



SUSTAINABLE
BUILDINGS
CANADA

AFFORDABLE HOUSING FUNDING OPTIONS 2019

A Summary of Programs



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Introduction

This report provides a summary of funding and incentive programs available to affordable housing providers in Ontario for the year 2019. The primary focus of this report is to collect programs directed toward the retrofit and renovation of existing buildings and construction of new buildings which are energy efficient, comfortable and affordable.

The Ontario [Ministry of Municipal Affairs and Housing](#) is responsible for affordable housing programs in the province and these programs are predominately delivered through the [Housing Services Corporation \(HSC\)](#), a non-profit organization that provides centralized services to improve building efficiency and reduce utility costs, protect from liability and support effective risk management, and help maximize capital dollars through effective asset and data management.

Housing programs are administered by local service managers as they know best the housing needs in their communities. The forty-seven provincial Services Managers (SMs), usually upper tier municipal governments or counties, are responsible for funding and administration of all social housing. You may wish to [contact your service manager](#) for more information on the housing programs they have chosen to offer and to inquire about eligibility for programs described in this report.



Federal Programs

Three significant programs exist at the federal level to provide funding for high performance new construction and retrofit/renovation of existing buildings to support the achievement of Canada's greenhouse gas emissions reduction targets.

The National Housing Strategy

The Canada Mortgage and Housing Corporation (CMHC) has design the National Housing Strategy as a toolkit. It features complementary initiatives working together to address challenges across the housing continuum and spectrum of housing needs. The strategy is directed toward municipal governments and promotes partnerships and the alignment of efforts in order to achieve ambitious outcomes.

The NHS is divided into several streams, of which affordable housing projects are eligible to participate in four; the National Housing Co-Investment Fund (Rental Housing Financing & Housing Repair and Renewal Streams), the Affordable Housing Innovation Fund, the Demonstration Initiative, and Solutions Labs.

Low Carbon Economy Fund

The Government of Canada's \$2 billion Low Carbon Economy Fund is an important part of the Pan-Canadian Framework on Clean Growth and Climate Change. The Low Carbon Economy Fund provides funding to support clean, sustained growth, support innovation, and increase energy efficiency.

Two of the Fund's programs are suitable for affordable housing providers; the Low Carbon Economy Leadership Fund and the Low Carbon Economy Challenge (Partners Stream).

Green Municipal Fund

The Federation of Canadian Municipalities administers this program with numerous sub-programs directed at high performance building construction and retrofit, green infrastructure, and brownfield redevelopment. Most programs are open to municipal governments and various affordable housing stakeholders in partnership with municipalities.

The Fund has numerous sub-programs, divided into those directed at municipal governments and other for community projects, which are suitable for affordable housing providers. These include funding for studies, pilots, and capital projects under Construction of New Energy-Efficient Municipal Facilities/Community Projects, Retrofit of Municipal Facilities/Community Projects, Stormwater Quality, and Brownfield Site Redevelopment.



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
CMHC	National Housing Strategy	New Housing Co-Investment Fund - New Construction Stream

Program website
https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/about-the-initiatives?guide=CREATE_NEW_HOUSING_SUPPLY

Open Date Continuous	Close Date Continuous
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Project Funding Up to 95% for residential space in non-government housing, up to 75% for residential space in government and private sector housing.	Available Funding Low-cost loans: \$5.19 billion; Capital contributions: \$2.26 billion
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Terms & Conditions 10-year term

Program Goal
 Provides funding support for standard apartment projects with general occupants (not niche housing types such as retirement homes, single room occupancy and student housing).

Intended Outcomes Social Outcomes: affordability, energy efficiency, accessibility	Metrics Create 60,000 new units over 10 years.
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Who Can Apply?
 Partnerships of non-profit, government, Indigenous groups, and private sector.

What Type of Projects? Interest-free loans & non-repayable contributions for pre-development activities.	What Type of Activities? Business plans, preliminary designs, development permits, etc.
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Eligibility New residential construction with more than five (5) affordable (muni, prov, CMHC) units or beds. Renovation or conversion of existing buildings, residential or non-residential, into affordable units	Criteria Must meet Social Outcome criteria; Minimum requirements for partnerships, financial viability, affordability, energy efficiency, and accessibility. 25% decrease in energy consumption and GHG emissions over the 2015 NECB or the 2015 NBC. Support from another level of government (financial contribution or letter of support).
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Financial Contribution
 5% - 25% of up-front costs, remainder repaid over term of loan.



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
CMHC	National Housing Strategy	New Housing Co-Investment Fund - Housing Repair and Renewal Stream

Program website
<https://www.cmhc-schl.gc.ca/en/nhs/co-investment-fund---housing-repair-and-renewal-stream>

Open Date
 Continuous

Close Date
 Continuous

Project Funding
 Up to 95% for residential space in non-government housing, up to 75% for residential space in government and private sector housing.

Available Funding
 Low cost loans: \$3.46 billion; Capital contributions: \$2.26 billion available

Terms & Conditions
 10-year term

Program Goal
 Provides funding support for repair and renewal of affordable housing shelters, transitional and supportive housing.

Intended Outcomes
 Social Outcomes: affordability, energy efficiency, accessibility

Metrics
 Repair 240,000 units over 10 years.

Who Can Apply?
 Partnerships of non-profit, government, Indigenous groups, and private sector.

What Type of Projects?
 Low-cost repayable loans and capital contributions.

What Type of Activities?

Eligibility
 Existing community & affordable housing with more than five (5) units or beds.

 Repair or renewal of existing community and affordable housing, urban indigenous community, mixed market/affordable, shelters, transitional and supporting housing

Criteria
 Minimum requirements for partnerships, financial viability, affordability, energy efficiency, and accessibility.

[25% decrease in energy consumption and GHG emissions over the 2015 NECB or the 2015 NBC.](#)

 Support from another level of government (financial contribution or letter of support).

Financial Contribution
 5% - 25% of up-front costs, remainder repaid over term of loan.



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
CMHC	National Housing Strategy	Affordable Housing Innovation Fund

Program website
<https://www.cmhc-schl.gc.ca/en/nhs/affordable-housing-innovation-fund>

Open Date
 Sept. 30 2016

Close Date
 Sept. 30 2021 (or until all funds are assigned)

Project Funding
 Amount and type of funding will vary based on proposals received and may require security depending on the proposal.

Available Funding
 \$200 million

Terms & Conditions
 Loans; Forgivable loans, Equity capital investments; Minority ownership models, dividend payments; Other innovative arrangements.

Program Goal
 Support innovative approaches to affordable housing, create inclusive and accessible communities, reduce homelessness through new funding models and innovative building techniques.

Intended Outcomes
 Encourage new funding models in the affordable housing sector.

Metrics
 Create up to 4,000 units over 5 years.

Who Can Apply?
 Individuals, corporations, and organizations.

What Type of Projects?
 New-build affordable housing; repair and renewal of existing housing.

What Type of Activities?
 Equity capital investments; minority ownership models and dividend payments; loans, forgivable loans and contributions; other innovative arrangements.

Eligibility
 Five (5) or more affordable units. New, renovation or retrofit.

 Priority: Projects that exceed mandatory requirements, bring additional partners and investment to the table, and address the needs of vulnerable populations.

Criteria
 Innovative design or financing models; Unit affordability maintained for at least 10 years; Resource efficiencies in the design; Affordability features included; Plans for viability and sustainability without long-term subsidies.
[25% decrease in energy consumption and GHG emissions over the 2015 NECB or the 2015 NBC.](#)

 Added value given for: Replicability, access to transit, serving vulnerable populations.

Financial Contribution
 Based on funding/financial arrangement.



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
CMHC	National Housing Strategy	NHS Demonstration Initiative

Program website
<https://www.cmhc-schl.gc.ca/en/nhs/demonstration-initiative>

Open Date
Apr. 15 2019

Close Date
2021 (Expected to continue)

Project Funding
\$25,000 - 250,000 per project

Available Funding
Not Announced

Terms & Conditions
Maximum 18 month duration

Program Goal
 Showcase innovative practices, technologies, programs, policies and strategies that improve the performance, viability and effectiveness of affordable housing projects.

Intended Outcomes
 Share lessons learned to help strengthen, better equip and innovate the affordable housing sector.

Metrics
 25% decrease in energy consumption and GHG emissions over the 2015 NECB or the 2015 NBC.

Who Can Apply?
 Individuals, corporations, organizations, government agencies, Indigenous groups.

What Type of Projects?
 Funding for knowledge dissemination products and outreach activities.

What Type of Activities?
 Site tours, presentations, sector forums, social media, virtual tours, etc.
 Planning, design and installation of demonstrated technologies.
 Surveys of demonstration audiences, property owners & managers, tenants.

Eligibility
 Any housing form and ownership type; Replicable and near- or market-ready solutions; Completed within 18-month timeframe.

Criteria
 Score based on alignments with NHS [Priority Areas](#), eligibility requirements, and impact potential.

[Minimum Energy Efficiency and Accessibility Requirements](#)
 (25% better than NECB/NEB 2015)

Financial Contribution
 Grantee must cover ineligible costs.



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
CMHC	National Housing Strategy	Solutions Labs
Program website https://www.cmhc-schl.gc.ca/en/nhs/solution-labs		
Open Date Annual Open Call (April 2019)	Close Date TBD: Assigned under open call announcement	
Project Funding \$500,000 for 2018-2019; Annual funding will grow to \$3 million; \$25,000 - 250,000 per Lab	Available Funding \$3 million annually	
Terms & Conditions		
Program Goal Rapidly incubate and scale potential solutions to housing pressures.		
Intended Outcomes Develop strategies to cover gaps in existing programs by engaging stakeholders.	Metrics	
Who Can Apply? Affordable housing providers, academic institutions, government agencies, indigenous organizations, individuals, private sector stakeholders.		
What Type of Projects? Funding for co-development of solutions to identified issues within the National Housing Strategy's key priority areas.	What Type of Activities? Background research; social media and graphic design; event planning, co-ordination and facilitation; knowledge transfer activities; participation, accommodation, transportation and per diems.	
Eligibility Focus on challenges within NHS key priority areas; gathering of wide range of stakeholders; targeting creation of prototype solutions (technologies, policies, programs, standards). May fund Labs to support application to other NHS funding streams; May fund Labs on issues outside of open call process.	Criteria 2-stage competitive process. Expression of Interest (EOI); Detailed proposal. Expected to employ pre-approved Solutions Lab Consultants; May choose to collaborate with others who must meet the same criteria use for pre-approved list.	
Financial Contribution None.		



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
Government of Canada	Low Carbon Economy Fund	Low Carbon Economy Leadership Fund

Program website
<https://www.canada.ca/en/environment-climate-change/services/climate-change/low-carbon-economy-fund.html>

Open Date
Close Date

Project Funding
\$1.4 billion total; \$420 million allocated to Ontario

Available Funding
\$1.4 billion

Terms & Conditions

Program Goal
Leverage investments in projects that will generate clean growth, reduce greenhouse gas emissions and help meet or exceed Canada's Paris Agreement commitments.

Intended Outcomes
Metrics

Who Can Apply?
Funding allocated to provincial and territorial governments.

What Type of Projects?
Bilateral funding agreements with provincial and territorial governments.

What Type of Activities?
Ontario: Low Carbon Innovation Fund.
<https://www.ontario.ca/page/low-carbon-innovation-fund>

Eligibility
Criteria

Financial Contribution



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
Government of Canada	Low Carbon Economy Fund	Low Carbon Economy Challenge (Partners Stream)
Program website https://www.canada.ca/en/environment-climate-change/services/climate-change/low-carbon-economy-fund/challenge.html		
Open Date Dec. 20 2018	Close Date Mar. 8 2019	
Project Funding Business: 25%; Municipalities & not-for-profit: 40%; provincial governments: 50%; territorial governments and Indigenous groups: 75%.	Available Funding \$50 million	
Terms & Conditions Must be complete by March 31, 2022		
Program Goal Support ambitious projects to leverage ingenuity to reduce emissions and generation clean growth.		
Intended Outcomes Reduce GHG emissions in support of the Pan-Canadian Framework on Clean Growth and Climate Change.	Metrics Tonnes of GHG emissions reduced per dollar of federal investment.	
Who Can Apply? Indigenous communities and organizations; small and medium businesses; not-for-profit organizations; small municipalities.		
What Type of Projects? Funding for retrofit of buildings, equipment, and processes to reduce GHG emissions.	What Type of Activities? Building energy efficiency and fuel switching; Industrial energy efficiency and fuel switching; Enhancing carbon sinks in forestry; Reducing GHGs in agriculture; Processes to improve waste sector emissions.	
Eligibility Any project that reduces GHG emissions in eligible sectors: Buildings, Industry, Forestry, Agriculture, Waste.	Criteria Priority to cost-effective projects that reduce maximum GHG emissions; Co-benefits considered as part of review (e.g. creating jobs, reducing energy use, support other environmental outcomes). Cost per tonne of GHG emissions reduced by program will be key criteria. No thresholds have been set.	
Financial Contribution In-kind contributions not counted toward project's total eligible costs or applicant's total contribution.		



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
Federation of Canadian Municipalities	Green Municipal Fund	Pilot Project: New Construction of Energy-Efficient Municipal Facilities
<p>Program website</p> <p>https://fcm.ca/en/funding/gmf/pilot-project-new-construction-energy-efficient-municipal-facilities</p>		
<p>Open Date</p> <p>Continuous</p>	<p>Close Date</p> <p>Once all funding has been allocated.</p>	
<p>Project Funding</p> <p>Up to \$350,000; up to 50% of eligible costs.</p>	<p>Available Funding</p>	
<p>Terms & Conditions</p>		
<p>Program Goal</p> <p>Fund pilot projects that target net zero energy performance in new municipal facilities.</p>		
<p>Intended Outcomes</p> <p>Reduce energy consumption in municipally owned buildings.</p>	<p>Metrics</p> <p>Net-zero energy performance.</p>	
<p>Who Can Apply?</p> <p>Municipal governments and project partners, including: private sector, Indigenous groups, municipally owned corporations, regional organizations providing municipal services, NGOs, non-profits, and research institutes.</p>		
<p>What Type of Projects?</p> <p>Funding for new construction initiatives that target net zero energy performance in new municipal facilities.</p>	<p>What Type of Activities?</p> <p>Combination of measures: Design and construction approaches; Passive energy efficiency; Alternative building components and materials; Advanced automation and control; Advanced HVAC systems; Heat recovery and energy harvesting; On-site renewable energy generation and storage.</p>	
<p>Eligibility</p> <p>Municipally owned buildings and facilities or non-municipally owned buildings that are used mostly for municipal purposes.</p> <p>Building Types: Administration buildings, police stations, fire halls, recreation centres, arenas, wastewater treatment plants, etc. Expenses: consulting, admin, advertising, audit, equipment rental or purchase, public engagement and meetings, etc.</p>	<p>Criteria</p> <p>Must achieve net-zero energy performance.</p> <p>Examine financial or environmental performance of new or proven initiatives. Projects should also assess social benefits.</p>	
<p>Financial Contribution</p> <p>Municipality - 10% cash contribution of eligible costs. Proponent – 10% minimum in-kind contribution of eligible costs.</p>		



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
Federation of Canadian Municipalities	Green Municipal Fund	Pilot Project: Retrofit of Community Projects
<p>Program website</p> <p>https://fcm.ca/en/funding/gmf/pilot-project-retrofit-community-projects</p>		
<p>Open Date</p> <p>Continuous</p>	<p>Close Date</p> <p>Once all funding has been allocated.</p>	
<p>Project Funding</p> <p>Up to \$350,000; up to 50% of eligible costs.</p>	<p>Available Funding</p>	
<p>Terms & Conditions</p>		
<p>Program Goal</p> <p>Fund pilot projects that improve energy efficiency in homes or in a group of commercial or institutional buildings.</p>		
<p>Intended Outcomes</p> <p>Reduce energy consumption and GHG emissions in homes, commercial and institutional buildings.</p>	<p>Metrics</p> <p>Reduce energy consumption and GHGs by at least 10%.</p>	
<p>Who Can Apply?</p> <p>Municipal governments and project partners, including: private sector, Indigenous groups, municipally owned corporations, regional organizations providing municipal services, NGOs, non-profits, and research institutes.</p>		
<p>What Type of Projects?</p> <p>Funding for retrofit pilot projects that improve energy efficiency in homes or in a group of commercial or institutional buildings.</p>	<p>What Type of Activities?</p> <p>Combinations of measures: Upgraded building components and materials; Advanced automation and control; Advanced HVAC systems; On-site renewable energy generation and storage; fuel switching; heat recovery and energy harvesting.</p>	
<p>Eligibility</p> <p>Homes, groups of homes, commercial or institutional buildings.</p> <p>If in large community (100,000+), should include more than 100 homes. Projects in smaller communities and commercial/institutional buildings determined on case-by-case basis.</p>	<p>Criteria</p> <p>Reduce energy consumption and GHGs by at least 10%.</p> <p>Examine financial or environmental performance of new or proven initiatives. Projects should also assess social benefits.</p>	
<p>Financial Contribution</p> <p>Municipality - 10% cash contribution of eligible costs. Proponent – 10% minimum in-kind contribution of eligible costs.</p>		



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
Federation of Canadian Municipalities	Green Municipal Fund	Capital Project: Retrofit of Community Projects
Program website https://fcm.ca/en/funding/gmf/capital-project-retrofit-community-projects		
Open Date Stage 1 Due: March 1st	Close Date Stage 2 Due: May 1 st (Invitation only)	
Project Funding Low interest loan up to \$5 million and grant up to 15% of the loan; covering up to 80% of eligible costs.	Available Funding	
	Terms & Conditions	
Program Goal Fund capital projects for retrofits that improve energy efficiency in homes or a group of commercial/institutional buildings.		
Intended Outcomes Help Canadian cities and communities use less energy, reduce GHG emissions and improve air quality.	Metrics Reduce energy consumption and GHG emissions by at least 10%.	
Who Can Apply? Municipal governments and project partners, including: private sector, Indigenous groups, municipally owned corporations, regional organizations providing municipal services, NGOs, non-profits, and research institutes.		
What Type of Projects? Low interest loans for implementing a combination of energy efficient retrofits.	What Type of Activities? Includes: building components and materials, automation and control, HVAC systems, renewable energy generation and storage, fuel switching, heat recovery, etc.	
Eligibility Groups of homes, commercial or institutional buildings. Large communities (100,000+): minimum 100+ buildings. Small-medium communities (<100,000): case-by-case basis.	Criteria Feasibility study & municipal plan supporting need for/benefits of project. Evidence of consultation with provincial/territorial government.	
Financial Contribution Minimum 20% of eligible costs.		



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
Federation of Canadian Municipalities	Green Municipal Fund	Capital Project: Retrofit of Municipal Facilities
Program website https://fcm.ca/en/funding/capital-project-retrofit-municipal-facilities		
Open Date Stage 1 Due: March 1st	Close Date Stage 2 Due: May 1st	
Project Funding Low interest loan up to \$5 million and grant up to 15% of the loan; covering up to 80% of eligible costs.	Available Funding 	
Terms & Conditions 		
Program Goal Fund capital projects for retrofits that improve energy efficiency in municipal facilities.		
Intended Outcomes Help Canadian cities and communities use less energy, reduce GHG emissions and improve air quality.	Metrics Reduce energy consumption and GHG emissions by at least 30% (min. 20% efficiency, max. 10% renewables)	
Who Can Apply? Municipal governments and project partners, including: private sector, Indigenous groups, municipally owned corporations, regional organizations providing municipal services, NGOs, non-profits, and research institutes.		
What Type of Projects? Low interest loans for implementing a combination of energy efficient retrofits and renewable energy generation.	What Type of Activities? Includes: building components and materials, automation and control, HVAC systems, renewable energy generation and storage, fuel switching, heat recovery, energy efficient processes, etc.	
Eligibility Municipal facilities. Building Types: Administration buildings, police stations, fire halls, recreation centres, arenas, wastewater treatment plants, etc. Expenses: consulting, admin, advertising, audit, equipment rental or purchase, public engagement and meetings, etc.	Criteria Feasibility study & municipal plan supporting need for/benefits of project. Evidence of consultation with provincial/territorial government.	
Financial Contribution Minimum 20% of eligible costs.		



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
Federation of Canadian Municipalities	Green Municipal Fund	Brownfield Site Redevelopment (Study/Pilot/Capital)
Program website https://fcm.ca/en/funding/gmf/study-brownfield-site-redevelopment ; https://fcm.ca/en/funding/gmf/pilot-project-brownfield-site-redevelopment ; https://fcm.ca/en/funding/gmf/capital-project-brownfield-redevelopment		
Open Date Continuous	Close Date Once all funding has been allocated.	
Project Funding Study: Grant up to \$175,000, 50% of eligible costs. Pilot: Grant up to \$350,000, 50% of costs. Capital: Low interest loans on a case-by-case basis.	Available Funding	
Terms & Conditions		
Program Goal Fund studies, pilots & capital projects that have potential to bring brownfield sites back into economically productive use.		
Intended Outcomes Bring brownfield sites back into economically productive use.	Metrics Brownfield site redeveloped; buildings on brownfield sites 45% more energy efficient than NECB 2011.	
Who Can Apply? Municipal governments and project partners, including: private sector, Indigenous groups, municipally owned corporations, regional organizations providing municipal services, NGOs, non-profits, and research institutes.		
What Type of Projects? Funding for feasibility studies and initiatives that redevelop brownfield sites. FCM funding can be stacked with other funding sources	What Type of Activities? Examples: new energy efficient recreational centres, waste diversion facilities, or district energy system constructed on a brownfield site.	
Eligibility Municipal governments or proponents in partnership with municipal government. A brownfield is an abandoned, vacant, derelict or underutilized commercial, institutional or industrial property where past actions have resulted in actual or perceived contamination or a threat to public health and safety. Note: While this funding is not directed specifically at affordable housing, priority is given to projects which offer additional social benefits. This may encourage partnerships between private/municipal developers and social housing providers on brownfield redevelopment sites.	Criteria The targets in FCMs water, waste and energy sector funding products (Net Zero Target) apply to projects built on brownfields. New buildings must achieve at least a 45% reduction in energy consumption compared to NECB 2011.	
Financial Contribution Grantees must contribute at least 50% of eligible costs; Municipality – 10% cash contribution.		



Affordable Housing Funding Opportunities

Federal Programs

Agency	Program	Sub-Program
Federation of Canadian Municipalities	Green Municipal Fund	Pilot Project: Stormwater Quality, Municipal Project
Program website https://fcm.ca/en/funding/gmf/pilot-project-stormwater-quality-municipal-project		
Open Date Continuous	Close Date Once all funding has been allocated.	
Project Funding Up to \$350,000; up to 50% of eligible costs.	Available Funding	
Terms & Conditions		
Program Goal Fund pilot projects that can have the potential to remove 80% of total suspended solids (TSS) or a significant amount of other contaminants (e.g. E.coli, salt, grease) from a municipal facility's stormwater runoff.		
Intended Outcomes Protect local bodies of water through stormwater treatment.	Metrics 80% less TSS or significant amount of other contaminants (case-by-case determination).	
Who Can Apply? Municipal governments and project partners, including: private sector, Indigenous groups, municipally owned corporations, regional organizations providing municipal services, NGOs, non-profits, and research institutes.		
What Type of Projects? Funding for low-impact stormwater treatment solutions that engage and involve local residents. Intended for municipally-run initiatives.	What Type of Activities? Examples: Permeable pavement; Bioretention planters; Prevention of treatment of contaminants associated with road salt; Swales, retention ponds, infiltration techniques; Catch basin inserts.	
Eligibility Municipally owned buildings and facilities (including roads, public spaces and lots around municipal buildings). Can be small-scale version of a project or a full-scale, replicable version. Note: While this funding stream is not directed specifically at affordable housing, it is intended to support the implementation of green infrastructure at a site level and may encourage affordable housing providers to replace engineered hardscape with naturalized treatment options.	Criteria Achieve target TSS reductions. Examine financial or environmental performance of new or proven initiatives. Projects should also assess social benefits.	
Financial Contribution Municipality - 10% cash contribution of eligible costs. Proponent – 10% minimum in-kind contribution of eligible costs.		



Provincial Programs

The major program at the provincial level to provide support for affordable housing is Investment in Affordable Housing (IAH). This program has been allocated \$801 million for the period of 2014 through 2020 with funding divided between four components; Rental Housing; Homeownership; Ontario Renovates; Operating (Rent Supplement, Housing Allowance Direct & Shared).

The two sub-programs targeted at building efficiency for both existing and new construction are described below.

Rental Housing

The Rental Housing program is targeted toward the construction of new affordable housing in various forms with the goal of increasing the supply of rental housing for households on social housing waiting lists; ensure safe, adequate, affordable rental housing is available in Ontario. Eligible projects can receive capital funding of up to \$150,000.

Ontario Renovates

The Ontario Renovates program provides forgivable loans to property owners for the renovation and retrofit of existing affordable housing units. The intention of the program is to improve living conditions of households in need through financial assistance to repair deficiencies in affordable ownership and rental properties. Energy efficiency upgrades are considered an important piece of this program.



Affordable Housing Funding Opportunities Provincial Programs

Agency	Program	Sub-Program
Ontario Ministry of Municipal Affairs and Housing (MAH)	Social Infrastructure Fund	Investment in Affordable Housing (IAH)

Program website
<http://www.mah.gov.on.ca/Page127.aspx>

Open Date
2014

Close Date
March 31, 2020

Project Funding
 Variety of project funding arrangements dependent upon stream of funding.

Available Funding
 \$801 million (2014-2020)

Terms & Conditions

Program Goal
 Support Ontario's Long-Term Affordable Housing Strategy and improve access to safe, sound, suitable and sustainable housing. Address affordable housing needs for specific priority groups.

Intended Outcomes

Metrics
 Create and repair 11,000 units; 1,650 seniors' units, 1,100 units for persons with disabilities.

Who Can Apply?
 Home owners, landlords, shelter operators, private and non-profits. Funds directed through Service Managers (SMs).
<http://www.mah.gov.on.ca/Page1202.aspx>

What Type of Projects?
 Four Components: Rental Housing; Homeownership; Ontario Renovates; Operating (Rent Supplement, Housing Allowance Direct & Shared)

What Type of Activities?

Eligibility
 Service Managers will not be mandated specific targets for priority groups (described in metrics). However, funds may be reallocated by the Ministry in Year 5 and Year 6 of the program if targets are not being met.

Criteria
 Rental Housing: Ontario Renovates: Repairs and renovation, remediation of overcrowded dwellings, modifications for accessibility.

 Improve energy efficiency, use ENERGYSTAR Appliances;

Financial Contribution
 Program-specific requirements.



Affordable Housing Funding Opportunities Provincial Programs

Agency	Program	Sub-Program
Program website		
Open Date	Close Date	
Project Funding	Available Funding	
Terms & Conditions		
Program Goal		
Intended Outcomes	Metrics	
Who Can Apply?		
What Type of Projects?	What Type of Activities?	
Eligibility	Criteria	
Financial Contribution		



Affordable Housing Funding Opportunities

Provincial Programs

Agency	Program	Sub-Program
Ontario Ministry of Municipal Affairs and Housing (MAH)	Social Infrastructure Fund	IAH - Rental Housing

Program website
<http://www.mah.gov.on.ca/Page127.aspx>

Open Date
2014

Close Date
March 31, 2021

Project Funding
 Up to 75% of total capital cost per unit or \$150,000/unit, whichever is less.
 Funds to SM: 50% at signing of CA, 40% at completion of structural framing, 10% at occupancy.

Available Funding
 \$801 million (2014-2020)

Terms & Conditions
 Construction must start within 120 days of CA, final payments must be made within 4 years.

Program Goal
 Increase supply of rental housing for households on social housing waiting lists; ensure safe, adequate, affordable rental housing is available in Ontario.

Intended Outcomes
 Increase supply of social housing units in Ontario.

Metrics
 Create and repair 11,000 units; 1,650 seniors' units, 1,100 units for persons with disabilities.

Who Can Apply?
 Private, non-profit and partnerships. Funds directed through Service Managers (SMs).

What Type of Projects?
 Social housing new construction (incl. additions & extensions), acquisition and rehabilitation, conversion.

What Type of Activities?
 Excludes secondary suites, nursing and retirement homes, social housing projects that receive ongoing fed/prov subsidies, shelters and crisis care, owner-occupied housing, student residences.

Eligibility
 Social Housing new construction (incl. additions & extensions), acquisition and rehabilitation, conversion. Unit size guidelines.

Client Groups: Seniors, Persons with disabilities, Aboriginal peoples, Victims of domestic violence, Recent immigrants, Working poor, Singles and families, others eligible to be on social housing waitlists.

Criteria
 Projects must remain affordable for minimum 20-years (80% below CMHC Average Market Rent).

Improve energy efficiency, use ENERGYSTAR Appliances.

Projects may include both IAH and market units but only affordable units will receive IAH funds.

Financial Contribution
 10% equity for private proponents; 4% equity for private/non-profit partnerships; 0% for non-profit or co-op housing proponents.



Affordable Housing Funding Opportunities Provincial Programs

Agency	Program	Sub-Program
Ontario Ministry of Municipal Affairs and Housing (MAH)	Social Infrastructure Fund	IAH - Ontario Renovates

Program website
<http://www.mah.gov.on.ca/Page127.aspx>

Open Date 2015	Close Date March 31, 2022
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Project Funding Forgivable loan to proponent up to \$50,000. non-repayable contribution up to \$5,000 per unit/home for accessibility repairs.	Available Funding \$801 million (2014-2020)
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Terms & Conditions Period of Forgiveness: Home Repair - 10-years; Multi-Unit Rehabilitation - 15-years.
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Program Goal
 Improve living conditions of households in need through financial assistance to repair deficiencies in affordable ownership and rental properties.

Intended Outcomes Increase supply of and improve living conditions within social housing units in Ontario.	Metrics Create and repair 11,000 units; 1,650 seniors' units, 1,100 units for persons with disabilities.
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Who Can Apply?
 Home owners (Home Repair sub-component - HR) & Multi-unit Landlords (Multi-Unit Rehabilitation sub-component - MUR) through Service Managers (SMs).

What Type of Projects? Repairs and rehabilitation required to bring homes/units to acceptable standards while improving energy efficiency. Supports creation of secondary suites in existing single family homes	What Type of Activities? Heating systems; Chimneys; Doors & windows; Foundations; Roofs, walls, floors and ceilings; Vents, louvres; Electrical systems; Plumbing; Septic systems, well water and drilling; other repairs may be considered.
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Eligibility Single family homes (low to moderate income); Multi-unit buildings (incl. shelters for victims of domestic violence); Secondary units in single family homes (low to moderate income). Client Groups: Seniors, Persons with disabilities, Victims of domestic violence, Aboriginal peoples living off-reserve; Residents of remote communities; low to moderate income singles and families.	Criteria HR: low to moderate income home owners; eligible households must have income at or below 60 th percentile for the SM area or province, whichever is lower. MUR: Existing affordable rental buildings, low to moderate income home owners, shelter operators; rents at or below average market rent (AMR) for SM area. Rooming houses at or below 60% of AMR in SM area. Improve energy efficiency (no specific performance indicated), use ENERGYSTAR Appliances.
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Financial Contribution
 None.

Utility and Other Programs

Three significant programs exist at the federal level to provide funding for high performance new construction and retrofit/renovation of existing buildings to support the achievement of Canada's greenhouse gas emissions reduction targets.

Enbridge Gas – Savings by Design & Fixed Incentives

The Savings by Design Affordable Housing program is targeted at all types of affordable housing providers who are planning a new construction project or renovating/retrofitting an existing building to improve energy efficiency. The program consists of a full-day design charrette with experts in sustainable building technologies and processes and incentives based on the level of energy efficiency achieved at the design and construction phases of a project.

The Fixed Incentives is a prescriptive program that offers technology-specific incentives to Enbridge Gas customers, builders and contractors for the installation of high-performance equipment that meets energy efficiency standards.

IESO – Save on Energy

This program has one stream under which multi-unit affordable housing projects are eligible; the Retrofit Program.

The Retrofit Program is targeted toward upgrading existing buildings and facilities with the goal of reducing energy consumption. Aimed at retrofitting and replacement of inefficient building systems including envelope measures and operating procedures. Specifications for funding social housing projects and tenant education in multi-unit residential buildings.

The Program also includes numerous prescriptive incentive worksheets for lighting, in suite appliances, and mechanical systems.

Toronto Atmospheric Fund – High Performance Buildings

This TAF granting stream is intended to support projects that will serve to pilot deep energy reductions that can be replicated across the province and contribute to a dramatic reduction in energy consumption and greenhouse gas emissions attributable to buildings. Only registered charities, not-for-profit organizations, and municipalities are eligible to receive grants under this program.



Affordable Housing Funding Opportunities

Utility/Other Programs

Agency	Program	Sub-Program
Enbridge Gas	Savings by Design	SBD Affordable Housing

Program website
<https://energy-savings-programs.ca/savings-by-design/>

Open Date Continuous

Close Date Continuous

Project Funding
 Design Consultation:\$5,000-\$7,500; Implementation: up to \$120,000; Commissioning: up to \$15,000.

Available Funding

Terms & Conditions
 Must achieve Energy Efficiency Design requirements at each stage.

Program Goal
 Help builders improve energy and environmental performance in new construction projects.

Intended Outcomes
 Support energy efficiency in affordable housing sector in Ontario.

Metrics
 7 - 17% better than OBC

Who Can Apply?
 Any group planning a new construction affordable housing building over 50,000 ft².

What Type of Projects?
 Design assistance from sustainable building experts and energy modellers.

What Type of Activities?
 Day-long Integrated Design Process (IDP) charrette focused on the specific housing development.

Eligibility
 Affordable housing new construction over 50,000 ft².

 Multi-unit residential, single family housing developments.

Criteria
 Must meet the eligibility criteria for public funding assistance under the Federal/Provincial Investment in Affordable Housing (IAH) Program, CMHC, or other government funding program that Enbridge deems suitable as supporting the construction of affordable housing.

Financial Contribution
 None.



Affordable Housing Funding Opportunities

Utility/Other Programs

Agency	Program	Sub-Program
Enbridge Gas	Fixed Incentives	
Program website		
https://enbridgesmartsavings.com/Business-Energy-Management/Fixed-Incentives.aspx		
Open Date	Close Date	
Project Funding	Available Funding	
Continuous	Continuous	
Technology-specific incentives for the installation of approved energy efficient systems.		
Terms & Conditions		
Program Goal		Must install approved systems.
Help Enbridge customers, builders and contractors improve energy and environmental performance of buildings by installing high-efficiency systems and technologies.		
Intended Outcomes	Metrics	
Support energy efficiency in the building sector in Ontario.	Technology-specific energy efficiency performance.	
Who Can Apply?		
Any group planning to install new or upgrade existing equipment.		
What Type of Projects?	What Type of Activities?	
New-build or retrofit or existing building systems to increase energy efficiency.	Air doors; Condensing boilers, furnaces, make-up air units, unit heaters; Condensing storage and tankless water heaters; Demand control kitchen ventilation; Demand control ventilation; Destratification fans; ENERGY STAR qualified equipment, etc.	
Eligibility	Criteria	
Multi-Unit Residential buildings.	Must meet the efficiency criteria for each specific technology.	
Financial Contribution		



Affordable Housing Funding Opportunities

Utility/Other Programs

Agency	Program	Sub-Program
Incentive - purchase of equipment required.		

Program website

Open Date

Close Date

Project Funding

Available Funding

Terms & Conditions

Program Goal

Intended Outcomes

Metrics

Who Can Apply?

What Type of Projects?

What Type of Activities?

Eligibility

Criteria

Financial Contribution



Affordable Housing Funding Opportunities

Utility/Other Programs

Agency	Program	Sub-Program
IESO	Save on Energy	Retrofit Program

Program website
<https://www.saveonenergy.ca/en/For-Business-and-Industry/Programs-and-incentives/Retrofit-Program>

Open Date
 Continuous

Close Date
 Continuous

Project Funding
 Up to 50% of project cost.
 Social Housing: Up to 50% of eligible financial incentive before project starts & Gap grant funding: double the participant incentive, capped at 50 per cent of the project cost.

Available Funding

Terms & Conditions
 Projects must deliver energy savings for at least 48 months.

Program Goal
 Provide options for businesses to improve energy efficiency through retrofit of existing buildings & systems.

Intended Outcomes

Metrics
 Sustainable, measureable and verifiable reductions in peak electricity demand and consumption.

Who Can Apply?
 Owners or lessees of commercial, industrial, institutional, multi-family, or agricultural facilities.

What Type of Projects?
 Retrofit and replacement of inefficient building systems; includes envelope measures and operating procedures.

What Type of Activities?
 Lighting retrofit, lighting controls, HVAC redesign, chiller replacement, variable-speed drives, increased insulation, low-e window glazing, low-e roof barriers.
 Multi-family tenant education (\$200/kW of estimated demand savings).

Eligibility
 Non-residential distribution customers not otherwise required to install eligible equipment.

 Must be comprised of eligible measures, be based on reasonable estimate of demand and energy savings, be in a single facility/meter,

Criteria
 Prescriptive Measures: minimum Participant Incentive of \$100

 Custom Measures: minimum estimated demand savings of 1KW and/or annual estimated energy savings of 2,000 kWh for 48 months.

Financial Contribution
 Incentive - purchase of equipment required.



Affordable Housing Funding Opportunities

Utility/Other Programs

Agency	Program	Sub-Program
Toronto Atmospheric Fund	High-Performance Buildings	
Program website https://taf.ca/grants/high-performance-buildings/		
Open Date	Close Date 2019: May 10th & Sept. 6th	
Project Funding \$10,000 - \$300,000	Available Funding	
	Terms & Conditions Must demonstrate reductions in carbon emissions directly attributed to the project.	
Program Goal Support the demonstration of new approaches to increase the energy efficiency of existing buildings, especially multi-unit residential buildings.		
Intended Outcomes Reduce the share of carbon emissions from buildings and transportation in the region.	Metrics 40% energy performance improvement; striving for near net-zero energy consumption.	
Who Can Apply? Registered charities, not-for-profits and municipalities within the GTHA.		
What Type of Projects? Project-related costs including evaluation and advisory services. Single or multi-year projects may apply.	What Type of Activities? Funding can also be used to offset operating costs and a portion of administrative costs directly linked to a TAF-funded project.	
Eligibility New projects that have potential to significantly reduce carbon emissions in the GTHA.	Criteria Emissions reduction potential of each project reviewed by in-house emissions quantification expert.	
Financial Contribution None.		



Affordable Housing Funding Opportunities

List of Program Links

Organization	Program	Web Site URL
CMHC	National Housing Strategy	https://www.placetocallhome.ca/
CMHC	National Housing Strategy	https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/about-the-initiatives?guide=CREATE NEW HOUSING SUPPLY
CMHC	National Housing Strategy	https://www.cmhc-schl.gc.ca/en/nhs/co-investment-fund---housing-repair-and-renewal-stream
CMHC	National Housing Strategy	https://www.cmhc-schl.gc.ca/en/nhs/affordable-housing-innovation-fund
CMHC	National Housing Strategy	https://www.cmhc-schl.gc.ca/en/nhs/demonstration-initiative
CMHC	National Housing Strategy	https://www.cmhc-schl.gc.ca/en/nhs/solution-labs
CMHC	NHS Energy Efficiency & Affordability Requirements	https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/co-invest-fund/nhs-co-invest-fund-environmental-and-accessibility-new-construction-aug2018-en.pdf
Government of Canada	Low Carbon Economy Fund	https://www.canada.ca/en/environment-climate-change/services/climate-change/low-carbon-economy-fund.html
Government of Canada	Low Carbon Economy Fund	https://www.canada.ca/en/environment-climate-change/services/climate-change/low-carbon-economy-fund/challenge.html
Federation of Canadian Municipalities	Green Municipal Fund	https://fcm.ca/en/funding/gmf/pilot-project-new-construction-energy-efficient-municipal-facilities
Federation of Canadian Municipalities	Green Municipal Fund	https://fcm.ca/en/funding/gmf/pilot-project-retrofit-community-projects
Federation of Canadian Municipalities	Green Municipal Fund	https://fcm.ca/en/funding/gmf/pilot-project-stormwater-quality-municipal-project
Federation of Canadian Municipalities	Green Municipal Fund	https://fcm.ca/en/funding/gmf/pilot-projects-stormwater-quality-community-project
Federation of Canadian Municipalities	Green Municipal Fund	https://fcm.ca/en/funding/gmf/study-brownfield-site-redevelopment ; https://fcm.ca/en/funding/gmf/pilot-project-brownfield-site-redevelopment ; https://fcm.ca/en/funding/gmf/capital-project-brownfield-redevelopment



Affordable Housing Funding Opportunities

List of Program Links

Federation of Canadian Municipalities	Green Municipal Fund	https://fcm.ca/en/funding/gmf/capital-project-retrofit-community-projects
Federation of Canadian Municipalities	Green Municipal Fund	https://fcm.ca/en/funding/capital-project-retrofit-municipal-facilities
Ontario Ministry of Municipal Affairs and Housing (MAH)	Social Infrastructure Fund	http://www.mah.gov.on.ca/Page127.aspx
Ontario Ministry of Municipal Affairs and Housing (MAH)	Social Infrastructure Fund	http://www.mah.gov.on.ca/Page127.aspx
Ontario Ministry of Municipal Affairs and Housing (MAH)	Social Infrastructure Fund	http://www.mah.gov.on.ca/Page127.aspx
Enbridge Gas	Savings by Design	https://energy-savings-programs.ca/savings-by-design/
Enbridge Gas	Fixed Incentives	https://enbridgesmartsavings.com/Business-Energy-Management/Fixed-Incentives.aspx
IESO	Save on Energy	https://www.saveonenergy.ca/en/For-Business-and-Industry/Programs-and-incentives/Retrofit-Program
IESO	Save on Energy – Interim Framework	http://www.ieso.ca/en/Sector-Participants/Conservation-Delivery-and-Tools/Interim-Framework
Toronto Atmospheric Fund	High-Performance Buildings	https://taf.ca/grants/high-performance-buildings/

