construction, including additions and extensions;
- Acquisition and/or rehabilitation of existing residential buildings to maintain or increase the affordable rental housing stock; or
- Conversion of non-residential buildings or units to purpose-built rental buildings/units.

Social housing redevelopment which involves building new affordable rental units/additions on social housing sites may be eligible provided that the appropriate ministerial, Municipal Service Manager and/or MBDC consent, as applicable, is obtained as per the *Housing Services Act, 2011*. For example, a single family home being utilized by a ISP as social housing could be renovated, and then used for congregate care for a number of individuals.

The following projects are **not eligible**:

- Nursing homes, Long-Term Care Homes, and retirement homes;
- Emergency shelter solutions (e.g. homeless and survivors of domestic violence) and crisis care facilities;
- Owner-occupied housing; and
- Student residences.

Capital Project Submission Process

MBDC will solicit proposals through an open, competitive process and select housing projects to recommend to the Ministry for funding approval beginning in the 2018-19 fiscal year.

Recommended projects shall:

- Be approved by the MBDC Board of Directors;
- Be procured in compliance with the *Broader Public Sector Accountability Act, 2010* (Ontario), including any procurement directive issued thereunder, to the extent applicable;
- Have all required municipal approvals such as zoning, minor variances, land severances, or site plan approvals in place to permit the proposed development, or be well advanced in the planning approvals process;

- Be able to sign a ISHP Contribution Agreement (CA) no later than March 31st of each program year;
- Start construction within 120 days after signing a CA;
- Be financially viable from a construction and operating cost perspective – based on MBDC confirmation;
- Meet the current Ontario Building Code requirements;
- Have rents that on average for the project are at or below 80% of the Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR) for the community or as approved by the Ministry for a minimum of 20 years (please see “Affordability Criteria and Rents” on Page 18);
- Provide the required equity, if applicable – 10% for private proponents; 4% for partnerships between private sector and non-profit organizations; 0% for non-profit organizations (see page 19 & 20, General Supportive Housing Program Requirements and Contributions by Others);
- Provide a clear indication about the types of supports that will be made available directly, or via partnership (via agreement, Memorandum of Understanding, or other arrangement) in place with the appropriate Indigenous agency/partner to provide coordinated support services (e.g. with community mental health and addictions agencies, and others);
- Address housing and support service needs consistent with provincial priority areas;
- Have an occupancy plan in place to ensure that units will be occupied in a timely manner.

Priority consideration will be given to projects that:

- In the initial two fiscal years of 2017-18 and 2018-19, the GTA ISHP will make it a priority to fund supportive housing for persons in need of mental health and mental illness supports and persons in need of substance abuse supports.;
 - Are sponsored by providers that agree to project affordability periods beyond the minimum 20-year term to ensure the longer-term supply of affordable housing stock;
 - Have energy efficiency features that reduce and/or eliminate greenhouse gas emissions, for projects developed in the City of Toronto, proponents may be required to fulfill the City’s “Toronto Green Standard”. For more information on this environmental initiative please refer to the City of Toronto’s website at www.toronto.ca
- Are fully accessible and/or have units that are accessible to persons with disabilities
- Are accessible to amenities;
- Encourage the employment of trade apprentices throughout the development and construction of projects

Stacking – Capital Funding

Capital funding is permitted to be used to expand capital projects (e.g. stacking) created under current and previous affordable housing programs.

To illustrate potential capital stacking scenarios, please see examples below:

Stacking Example #1	Eligibility
Under the IAH (2014 Extension), a housing provider received funding to build ten affordable rental units. This provider would like to build five new supportive housing units on the same site, with the new Program funding.	Yes, this is eligible under the GTA ISHP. If the mortgagee agrees, funding could be added to the proponent's existing mortgage under the IAH (2014 Extension).
Stacking Example #2	Eligibility
Under the 2016 Social Infrastructure Fund (SIF), a housing provider received capital funding to build five affordable rental units, and to provide \$80,000 in funding for each unit. Under the GTA ISHP, that housing provider would like to provide an additional \$10,000 per unit, for a total of \$90,000 in funding for each unit.	No, this is not eligible under the GTA ISHP as no net new supportive housing units are being developed.
Stacking Example #3	Eligibility
Under the SIF – IAH, a housing provider received capital funding to build six affordable units in a ten-unit project. This housing provider would like to convert the four market units in the project to affordable supportive units using GTA ISHP funding.	Yes, this is eligible under the GTA ISHP.

Capital Project Approval Process

Once approved, a project will receive a Conditional Letter of Commitment (CLC) from the Ministry, which will confirm Ministry approval and outline the steps to take prior to entering into an ISHP Contribution Agreement (CA) with MBDC.

The CA shall describe legal obligations and reporting requirements for the project (including but not limited to, use of funds, permitted encumbrances, construction and permanent insurance requirements and completion on budget within timelines without outstanding construction liens and/or work orders).

Capital Project Payment Process – Affordability Payments

In accordance with the CA, funding will be provided to proponents on a monthly basis over a 20 year period with the initial payment being on or about the time of the first required payment for long-term financing (i.e. the interest adjustment date) to help service the proponent's monthly principal and interest payment.

There will not be funding provided through MBDC in advance of occupancy. Proponents must arrange other forms of financing or turnkey agreements for the period prior to occupancy.

Proponents will be required to provide MBDC information about project's financial obligations, including interest rate, amortization period, mortgage term, and other relevant details from the lending financial institution from time to time as requested.

Following substantial completion of the construction on an approved project, but before the acquisition of permanent mortgage financing, proponents will be required to submit all financial and mortgage information for the project to MBDC, who will provide the information along with an MBDC Board of Directors approved Affordability Payment Schedule setting out proposed monthly payments in respect of the project to the Ministry. The information and schedule will be required again at the time of mortgage renewal.

In no event shall the funding exceed the amount of the principal and interest payments owing in respect of the funded units under the permanent financing.

Proponents are encouraged to obtain several quotes from major financial institutions, in order to secure the most favourable mortgage terms possible. Mortgage rates shall be competitive, and not exceed the Bank of Canada's mortgage rate. Mortgage length (term) will be subject to MBDC approval.

Proponents are encouraged to base project financing on a conventional mortgage approach, and to obtain the lowest mortgage rate available for their projects. It is recommended that proponents arrange financing with eligible financial institutions as per CMHC's list of approved lenders under the National Housing Act.

Funding provided will be up to 75% of the total capital cost per unit or \$150,000 per unit, whichever is less. Total capital costs include land, financing, hard (construction) and soft costs but less any HST rebates. An example is provided below:

Example: 10 unit project

Total Capital Cost = \$1,800,000

Total Capital Cost per unit = $\$1,800,000 \div 10 = \$180,000$

Program funding per unit is the lesser of:

(a) 75% of \$180,000 = \$135,000 or

(b) \$150,000

The maximum funding per unit will be \$135,000.

The total maximum Program capital funding for the project will be \$1,350,000.

Project submissions must demonstrate financial viability from a construction cost and on-going operation context and are subject to confirmation through by either MBDC or MHO.

The Canada Mortgage and Housing Corporation (CMHC) has developed an Affordable Housing Project Viability Assessment Tool which can help determine a project's financial viability based on preliminary calculations. The tool is available at www.cmhc.ca/en/inpr/afhoce/afhoce/tore/into_001.cfm.

Affordability Criteria and Rents

CMHC AMR's are published annually by MHO and available at www.mah.gov.on.ca. MBDC provides these current CMHC AMR's at www.mbdc.ca.

Approved capital projects must remain affordable for a minimum period of 20 years. Affordability is defined as having an average rent for the project that is at or below 80% of CMHC AMR at the time of occupancy. Rent supplements may be utilized to provide a greater depth of affordability to tenants.

Average rent for the project is calculated using actual rents paid by tenants, and any rent supplements provided by MBDC. Total rent received by proponent (tenant-paid or Rent Supplements) must not exceed the CMHC AMR. In addition, the total rent received by proponent as described above will be used to calculate the weighted average rent in a project.

While individual unit rents may be set above or below the 80% threshold, in no instance shall a GTA ISHP-funded capital unit have a rent that is greater than the CMHC AMR for the area.

Projects may include both GTA ISHP supportive units and market units, but only units with rents that meet affordability requirements will receive GTA ISHP funding.

Rent increases under the GTA ISHP must be in accordance with *the Residential Tenancies Act, 2006* (RTA) rent increase guideline. Units must remain at or below 80% of CMHC AMR.

The Province provides information about RTA rent increase guidelines on its website at <https://www.ontario.ca/page/rent-increase-guideline>.

General Supportive Housing Program Requirements

Construction

- Site inspections will be conducted at the discretion of the Ministry

Equity

- Minimum 10% equity must be provided for projects sponsored by private proponents.
- Minimum 4% equity must be provided for projects sponsored by partnerships between private companies and non-profit organizations.
- No equity contribution is required for projects sponsored by non-profit or co-operative housing organizations to encourage participation by these groups in the program.
- Please note that private lenders may have additional equity requirements.

Contributions by Others

In addition to providing required equity, proponents are encouraged to provide additional contributions in order to increase the financial viability of the project and/or to provide deeper affordability.

Contributions by proponents may include: land or cash, including that from fundraising and donations.

Also, proponents may seek the reduction or waiving of other costs such as: development charges, planning approval and application fees, building permit fees, and full property tax exemptions as well as contributions of municipal grants, and municipally-owned land. Proponents may be required to enter into separate legal agreements with the municipality and/or register the municipal assistance as a charge on title to the property.

It should be assumed that proponents are responsible for the payment of all applicable municipal fees and development charges.

Energy Efficiency

MBDC encourages the use of energy efficient features in building design and ENERGYSTAR-rated products should be used when available.

Suite Meters

As of January 1, 2011, it is mandatory that suite meters be installed in all new social and affordable rental housing units.

The *Energy Consumer Protection Act, 2010* and Ontario Regulation 389/10 set out the rules for suite meter installation. For further information, please contact **the Ontario Energy Board's (OEB) Consumer Relations Centre at 1-877-632-2727 or 416-314-2455, or go to www.ontarioenergyboard.ca**.

Indemnification and Repayment

There are obligations for all Indigenous Supportive Housing Program parties with regard to the indemnification and recovery of government funding. Specific obligations and provisions are included in the MBDC/MHO Transfer Payment Agreement.

The Ministry has developed the Affordable Housing Program and Investment in Affordable Housing Risk Mitigation Strategies Guide (2012) that provides best practices and clarification on preventing and resolving issues with affordable housing projects that may experience difficulties. The Guide can be found at: <http://www.mah.gov.on.ca/Asset9886.aspx>.

In cases where an GTA ISHP capital project encounters difficulties, the risk mitigation strategies outlined in the Guide may assist proponents and Program Administrators.

Administrative Requirements

Capital Funding Reporting Requirements

ISHP Contribution Agreement (CA)

All ISPs that are awarded funding under the GTA ISHP Capital Funding Component will be required to enter into an ISHP Contribution Agreement (CA), with MBDC. The CA outlines the roles and responsibilities of ISPs and defines the accountability framework, legal obligations, funding schedule, communications protocol and reporting requirements between ISPs and MBDC. In addition, the CA governs project monitoring for GTA ISHP funded projects for a 20-year affordability period (for mortgage). Once signed, the CA, and all other additional security will be registered on title to each of the project lands for which funding is provided.

Proponents are required to submit confirmation of construction start date of projects, Initial Occupancy Report once projects are completed and occupied, as well as an Annual Occupancy Report each year.

Additionally, proponents are required to submit to MBDC an audited capital cost statement from an independent auditor(s) within six months following the initial occupancy date, or such additional time acceptable to the MBDC.

Operating Funding & Support Services

All ISPs that are awarded funding under the GTA ISHP Operating Funding Component will be required to enter into an Operating Agreement (OA) with MBDC. The OA outlines the roles and responsibilities of ISPs and defines the accountability framework, legal obligations, funding schedule, communications protocol and reporting requirements between ISPs and MBDC. In addition, the OA governs monitoring for GTA ISHP funded projects for the duration of the agreement.

French Language Services

All ISPs providing services under the Indigenous Supportive Housing Program and having offices (including the offices of sub-contractors) located in or serving an area designated in the *French Language Services Act*, will be required to submit yearly French Language Services Report. See "Schedule A" French Language Service Report, Page 39. Designated areas under the *French Language Services Act* in the GTA include:

City of Toronto – All

Regional Municipality of York – City of Markham (as of July 1, 2018)

Regional Municipality of Peel – City of Mississauga; City of Brampton

Authority

The MBDC Board of Directors has the authority to recommend funding allocations to MHO. Payment to proponents will be made in keeping with the GTA ISHP Operating/Capital Agreements. The MBDC Board of Directors has the power to delegate its authority, or a portion thereof, to the GTA Indigenous Supportive Housing Program staff.

Contact Information

For more information on the GTA ISHP or the GTA Aboriginal Housing Program in general, please feel free to contact the Program Officer at the coordinates below.

GTA Aboriginal Housing Program Officer
Miziwe Biik Development Corporation
167 Gerrard Street East, 2nd Floor
Toronto, Ontario
M5A 2E4

Phone: (416) 640-4684
Fax: (416) 640-4687
Email: lorna.lawrence@mbdc.ca
Web: www.mbdc.ca

Proponents are advised that communication about your submission with MBDC Board members and staff, other than the Program Officer, is not permitted.

Client Application Process and Form

MBDC will provide a client application form template that can be used exclusively or in combination with an ISP's application form. The form must be made available to the target client groups/program recipients of the GTA ISHP funding.

The application form will include, but not be limited to, the following:

- Applicant information, including unique identifier (applicant/client number);
- Household members' names, ages and relationship to applicant;
- Household members' self-declared Indigenous status, such as First Nation, Métis or Inuit). (First Nation may be status or non-status. Métis may be registered or non-registered.)
- If program is income-tested, a definition of "household income"; and
- Household income declaration;
- Explicit list of program eligibility criteria;
- Applicant's/household's homelessness area, based on homelessness areas listed in the Program Guidelines as follows: Indigenous peoples experiencing homelessness; Chronic homelessness; Youth homelessness, and Homelessness following transitions from provincially-funded institutions and service systems.
- Applicant's/household's state of homelessness: homeless, chronically homeless, or at imminent risk of homelessness;
- Consent statement regarding collection and sharing of personal information;
- Monthly Rent Supplement or Housing Allowance subsidy amount; start date for disbursement of housing assistance (rent supplement or housing allowance) to eligible household;
- Type of support service(s); start date for provision of support services to eligible household;
- Applicant signature and date on consent statement;
- Applicant signature and date on application;
- Such other requirements as MBDC may establish; and
- Such other information that will fulfill the requirements for data collection and program evaluation

Appendix A: Examples of Eligible Support Services

The types of support services that are eligible to be funded include, but are not limited to, the following:

- Counselling, case management, crisis prevention, harm reduction, and intervention services.
- Assistance with substance use issues, including: assessments; treatment services offered in residential and non-residential settings; relapse prevention; recovery planning; fetal alcohol supports; supports related to concurrent disorders and withdrawal services.
- Support with mental health and mental illness, including: psycho-socio assessments; diagnosis and dual diagnosis; treatment planning; individual or group therapy sessions, and support groups.
- Support with physical and cognitive disabilities.
- Pre-discharge planning from provincial institutions (e.g. hospitals and prisons).
- Household set-up assistance, including: obtaining personal identification; moving; transportation; basic furnishings; and rent/utility deposits.
- Development of support service plans, to document recipients' goals, activities, and levels of support to be provided.
- Assistance with maintaining rental tenancy, including information about: rights and responsibilities; tenant-landlord relations and orientations; and information about how to be a good neighbor and crisis intervention/eviction prevention.
- Assistance with basic needs, including: personal care (e.g. bathing, hygiene, and dressing); exercise; shopping; purchasing food and meal preparation; house cleaning; laundry; money management (e.g. budgeting, banking, financial goals); dispensing medication; and conflict resolution.
- Assistance with transitioning to other forms of housing that better meets recipients' needs. This would include: support regarding how to choose a suitable home; assessing readiness for congregate living, independent and supported living, rental tenancy, and/or home ownership; and instruction on basic home maintenance and repairs.

- Assistance with referrals to gain access to services including: income support; employment, job placements, vocational counselling, education, and skills training; parenting courses and child care; legal services; and recreational activities.
- Assistance with the coordination of opportunities for social engagement and inclusion in community life, including: volunteer experiences; participation in social clubs, organizations, and sports; and transportation to events.
- Support to connect with peers and strengthen positive relationships with family members and friends.
- Facilitation of client inclusion and community connection to help clients remain housed
- Provision of traditional healing and wellness practices to help clients remain housed
- Provision of services to facilitate discharge planning from provincial institutions (e.g. hospitals and prisons).
- Provision of services to address non-clinical medical needs, including: routine medical care; and general health information (e.g. nutritional counselling and medication management).
- Referrals to external service providers to address clinical medical needs.
- Recruitment and/or employment of staff members and peer support workers to deliver support services to recipients, either on-site or through external community agencies.

Appendix B: Provincial Program Background

Supportive Housing Definition

As defined in the Ontario Supportive Housing Policy Framework, supportive housing refers to a combination of housing assistance and support services that enable people in need to live as independently as possible in their community. To the extent possible, support services should be customized with the needs of the individual in mind. The aim of these supports is to promote housing stability, and each person's ability to live independently.

This definition is intended to capture several forms of housing assistance (such as rent supplements and housing allowances) and housing types (such as scattered units, dedicated supportive housing buildings with independent living units, and congregate care models). For further clarity, these could also exist within the context of social housing and other forms of government-assisted housing as well as private market housing. A few examples of support services include counselling, personal support, case management, income support and applying for financial assistance, assistance with dispensing medication, and life skills training (e.g. purchasing food/meal preparation, and money management). For more examples of eligible types of support services under this program, please see Appendix A.

Under this program, individuals in need must receive both support services and housing assistance – including those in social housing and other forms of government-assisted housing – at the time of entering the program. However, as individuals' needs change, the level of housing assistance and supports may be appropriately adjusted.

Program Vision and Objective

As noted in the Supportive Housing Policy Framework, the Province's vision for supportive housing is as follows:

Every person in need has quality, safe and affordable supportive housing, feels empowered to live as independently as possible, and flourishes in the community of their choice.

This vision reflects several broad LTAHS Update themes, including: policies and programs that are person-driven, provide people with more housing choice, and support social and economic inclusion.

The vision of the ISHP is to make demonstrable progress in the goal of ending chronic homelessness, by assisting members of the four Provincial priority homelessness areas obtain and retain housing with appropriate support services. Recognizing the diversity of client needs and local community circumstance, the program is intended to support a variety of flexible, local approaches to the delivery

of suitable assistance and supports, consistent with the Supportive Housing Policy Framework.

To make progress towards Ontario's ultimate goals to end chronic homelessness and provide all Ontarians with an affordable, suitable and adequate home, this program intends to achieve the following outcomes:

- Improved access to housing assistance;
- Improved access to other supports to meet individual goals;
- Increased housing stability;
- Increased sense of inclusion and community connection; and
- Improved physical, mental and emotional wellbeing.

The ISHP also aims at supporting the following system-level outcomes:

- Enhanced system coordination to better identify and respond to needs;
- Increased capacity to provide housing assistance to people with complex needs; and
- Reduced pressure on institutions and service systems, including emergency services.

Lessons learned through the initial delivery of ISHP are intended to inform the delivery of incremental funding available in subsequent years, as well as any potential additional/future actions to assist in the goal of ending chronic homelessness. A cultural review may also be undertaken to inform future delivery.

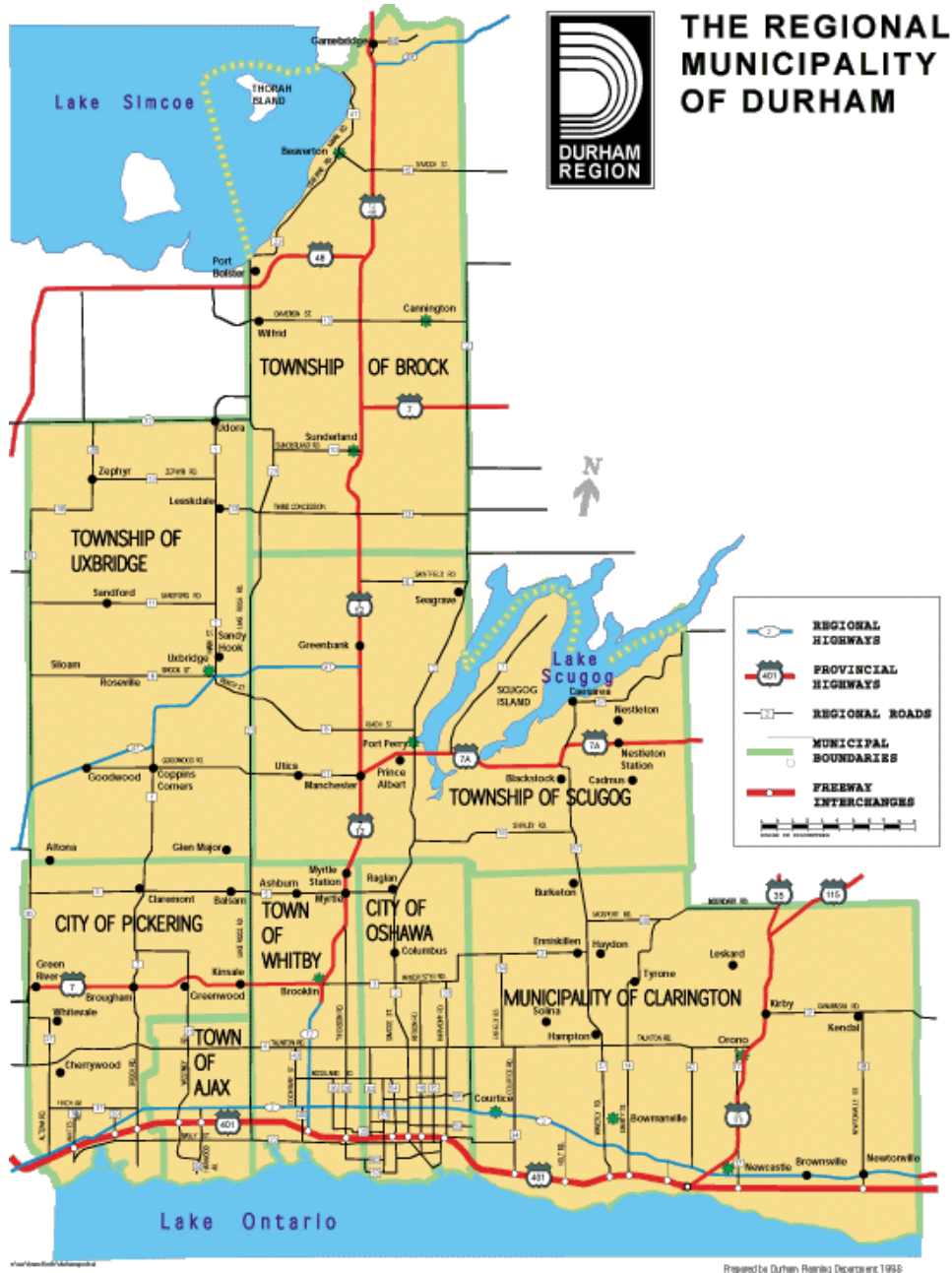
Appendix C:

Maps of the GTA and Municipalities

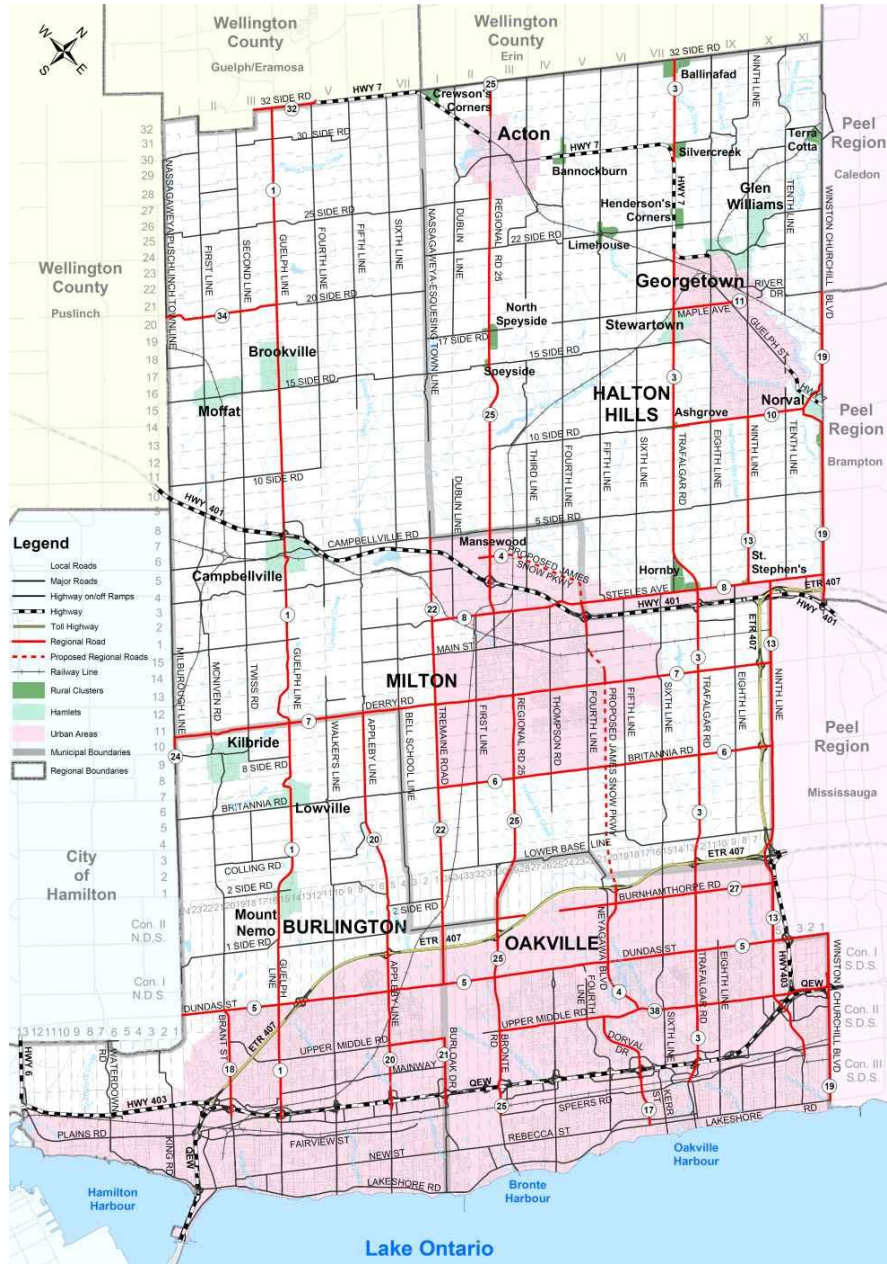
Greater Toronto Area



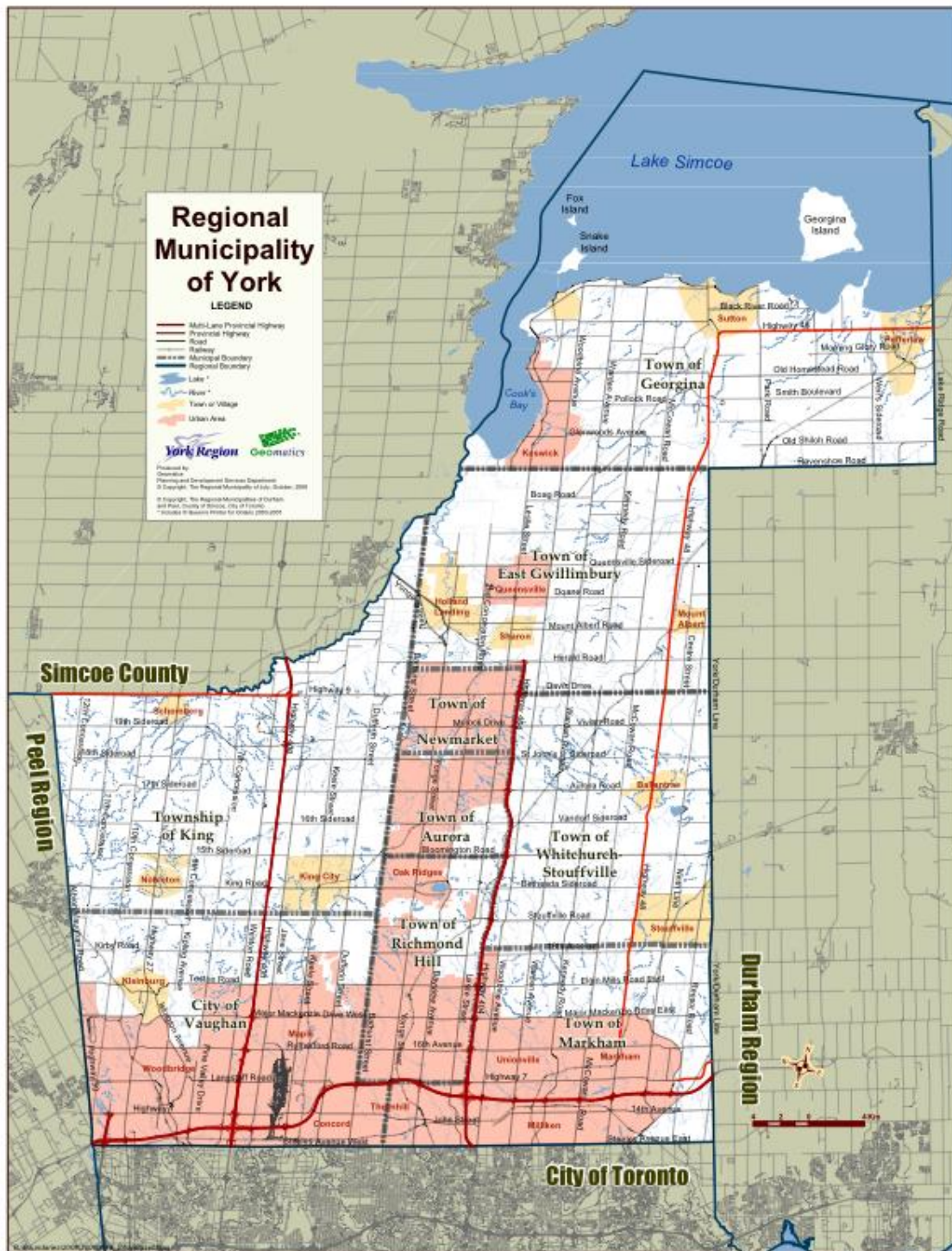
Region of Durham



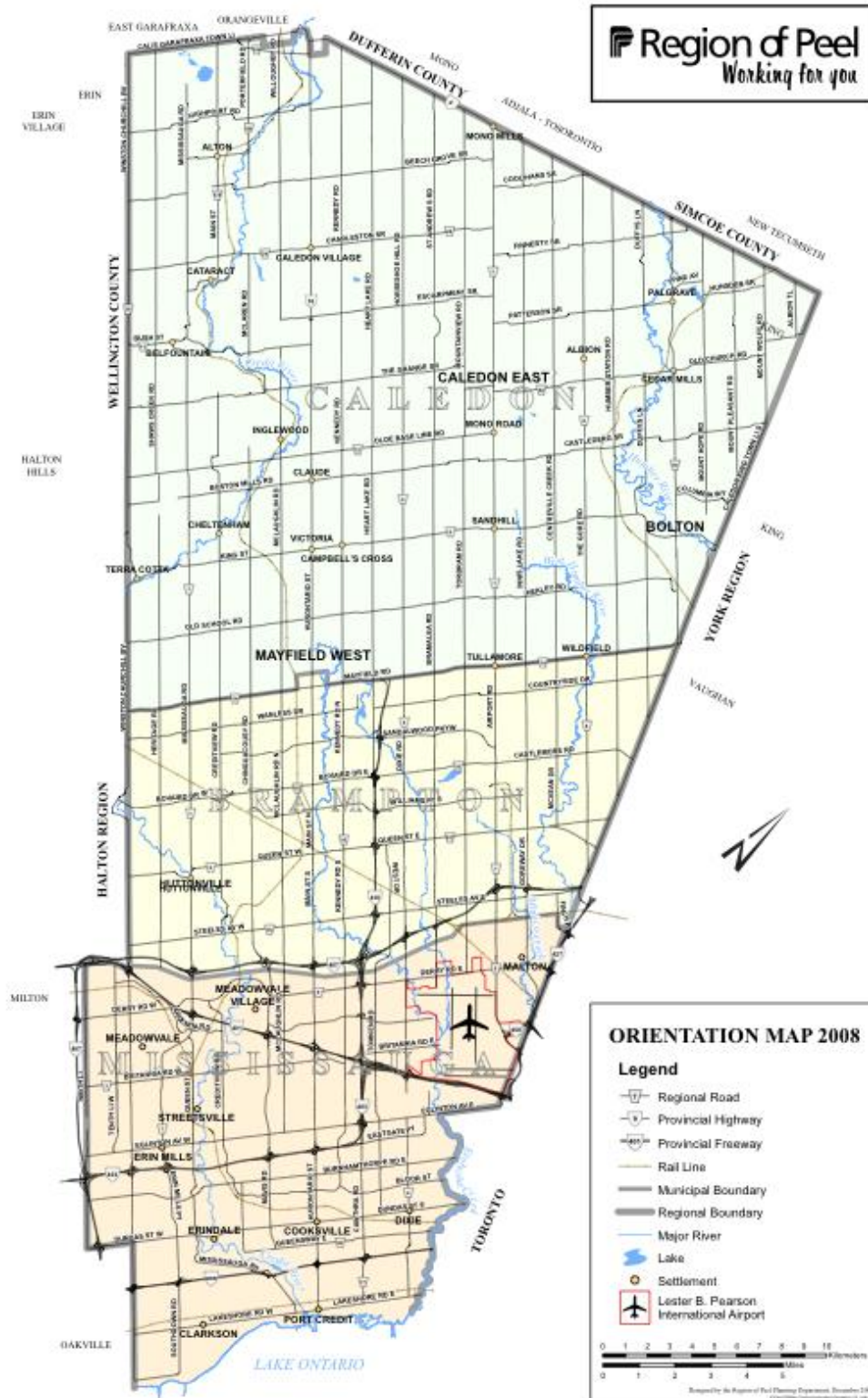
Region of Halton



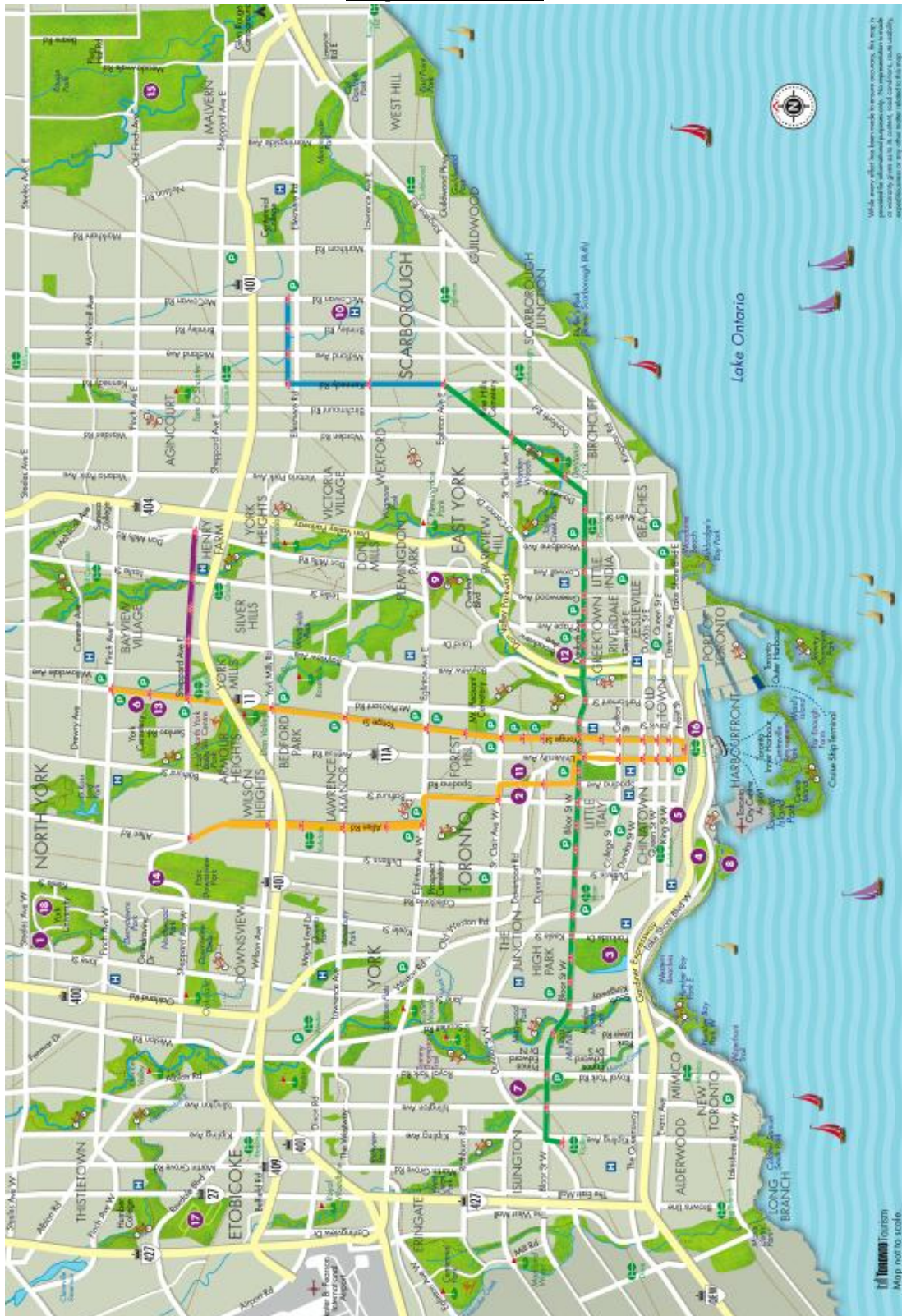
Region of York



Region of Peel



City of Toronto



Appendix D: Provincial Aboriginal LHIN Contacts

This Appendix may be updated from time to time. Please visit www.mbdca.ca for up-to-date Program Guidelines.

Provincial Aboriginal LHIN Network (PALN) – Leads Contact List - November 2016

NAME	LHIN	CONTACT #	TITLE/ EMAIL
Co-Chair, Provincial Network (PALN)	Donna Lyons Champlain	(613) 747-3210 Cell (613) 291-4377	Indigenous Engagement Specialist, Champlain LHIN indigenoushealth.dlyons@lhins.on.ca or dlyons@wabano.com
Aboriginal Liaison, LHIN CEO table	Tanya Baniak Erie St. Clair	(519) 351-5677 Ext. 3252 Cell (519) 359-7946	Aboriginal Lead tanya.baniak@lhins.on.ca
	Laura Kokocinski, North West	(807) 684-9425	CEO, NW LHIN laura.kokocinski@lhins.on.ca
	Michael Barrett, South West	(519) 640-2562	CEO, SW LHIN michael.barrett@lhins.on.ca
Ellen Blais	Toronto Central	(416) 969 3282	Aboriginal Lead and Communications Consultant ellen.blais@lhins.on.ca
Cynthia Stables	North East	(705) 840-1520 1-866-906-5446 Cell: 705-845-1887	Senior Director, Nipissing/Temiskaming Sub Region Strategy, Cultural Diversity, Engagement & Communications cynthia.stables@lhins.on.ca
Katherine Moyer		(705) 840-2215	Communications & Community Engagement Coordinator katherine.moyer@lhins.on.ca
Vacant	Central West		
Sarah May Garcia	Erie St. Clair	(519) 351-5677 Ext. 3247	Lead, Health System Design sarahmay.garcia@lhins.on.ca
France Tolhurst	Waterloo Wellington	(519) 650-4472, Ext. 236 1-866-306-5446	FLS Coordinator/Aboriginal Health and Wellness Lead france.tolhurst@lhins.on.ca
Ed Castro	Mississauga Halton	(905) 337-7131 Ext. 226	Senior Lead, Health System Development ed.castro@lhins.on.ca
Carol Edward	Central	(905) 948-1872, Ext. 206	Senior Planner carol.edward@lhins.on.ca

Appendix E: LHIN Contacts

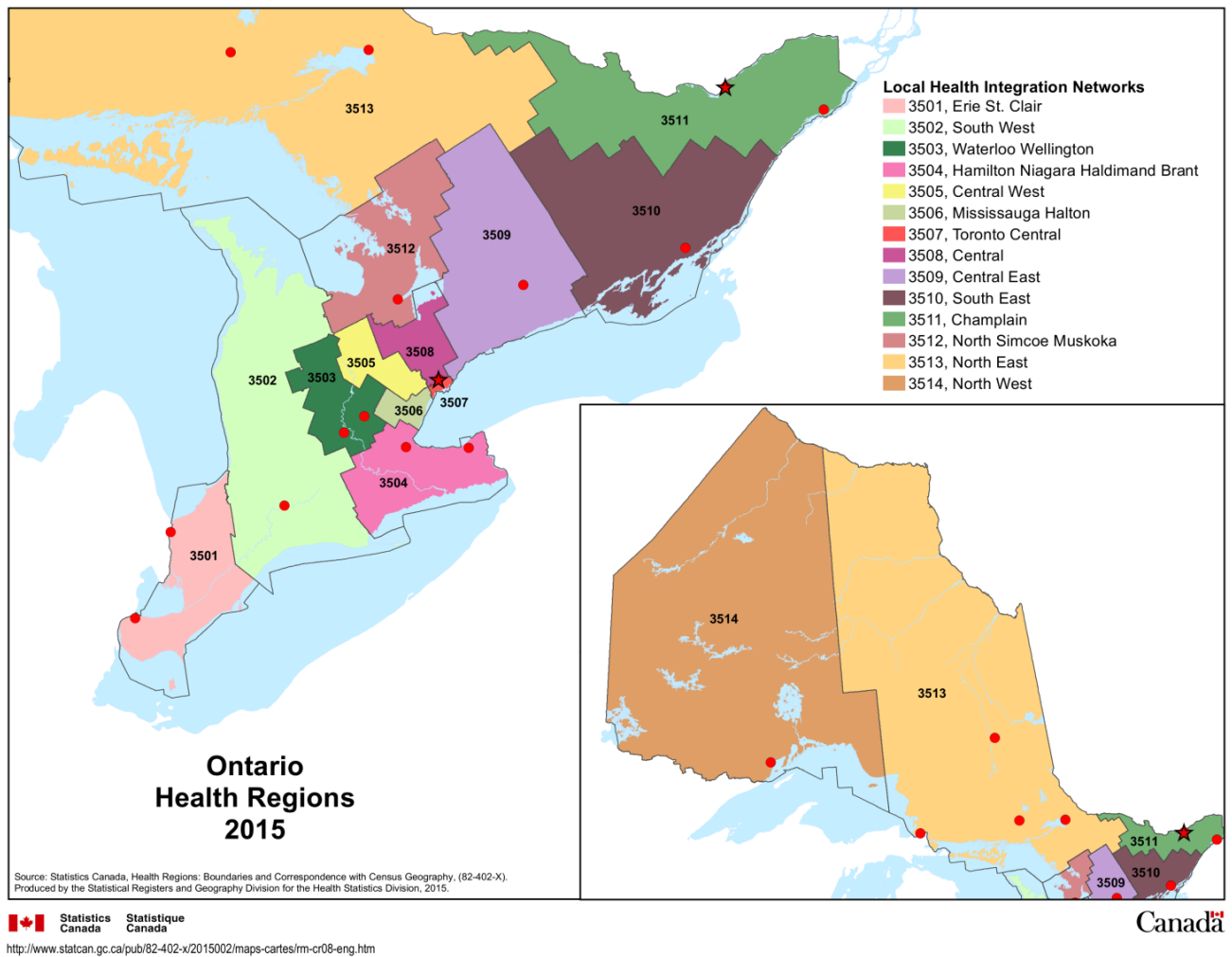
This Appendix may be updated from time to time. Please visit www.mbdc.ca for up-to-date Program Guidelines.

LHIN	Contact Information
<u>Central</u>	central@lhins.on.ca 1-866-392-5446 http://www.centrallhin.on.ca/
<u>Central East</u>	centraleast@lhins.on.ca 1-866-804-5446 http://www.centraleastlhins.on.ca/
<u>Central West</u>	centralwest@lhins.on.ca 1-866-370-5446 http://www.centralwestlhins.on.ca/
<u>Champlain</u>	champlain@lhins.on.ca 1-866-902-5446 http://www.champlainlhins.on.ca/
<u>Erie St. Clair</u>	eriestclairlhins@lhins.on.ca 1-866-231-5446 http://www.eriestclairlhins.on.ca/
<u>Hamilton Niagara Haldimand Brant</u>	hamiltonniagarahaldimandbrant@lhins.on.ca 1-866-363-5446 http://www.hnhblhins.on.ca/
<u>Mississauga Halton</u>	mississaugahalton@lhins.on.ca 1-866-371-5446

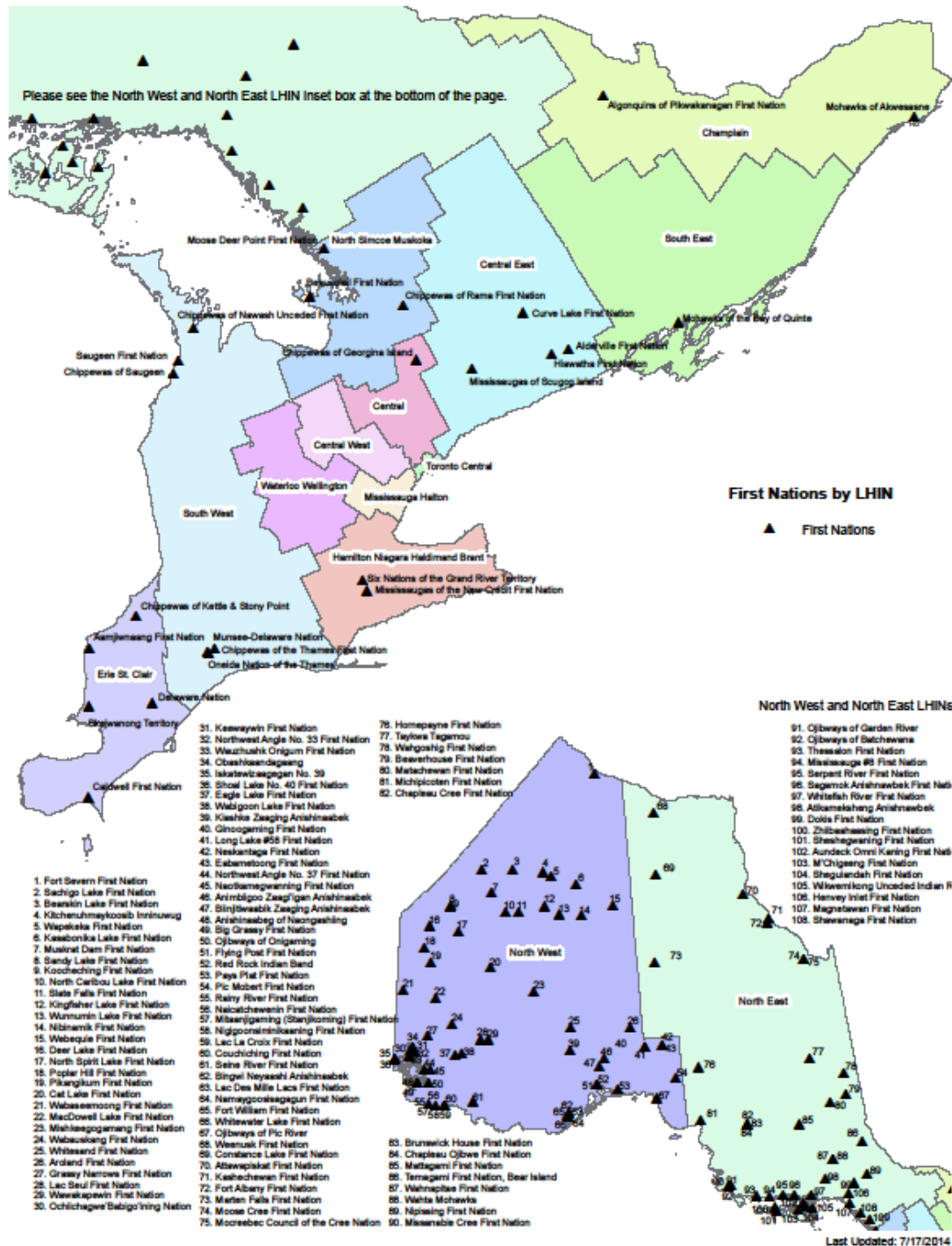
	http://www.mississaugaahaltonlhins.on.ca/
<u>North Simcoe Muskoka</u>	northsimcoemuskoka@lhins.on.ca 1-866-903-5446 http://www.nsmllhins.on.ca/
<u>North East</u>	northeast@lhins.on.ca 1-866-906-5446 http://www.nelhin.on.ca/
<u>North West</u>	northwest@lhins.on.ca 1-866-907-5446 http://www.northwestlhins.on.ca/

<u>South East</u>	southeast@lhins.on.ca 1-866-831-5446 http://www.southeastlhins.on.ca/
<u>South West</u>	southwest@lhins.on.ca 1-866-294-5446 http://www.southwestlhins.on.ca/
<u>Toronto Central</u>	torontocentral@lhins.on.ca 1-866-383-5446 http://www.torontocentrallhins.on.ca/
<u>Waterloo Wellington</u>	waterloowellington@lhins.on.ca 1-866-306-5446 http://www.waterloowellingtonlhins.on.ca/

Appendix F: Map of LHIN Regions



Appendix G: Map of First Nations by LHIN



FRENCH LANGUAGE SERVICES REPORT

Schedule A

Indigenous Service Provider:

Name of Designated Area(s):

Description of Services:

Please select all items that apply to the services you are providing under the Indigenous Program in an office (or the office of a sub-contractor) that is located in or services a designated area.

Signage and visibility of available services in French

Over-the-counter services are available in French

Written correspondence and telephone service are available in French

Translation of written material produced for public use is available in French

Other _____[please specify]

Please list any services or locations in designated areas where these French language services are not being provided. Please explain.

Appendix H: Program Reporting Forms

PROJECT INITIAL OCCUPANCY REPORT

GTA ISHP

A. Project Information

Reference No.	
Project Name	
Project Address	
Occupancy Date	
Contribution Agreement Expiry Date	

B. Number of Units in Project

Unit Type	Total ISHP Units (A)	Units not Receiving ISHP Funding (B)	Total Number of Units (A+B)	Client Type*
Bachelor				
1 BR				
2 BR				
3 BR				
Others (specify)				
Total				

C. Depth of Affordability: Rents at Occupancy (ISHP Funded Units)

Unit Type	Unit Size	Number of Units (A)	Actual Rent to be charged per month (B)	CMHC Average Market Rent (AMR - 20XX) or Alternate AMR (C)	Actual Project Rents (D)=(A)X(B)	Project Rents as per CMHC AMR or Alternate (E)=(A)X(C)	Client Type*
Bachelor							
1 BR							
2 BR							
3 BR							
Others (specify)							
TOTAL							

Notes:

1. For Column (B), actual rent is the net to occupants after all subsidies

2. For Column (C), Alternate e.g. modified Ontario Works Shelter Allowance, ODSP (in the event CMHC AMR does not apply)

*Seniors, People with Disabilities, Victims of Family Violence

Weighted Average Rents	Project Weighted Average Rent Total of (D) ÷ Total of (A) =	CMHC or Alternate Weighted Average Rent Total of (E) ÷ Total of (A) =
Depth of Affordability	(Project Weighted Average Rent ÷ CMHC (or Alternate) Weighted Average Rent) x100 =	

D. Source of Alternate AMR (if an alternate AMR is being used)

E. Rationale (if Depth of Affordability is greater than 80% of CMHC AMR (or Alternate))

F. Project Certification

I certify, to the best of my knowledge, that the information provided in Sections B and C above is true and correct. I hereby authorize MOH to review the rent roll from appropriate sources(s) if deemed necessary.

Signed by Proponent

Date: _____

[Print Name of Proponent]

I am *[please check on the appropriate line below]*

___ Owner of the Project

___ Chairperson of the Board of Directors of the Project

Signed by MBDC

Date: _____

[Print Name of MBDC]

PROJECT ANNUAL OCCUPANCY REPORT

ISHP Housing Component)

For the Year Ended December 31, 20XX - MBDC

A. Project Information

Reference No.	
Project Name	
Project Address	
Occupancy Date	
Contribution Agreement Expiry Date	

B. Actual Rents at Year End

Unit Type	IAH Funded Units	Previous Year 20XX		Current Year 20XX			Rationale (If D>B)
		Actual Rent per Unit per Month (A)	RTA Permitted Increase per Unit per Month X % (specify) (B)	Actual Rent per Unit per Month (C)	Rent Increase (D) = (A)-(C)	(E) CMHC or Alternate AMR	
Bachelor							
1BR							
2 BR							
3 BR							
4 BR							
Other (specify)							
TOTAL							

C. Depth of Affordability: Rents during year of reporting (ISHP Funded Units)

Unit Type	Unit Size	Number of Units (A)	Actual Rent to be charged per month (B)	CMHC Average Market Rent (AMR - 20XX) or Alternate AMR (C)	Actual Project Rents (D)=(A)X(B)	Project Rents as per CMHC AMR or Alternate (E)=(A)X(C)
Bachelor						
1 BR						
2 BR						

3 BR						
Others (specify)						
TOTAL						

Notes:

1. For Column (B), actual rent is the net to occupants after all subsidies
2. For Column (C), Alternate e.g. modified Ontario Works Shelter Allowance, ODSP (in the event CMHC AMR does not apply)

Weighted Average Rents	Project Weighted Average Rent Total of (D) ÷ Total of (A) =	CMHC or Alternate Weighted Average Rent Total of (E) ÷ Total of (A) =
Depth of Affordability	(Project Weighted Average Rent ÷ CMHC (or Alternate) Weighted Average Rent) x100 =	

Note: Depth of Affordability cannot be greater than 80% of CMHC AMR or Alternate without the approval of the Service Manager.

D. Rationale (if Depth of Affordability is greater than 80% of CMHC AMR (or Alternate))**E. Project Certification**

I certify, to the best of my knowledge, that the information provided in Sections B and C above is true and correct. I hereby authorize the _____ **(MBDC)** to review the rent roll from appropriate sources(s) if deemed necessary.

Signed by Proponent

Date: _____

[Print Name of Proponent]

I am *[please check on the appropriate line below]*

___ Owner of the Project

___ Chairperson of the Board of Directors of the Project

Signed by MBDC

Date: _____

[Print Name of MBDC]