

# Handbook for Developing Affordable Housing

## The City of Richmond Hill | Affordable Housing Strategy



November 2022



# What is the City of Richmond Hill's Handbook for Developing Affordable Housing?

The City of Richmond Hill's Handbook for Developing Affordable Housing ("Handbook") is a resource to help landowners and developers planning to develop housing that is affordable to households with low and moderate incomes in Richmond Hill achieve their development goals. The Handbook brings together tools and considerations that can enable successful affordable housing projects and facilitate the development of more affordable housing as part of the City of Richmond Hill's efforts to achieve balanced, healthy, and sustainable communities.

The purpose of this Handbook is to implement the City of Richmond Hill's [Affordable Housing Strategy](#). The Strategy is a plan that aims to provide quality and affordable housing options for residents in Richmond Hill. The Strategy seeks to help create and support partnerships with the development industry, as well as other levels of government and the not-for-profit housing support sectors to achieve the City's housing goals. Another focus is to reduce challenges and barriers and highlight opportunities available for developers in the provision of affordable housing to meet the need of Richmond Hill residents.

A detailed description of the housing needs of residents of Richmond Hill can be found in the associated Background Report produced as part of this work.

## **This Handbook consists of the following resources for the development industry in Richmond Hill:**

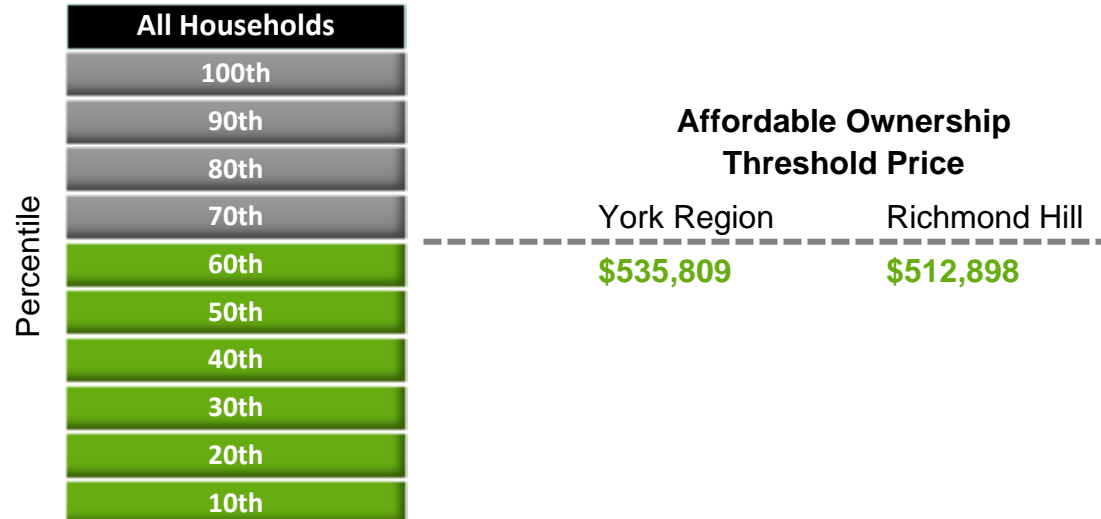
- Summary of **funding programs** and **programs that help reduce the cost** of housing developments
- **Promising innovations** in residential development
- Potential **housing partners** active in residential development in Richmond Hill or York Region
- **Template** that will help communicate the target affordability of your project and how you are achieving the City's Official Plan housing policy objectives

## What is ‘affordable housing’?

Through actions identified in the Affordable Housing Strategy, the City’s goal is to increase the supply of housing that is available and affordable to households who have incomes up to the 60<sup>th</sup> income percentile (i.e. households with low and moderate incomes). Per the proposed definitions of affordable ownership and affordable rental housing, the following would be the threshold unit price or rent:

- For **ownership housing**, the affordability threshold would define that house prices should not exceed **\$512,898**, which was calculated based on what is affordable to the lowest of the 60<sup>th</sup> percentile of the Richmond Hill household income distribution in 2021.
- For **rental housing**, the affordability threshold would define that rents should not exceed 125% of the average market rent, by bedroom type, in the primary rental market according to CMHC for Richmond Hill in 2021.

These definitions are subject to the City’s Official Plan (OP) Review, and they will be finalized during the OP adoption. As such, for now, the affordable ownership and rent thresholds will be based on [York Region’s thresholds\\*](#).



\*According to the Region of York, the current affordable monthly rental threshold by bedroom type are:

- **bachelor: \$1,224**
- **1-bedroom: \$1,660**
- **2-bedroom: \$1,883**
- **3+bedroom: \$2,270**

Please see the Background Report for more information on the methodology for determining affordability thresholds.

This Handbook will be updated on an ongoing basis to reflect affordable housing thresholds and any new programs or initiatives established through the City of Richmond Hill's Affordable Housing Strategy.

This Handbook is not an exhaustive resource for improving the affordability of housing developments. Some additional resources include:

- [Housing Development Resources](#) by Canada Mortgages and Housing Corporation (CMHC)
- [Affordable Housing Development Checklist](#) by Canada Mortgages and Housing Corporation (CMHC)
- [Affordable Housing Calculator](#) by Evergreen
- [Building a modular house \(ontario.ca\)](#) by Ministry of Municipal Affairs and Housing

# Affordable Housing Programs and Grants

There has been a lot of interest in creating affordable housing by all orders of government in recent years. As a result, several funding programs have been introduced to aid the development of affordable housing across Canada and increase supply for households in need.

In the table below, the widely available funding programs that developers interested in building affordable housing could access funding through to improve viability of their project and increase affordability of new housing supply are presented. Information regarding the type of funding, the funding envelope, as well as the criteria for eligibility to access funding through these programs are provided. The information found in this table should facilitate the application process for developers seeking funding through these sources. The mechanisms (type of agreements) for implementation will be based on the streams the developer is benefiting from.

In this first version of the Handbook for Developing Affordable Housing, the potential incentives identified in the Affordable Housing Strategy have not yet been selected for implementation by City Council. As new affordable housing programs are implemented in Richmond Hill, this handbook will be updated to include those programs.

Funding programs offered by all levels of government are available to be used in conjunction with one another, so long as the project meets the eligibility criteria of the programs. The federal programs are provided through the National Housing Strategy, which will run to 2028. It should be noted that the Rental Construction Financing Initiative cannot be accessed if the project is receiving funding through the National Housing Co-Investment Fund (New Construction) program. The funding programs identified in this handbook is based on information as November 2022.

It is advisable to confirm which new funding programs may have been announced or scaled back early-on in your project concept stages to ensure your concept, design, partnership models, and financing align with current funding opportunities. Please consult with the program providers early in your development plan.

## Research and Development

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Affordable Housing Innovation Fund</a>	<p>Grant and Loans</p> <p>The Fund will provide \$550.8 million over 6 years.</p>	Any	<p>Currently on hold due to oversubscription.</p> <p>Amount and type of funding will vary based on proposals received and may require security depending on the proposal.</p> <p>Innovative funding arrangements will be considered.</p>	<p><b>Proposals will be prioritized on these key elements:</b></p> <ul style="list-style-type: none"> <li>• innovation</li> <li>• affordability</li> <li>• financial sustainability</li> <li>• knowledge transfer</li> <li>• housing needs of priority populations</li> <li>• accessibility</li> <li>• partnerships promotion</li> <li>• scalability</li> <li>• replicability</li> <li>• reduction of energy use and green gas emissions</li> <li>• development, implementation and testing readiness</li> </ul> <p>Minimum Criteria</p> <ol style="list-style-type: none"> <li>1. Affordable based on local municipal or Provincial definition of affordable, remaining so for at least 10 years</li> <li>2. Innovative based on 3 types of innovation criteria (Transformational, Breakthrough, Incremental)</li> <li>3. Financially sustainable project</li> <li>4. Knowledge transfer plan and information dissemination strategy</li> <li>5. reduce energy use and greenhouse gas emissions</li> <li>6. increase the number of accessible units within the housing stock</li> <li>7. address the needs of the National Housing Strategy in relation to focus on needs of <a href="#">priority areas for action</a></li> </ol>	Encourage innovative approaches to creating new, renewing or renovating affordable housing	CMHC under the National Housing Strategy

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Affordable Housing Innovation Fund: Rent-to-Own Stream</a>	Grant and Loans  A portion of the Affordable Housing Innovation Fund has been set aside for the Rent-to-Own stream	Rent-to-Own		<p>Must be able to demonstrate:</p> <ol style="list-style-type: none"> <li>1. Innovation – to facilitate rent-to-ownership transition in 5 years</li> <li>2. Affordability – all or designated units</li> <li>3. Financial sustainability</li> <li>4. Safeguards – contractual mechanisms for consumer protection (examples provided)</li> <li>5. Knowledge transfer plan and information dissemination strategy</li> <li>6. Reduce energy use and GHG emissions</li> <li>7. Increase accessible units within the housing stock</li> </ol> <p>address the needs of the National Housing Strategy <a href="#">priority populations</a></p>	<p>The Rent-to-Own stream of the Affordable Housing Innovation Fund is for housing providers interested in developing, testing and scaling innovative rent-to-own models and projects.</p> <p>If your innovative rent-to-own project or idea qualifies for funding, you'll need to demonstrate how it will help a tenant to become a homeowner within 5 years.</p>	CMHC under the National Housing Strategy

### Pre-design Phase

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Seed Funding</a>	Grant & Interest Free Loan	Primarily Rental	<p>Grant: Up to \$150,000 (2 years to complete and submit payment request)</p> <p>Loan: Up to \$350,000 (3yr interest-free period can be combined with grant)</p>	Must have a minimum of five affordable units	Assist developers to defray costs related to pre-development activities	CMHC

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Federal Lands Initiative</a>	Low or No Cost Land or Building	Any	Up to the land value	<ol style="list-style-type: none"> <li>1. Min. 30% of the units be less than 80% of the local median market rent.</li> <li>2. Min. 20% of units meet accessibility standards / universal design principles for barrier-free access</li> <li>3. 25% reduction in energy use and Greenhouse Gas (GHG) emissions relative to past performance</li> <li>4. Evidence of community need with a market study or waitlist for social or affordable housing and a letter of support from the municipality</li> <li>5. Min. 5 years of experience in construction/renovation and operation of similar size and scope projects</li> </ol>	Create affordable, sustainable, accessible and socially inclusive housing	CMHC
<a href="#">Round 4: Housing Supply Challenge</a>	TBC	Any	Will award \$300 million in prizes over 5 years (Details TBC)	<ul style="list-style-type: none"> <li>• For-profit (for example, housing developers, builders, construction professionals, general contractors, technology companies, start-ups, engineers and architects)</li> <li>• Not-for-profit organizations (for example, housing providers)</li> <li>• Indigenous governments, organizations, groups, housing agencies and authorities</li> <li>• Canadian post-secondary institutions</li> <li>• Government (provincial, territorial, Indigenous, municipal, local and regional)</li> </ul> <p>IMPORTANT: All applicants must be affiliated with a legally incorporated organization.</p>	Participants are invited to propose solutions that address one of the following barriers: <ul style="list-style-type: none"> <li>• access to materials, resources and technology</li> <li>• complexities in retrofitting existing housing supply</li> <li>• project delivery complexities</li> <li>• high costs and sunk costs</li> <li>• knowledge management and sharing</li> </ul>	CMHC



Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Savings by Design Residential</a>	Grant	Low-Rise Residential Buildings regardless of tenure	Receive up to \$100,000 in post-construction incentives for homes that meet or exceed 20 percent better energy efficiency than the Ontario Building Code: - \$2,000/home, up to 50 homes (1st time participant). - \$1,000/home, up to 100 homes (2nd time participant). - \$500/home, up to 200 homes (3rd time participant).	Must include 50 or more low-rise housing units (i.e. units that fall under Part 9 of the Ontario Building Code): <ul style="list-style-type: none"> <li>• Single-family homes.</li> <li>• Row houses.</li> <li>• Townhomes/stacked towns.</li> <li>• Multi-family buildings three storeys and under.</li> </ul> Projects must be located in the former Enbridge Gas Distribution Inc. service area.	The <b>Savings by Design Residential</b> program* gives production builders free access to industry experts, energy modelling and financial incentives to help you build high-performance sustainable homes	Enbridge
<a href="#">Savings by Design Affordable Housing</a>	Grant	Any Affordable Housing	Integrated Design Workshop + \$7,500 Technical Assistance Incentive + Up to \$120,000 Energy Performance Incentive  Maximum potential incentive is \$120,000 per affordable housing project, based on number of affordable units and as-built energy performance. HST is not applicable and will not be added to incentive payments.	Proponent must be an affordable housing provider who has received financial assistance in the past or present, from a government program aimed at creating new affordable housing. Projects must be located in the former Enbridge Gas Distribution Inc. service area.	The program can help design and build housing that saves energy, reduces operating costs and improves comfort.	Enbridge

## Pre-Construction Phase

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Shared Equity Mortgage<sup>1</sup> Providers Fund</a>	Loan	Ownership	Up to \$4 million for the overall development. Max. Loan term of 5 years with fixed or floating rate interest	<p>Project viability assessment by CMHC:</p> <ol style="list-style-type: none"> <li>1. Capacity to fulfil the loan repayment obligation</li> <li>2. Financially sound with the requisite authority, experience, capability and resources to administer a shared equity mortgage program.</li> </ol> <p>Applicants must agree that shared equity mortgages related to the project will be provided to recipients who can satisfy a minimum 5% down payment from their own resources. A commitment to reserving a certain percentage of units for first-time homebuyers as defined by the Government of Canada's Home Buyers' Plan will be considered a strength on the application.</p>	Assist developers with the cost of eligible preconstruction activities, for units that will all participate in Shared Equity Mortgages.	CMHC
<a href="#">Home Depot: Community Development Grant</a>	Grant	Rental	\$10,000 maximum	Registered Charity	<p>Homelessness Prevention</p> <p>Funding for renovations, and improvements to buildings and landscaping</p>	Home Depot
<a href="#">Green Municipal Fund: Planning</a>	Grant	Rental	Up to \$25,000 or 80% of eligible costs for the overall project	<ol style="list-style-type: none"> <li>1. Municipality, Non-Profit, or in a partnership with one</li> <li>2. Must meet net-zero or net-zero ready standards</li> <li>3. 30% of the units be less than 80% of the local median market rent.</li> <li>4. Retrofits must achieve a 25% reduction in energy consumption</li> </ol> <p>Stackable with National Housing Strategy programs. Projects are typically expected to be completed within two years of FCM approval.</p>	To enable affordable housing providers to pursue ambitious reductions in energy consumption	Federation of Canadian Municipalities (FCM)

<sup>1</sup> Shared Equity Mortgage: Now branded as First-Time Home Buyer Incentive. This program is a shared equity mortgage. This means that the government shares in the upside and downside of the property value. It allows you to borrow 5 or 10% of the purchase price of a home. You pay back the same percentage of the value of your home when you sell it or within a 25-year window.

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Green Municipal Fund: Retrofit of sustainable affordable housing</a>	Grants and Loans	Rental	Grants of 25%-50% of costs (proportional to energy use reduction). Up to \$10 million in combined loan and grant funding for up to 80% of eligible project costs	<p>Same as Green Municipal Fund: Planning</p> <p>Projects are typically expected to be completed within three years of FCM approval.</p> <p>Funding is stackable with CHMC's Co-Investment Fund and other initiatives of the National Housing Strategy, as well as programs available through the provinces or territories.</p>	Same as Green Municipal Fund: Planning	Federation of Canadian Municipalities (FCM)
<a href="#">Green Municipal Fund: New Construction</a>	Grants and Loans	Rental	Up to 20% of costs, or \$10 million, and 50% Grant, 50% Loan	<p>Same as Green Municipal Fund: Planning</p> <p>Projects are typically expected to be completed within three years of FCM approval.</p> <p>Funding is stackable with CHMC's Co-Investment Fund and other initiatives of the National Housing Strategy, as well as programs available through the provinces or territories.</p>	Same as Green Municipal Fund: Planning	Federation of Canadian Municipalities (FCM)
<a href="#">Green Municipal Fund: Pilot Retrofit or New Construction of Sustainable Affordable Housing</a>	Grants		Grants of up to \$500,000 to cover up to 80% of your eligible costs.	<p>Same as Green Municipal Fund: Planning</p> <p>Note that pilot projects are expected to exceed the minimum energy eligibility criteria. Projects are typically expected to be completed within three years of FCM approval.</p> <p>Funding is stackable with CHMC's Co-Investment Fund and other initiatives of the National Housing Strategy, as well as programs available through the provinces or territories.</p>	Same as Green Municipal Fund: Planning	Federation of Canadian Municipalities (FCM)

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Rapid Housing Initiative Funding</a>	Grant	Rental Housing  Transitional Housing  Seniors Housing  Permanent Supportive Housing  Single Room Occupancy	Up to \$1 billion available for the total project stream.  At least 25% of the funds will go towards women-focused affordable housing projects	<ul style="list-style-type: none"> <li>• For Government agencies, Indigenous governing bodies and organizations and non-profits (If not government owned, be prepared to enter 5yr fixed price agreement with construction company of demonstrated skill)</li> <li>• available for year-round occupancy</li> <li>• long-term tenancy (3 months or more)</li> <li>• residential for its primary use</li> <li>• for rehabilitation funding, the project must be vacant, uninhabitable and lost from the housing stock</li> <li>• of 5 units or beds* (units and beds are interchangeable and are based on project type)</li> <li>• contribution request of \$1 million*</li> <li>• Priority for exceeding minimum local/regional accessibility requirements (by % of accessible units)</li> <li>• Priority for exceeding national energy and building code requirements (Part 3 or Part 9 as applicable)</li> <li>• Provide a minimum depth of affordability (tenants pay no more than 30% of their before-tax income on housing costs or the equivalent of the shelter component of any provincial or territorial income assistance)</li> <li>• Remain affordable for a minimum of 20 years</li> <li>• Deliver completed units within 18 months (24 months for North remote or special communities)</li> </ul> <p><i>*Flexibilities are supported for projects in Indigenous communities, the North, rural, remote or special access communities.</i></p>	All units must serve priority populations as identified in the National Housing Strategy. These are people who are, or otherwise would be, in severe housing need or experiencing, or at imminent risk of homelessness.	CMHC

## Construction Phase

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">National Housing Co-Investment Fund (New Construction)</a>	Repayable Loan & Forgivable Loan	Primarily Rental	Repayable Loan: Non-Profits and Indigenous organizations up to 95% of project costs; Private Sector up to 75% Forgivable Loan: Non-profits and Indigenous organizations up to 30%; Private Sector up to 10%	<ol style="list-style-type: none"> <li>1. A minimum of 5 units/beds</li> <li>2. Primary use as residential</li> <li>3. Meet minimum requirements for financial viability, affordability, energy efficiency and accessibility</li> <li>4. Partnership requirements</li> <li>5. 25% reduction in energy use and Greenhouse Gas (GHG) emissions relative to past performance</li> </ol>	Develop energy efficient, accessible and socially inclusive housing for mixed-income, mixed-tenure and mixed-use affordable housing uses	CMHC under the National Housing Strategy
<a href="#">National Housing Co-Investment Fund (Renovation)</a>	Repayable Loan & Forgivable Loan	Primarily Rental	Repayable Loan: Non-Profits and Indigenous: up to 95% of project costs; Private Sector up to 75%. Forgivable Loan: Non-profits and Indigenous: up to 30%; Private Sector up to 10%	<ol style="list-style-type: none"> <li>1. A minimum of 5 units/beds</li> <li>2. Existing building with residential use</li> <li>3. Meet minimum requirements for financial viability, affordability, energy efficiency and accessibility</li> <li>4. Partnership requirements</li> <li>5. 25% reduction in energy use and Greenhouse Gas (GHG) emissions relative to past performance</li> </ol>	Renovate or renew existing buildings to develop energy efficient, accessible and socially inclusive housing for mixed-income, mixed-tenure and mixed-use affordable housing uses	CMHC under the National Housing Strategy

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Rental Construction Financing Initiative</a>  <b>*Program is being redesigned with no timeline currently in place</b>	Low Cost Construction Financing	Rental	Up to 100% loan to cost	<ol style="list-style-type: none"> <li>1. A minimum of 5 rental units</li> <li>2. Minimum loan of \$1 million</li> <li>3. Have zoning in place, a site plan in process with municipality and a building permit available</li> <li>4. Minimum of 20% of units must have rents below 30% of the median total income, and total residential income must be at least 10% below potential market income</li> </ol> Energy and accessibility requirements	Create new purpose built rental for middle income Canadians	CMHC under the National Housing Strategy
<a href="#">National Housing Co-Investment Contribution Only Fund</a>	Non-repayable Top-up Financing	Rental, Shelters, Transitional and Supportive Housing, Seniors Housing	Based on lesser of per unit calculation, project needs or percentage of costs (municipalities = 30%, Non-profits/co-ops = 40%)	<ol style="list-style-type: none"> <li>1. Must have a minimum of 5 units or beds</li> <li>2. Must have residential as its primary use</li> <li>3. Must not exceed 30% of the total gross floor space or 30% of total value/cost for its non-residential component</li> <li>4. Support from Municipality, Province or Indigenous government (investment, resources and/or endorsement letter)</li> </ol>	Top-up previously secured funding and/or to leverage other funding sources with funding confirmation given within 30 days of being prioritized	CMHC under the National Housing Strategy
<a href="#">Ontario Priorities Housing Initiative (OPHI)</a>	Grant & Forgivable Loan	Rental	All current funds have been allocated.  Up to 75% of capital costs of the affordable rental units.	<ol style="list-style-type: none"> <li>1. Must be a non-profit, municipal, or co-operative development</li> <li>2. Rents, on average, at or below 80% of AMR, for at least 20 years</li> <li>3. Start construction within 120 days of signing the agreement</li> <li>4. Exceed the current National Energy Code and Ontario Building Code</li> <li>5. Income verification requirements</li> </ol> Minimum and average unit sizes	Create new and retain existing supply of Affordable Housing through capital and operating funding	York Region, For more information please contact: Housing Strategy and Program Delivery, Housing Services 1-877-464-9675 ext. 72119

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Canada-Ontario Community Housing Initiative (COCHI)</a>	Forgivable Loan	Rental	Very limited funding available. Project dependent, at the discretion of the Service Manager	1. Be a Community Housing Provider or in a partnership with one.  <i>Contact York Region's Housing Services Department for more information.</i>	Retain existing supply of Community Housing	York Region, For more information please contact: Housing Strategy and Program Delivery, Housing Services 1-877-464-9675 ext. 72119

### Building Permit Phase

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Development Charges Deferral, Purpose-Built Rental</a>	Cost deferral	Purpose Built Rental	36 Month Deferral	1. Rental tenure for at least 20 years	<ul style="list-style-type: none"> <li>Increased purpose-built rental supply</li> <li>More complete communities offering a range of ownership tenure</li> </ul>	York Region For more information please contact: Manager, Development Financing Administration at 1-877-464-9675, Ext. 71696

Program Name	Type of Funding	Project Tenure	Funding Envelope	Eligibility Criteria	Program Objectives	Administered By
<a href="#">Development Charges Deferral Purpose-Built Affordable Rental</a>	Cost deferral	Purpose Built Affordable Rental	<p>Deferral, available for a maximum of 1,500 units</p> <p>Affordable Rental Housing – 5yr Deferral</p> <p>Affordable Rental Housing in Regional Centres and Corridors or specific Local Centres (Richmond Hill Centre) – 10yr Deferral</p> <p>Affordable Rental Housing w/ - Min. 100 Dwelling Units - Min. 50% 2 or More Bedrooms – 10yr Deferral</p> <p>Affordable Rental Housing in Regional Centres and Corridors or specific Local Centres (Richmond Hill Centre) w/ - Min. 200 Dwelling Units - Min. 50% 2 or More Bedrooms - 20yr Deferral</p> <p><i>*If Units Achieve 125% of Average Market Rent or less for apartments by bedrooms type, may not need to satisfy the unit split requirement</i></p>	<ol style="list-style-type: none"> <li>1. Minimum of 4 storeys</li> <li>2. Affordable to the midrange income cohort (household incomes that fall between the fourth and sixth deciles of income distribution for York Region) with average rents that are less than, or equal to, 175% of Average Market Rent for private apartments, by bedroom type</li> </ol> <p>Rental tenure for at least 20 years</p>	<ul style="list-style-type: none"> <li>• Increased affordable purpose-built rental supply in the Region</li> <li>• More complete communities offering a range of housing options</li> </ul> <p>Promote live/work within the Region</p>	<p>York Region</p> <p>Housing Strategy and Program York Region</p> <p>For more information please contact: Manager, Development Financing Administration at 1-877-464-9675, Ext. 71696</p>

Please Note: Information in this table is as of November 2022 and are subject to update. Please review the program websites for the most up-to-date information.



# Promising Construction Innovation

New promising construction innovations and design evolutions are being introduced at a rapid and ongoing basis. These innovations may contribute to improved affordability in residential housing projects. Some of these innovative construction methods include modular construction, mass timber construction, tall wood construction, passive house, automated car parking systems, etc.

It should be noted that building construction is regulated through Ontario's Building Code that provides prescriptive requirements on building design and construction. The Building Code also provides the Chief Building Official with the discretionary authority to approve building designs and materials that are not prescribed in the Building Code, through alternative solutions. It is highly recommended that before a developer initiates detailed planning and design using new and innovative materials and systems that are outside of the scope of the Building Code, they should consult with the Chief Building Official on the feasibility of the alternative solution.

## Contact Information:

Planning and Infrastructure Department, Building Division

Email: [building@richmondhill.ca](mailto:building@richmondhill.ca)

Phone: (905) 771-8810

# Partnerships between For-profit & Not-for-profit Housing Groups

Not-for-profit housing groups play a large role in the development of affordable housing. They often have expertise in both building and managing affordable housing, they are often experienced in applying for funding from governments and other sources, and are good stewards of the affordable units, protecting the affordability in perpetuity. While some not-for-profits have the financial resources and capacity to develop affordable housing on their own, others can seek out partnerships with private developers.

Partnerships between the private and not-for-profit housing sectors could create new opportunities for the development of affordable housing for low- and moderate-income households in Richmond Hill. As competitiveness for government housing funds increases, partnerships are a potential strategy for improving a project's ability to compete for these limited funds. As such, socially motivated private developers can also benefit from partnerships with the not-for-profit sector. Furthermore, for-profit developers and not-for-profit housing providers might consider entering into a partnership to share capital, lands, real estate, and expertise in the operation and management of the housing portfolio.

Not-for-profit and private developers should consider several factors when selecting development partners including, but not limited to:

- What are the goals of the proposed residential development project?
- Is there mission alignment between both parties?
- What assets does each partner bring to the table?
- What resources are each partner hoping to gain through the partnership?

The table below provides an overview of the not-for-profit housing groups active in Richmond Hill and in York Region more broadly that may be interested in partnering with a private developer to increase the supply of affordable housing

in the city. Contact information for organizations supporting the development of affordable housing have also been included.

Non-profit Housing Providers/ Co-operative Housing Groups	Target Demographic	Tenure Type	Address	Phone Number	Contact Email
<a href="#">Carefirst Chinese Seniors</a>	Seniors	Supportive Living	Multiple addresses in Toronto	416-502-2323	info@carefirstontario.ca
<a href="#">CMHA York Region</a>	Individuals with mental illnesses	Rent supplements and supportive housing	Multiple addresses in York Region	905-841-3977	yorkregion@cmha-yr.on.ca
<a href="#">Home on the Hill Supportive Housing</a>	Individuals with mental illnesses	Supportive rental housing	209 Harding Boulevard West, Richmond Hill, Ontario L4C 8X6		Kathleen Mochnacki, Present of the Board of Directors <a href="mailto:secretary@home-on-the-hill.ca">secretary@home-on-the-hill.ca</a>
Crescent Village Housing Corporation (Previously <a href="#">Ja'Fari Islamic Housing</a> )	Singles, families, and seniors	Social housing	138 Yorkland Street Unit #62 Richmond Hill, Ontario L4S 1J1	905-770-3578	Hamida Merchant <a href="mailto:hamida.merchant@crescentvillage.org">hamida.merchant@crescentvillage.org</a>
<a href="#">Jubilee Gardens Non-profit Housing Corporation</a>	Families	Affordable rental housing	102 Yorkland Street Richmond Hill, Ontario L4S 1A1	905-770-9600 905 642 9695	Ally Esmail <a href="mailto:jubilee@rogers.com">jubilee@rogers.com</a> <a href="mailto:ally_esmail@yahoo.com">ally_esmail@yahoo.com</a>

Non-profit Housing Providers/ Co-operative Housing Groups	Target Demographic	Tenure Type	Address	Phone Number	Contact Email
<a href="#">META Centre</a>	Adults and children with developmental disabilities	Supportive rental housing	401 Champagne Drive, Toronto, Ontario M3J 2C6	416.736.0199, ext. 340 Mobile: 416.576.3811	Antoniet Orlando, Executive Director aorlando@metacentre.ca
<a href="#">Reena Homes</a>	Individuals with Developmental Disabilities and Mental Health Issues	Affordable rental, supportive housing	927 Clark Avenue West, Thornhill, Ontario L4J 8G6	905-889-6484	Bryan Keshen, Chief Executive Officer info@reenafoundation.org
<a href="#">Housing York Inc.</a>	Individuals and families	Affordable and market rental housing; subsidized housing	17150 Yonge Street, 5th Floor Newmarket, Ontario L3Y 8V3	1-877-464-9675 ext. 72004	Joshua Scholten, Director, Housing Development and Asset Strategy <a href="mailto:Joshua.Scholten@york.ca">Joshua.Scholten@york.ca</a>
<a href="#">Anand Vihar – The Centre for Dignified Living</a>	Vulnerable seniors, persons with disabilities, and women & children fleeing domestic violence; Interested in joint partnerships with developers and or government to acquire land (1.5 acres) at nominal charges and apply for capital funds under the National	Supportive housing, affordable housing		905-471-8174	Surjit Sachdev, President <a href="mailto:s.sachdev@sympatico.ca">s.sachdev@sympatico.ca</a>

Non-profit Housing Providers/ Co-operative Housing Groups	Target Demographic	Tenure Type	Address	Phone Number	Contact Email
	Housing Strategy program.				

Please note: This list is not exhaustive of all not-for-profit housing groups in the region.

The table below are organizations that support non-profit groups.

Organizations supporting non-profit groups	Target Demographic	Tenure Type	Address	Phone Number	Contact Email
<a href="#">Co-operative Housing Federation of Canada</a>	General public	Housing co-ops	720 Spadina Avenue, Suite 313 Toronto, Ontario, M5S 2T9	416-366-1711 ext.238 or 1-800-268-2537 ext.238	info@chfcanada.coop

The table below provides a selection of for-profit developers active in Richmond Hill and in York Region that may be interested in partnering with a not-for-profit agency to increase the supply of affordable housing in the city.

For-profit Developer or Builder	Target Demographic	Tenure Type	Address	Phone Number	Contact Email
<a href="#">SvN / PARCEL Development</a>	Households with annual incomes ranging from \$25,000 to \$150,000+,	Ownership and sub-renters	110 Adelaide Street East, 4th Floor Toronto, Ontario M5C 1K9	416-907-7224	John van Nostrand, Partner jvannostrand@parceldevelopments.com

For-profit Developer or Builder	Target Demographic	Tenure Type	Address	Phone Number	Contact Email
	depending on the location				
Residential Construction Council of Canada (RESCON)	General public	Ownership and rental housing	25 North Rivermede Road Unit 13 Vaughan, Ontario L4K 5V4	416-409-0331	Paul De Berardis, Director, Building Science & Innovation deberardis@rescon.com
Armour Heights Developments C/O Yonge MCD Inc.	Mixed Development Including: First time home buyers, young families, downsizers, and empty nesters.	Owners/ Investors/ Rentals	59 Brookside Road Richmond Hill, Ontario L4C 0J6	905-303-7800 x 222	Frank Mazzotta Frank@armourhd.com
The Rose Corporation	General public; Also looking for landowners interested in developing affordable rental projects with 200 units or more	purpose built rental including affordable units	156 Duncan Mills Road, Unit 12 Toronto, Ontario M3B 3N2	647-633-9058	Andrew Webster Andrew@rosecorp.com
JD Development Group	Students, young workers, families, and older adults. JD Development also has a property management arm and are committed to staying engaged in tenant relationships and operational excellence over the	Ownership and rental	7100 Woodbine Ave., Suite 301, Markham, ON, L3R 5J2	647-532-1374	Sally Campbell Director, Planning and Development <a href="mailto:sally.campbell@jddevelopment.ca">sally.campbell@jddevelopment.ca</a>

For-profit Developer or Builder	Target Demographic	Tenure Type	Address	Phone Number	Contact Email
	longer term. Finally, JD has a proven track record of working in partnership and actively seeks collaborations that represent value and purpose.				

For additional information to facilitate the pursuit of a partnership between for-profit and not-for-profit housing groups, please see the supplementary resources below:

- [Scaling Up Joint Ventures between Social Housing Providers and Private Sector Builders](#) by Evergreen

# Structuring Your Development Application

The Affordable Housing Strategy will be implemented through the City's Official Plan and other tools. To fulfill the City's policies and targets for affordable housing, a template was created to assist development proponents with demonstrating how the City's affordable housing Official Plan policies are being achieved through individual applications where residential development is proposed. This template will be used during the development application process as a part of the requirement for complete applications; during the pre-submission process a determination will be made regarding whether or not the provision of this template will be required.

To demonstrate to the City of Richmond Hill that a proposed development achieves its affordability thresholds, the “Structuring Your Application” Excel template must be completed for all development applications<sup>2</sup>.

How to use the template is described below using a sample development project at *123 ABC Street* in Richmond Hill.

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<sup>2</sup> The template is only used during the development application process. Should the city initiate funding or incentive programs for affordable housing, the reporting can align with the reporting requirements of the other program provider or providers (e.g. CMHC, FCM, York Region).



## How to Use “Structuring Your Application” Template: Example of a New Residential Development Application

123 ABC Street is a proposed high-rise apartment building with five-storeys.

### Step 1

Proponents will use Table 1 in the template to describe the entire housing units proposed in a development. Information includes the following: number of residential units, unit sizes, tenure of proposed units, monthly rent rates or total sale prices, and a rental or ownership categorization of the units being proposed. The Rental or Ownership Category will populate automatically based on the information in the other columns and Table 2.

**Table 1: Example of a New Residential Development Application**

Count of Units	Unit Size (square feet)	Unit Type	Tenure Type	Selling Price or Monthly Rent	Price/Monthly Rent per Square Foot	Level of Affordability (see Table 2)
40	500	Bachelor	Rental	\$1,000	\$2.00	Affordable
60	600	1 Bedroom	Rental	\$1,661	\$2.77	Market
2	900	2 Bedroom	Rental	\$1,883	\$2.09	Affordable
2	1000	2 Bedroom + Den	Rental	\$2,500	\$2.50	Market
5	2000	3+ Bedrooms	Rental	\$3,000	\$1.50	Market

## Step 2

Based on the unit type, Table 2 determines whether the rent or ownership price is below the affordable threshold, or is market-priced, for each unit in the proposed development.

**Table 2: Rental and Ownership Affordable Housing Thresholds**

<b>Tenure Type</b>	<b>Affordable Threshold</b>
<b>Rental</b>	
Bachelor	\$1,224
1 Bedroom	\$1,660
2 Bedroom	\$1,883
3+ Bedrooms	\$2,270
1 Bedroom + Den	\$1,660
2 Bedroom + Den	\$1,883
<b>Ownership</b>	<b>\$512,898</b>

The thresholds are based on the range in rents or housing prices that would be affordable to moderate income households. Table 2 will be updated annually to reflect the affordability thresholds.

### Step 3

The unit breakdown for the proposed new residential development is calculated in Table 3 based on the information provided in Table 1 and Table 2. The information in Table 3 is automatically calculated – there is no need for input.

**Table 3: Summary New Proposed Rental and Ownership Dwelling Units – Proportion of Affordable Units**

<b>Bedroom Type</b>	<b>Affordable Rental</b>	<b>Market Rental</b>	<b>Affordable Ownership</b>	<b>Market Ownership</b>	<b>Total Units (B)</b>
Bachelor	40	0	0	0	40
1 Bedroom	0	60	0	0	60
1 Bedroom + Den	0	0	0	0	0
2 Bedroom	2	0	0	0	2
2 Bedroom + Den	0	2	0	0	2
3+ Bedrooms	0	5	0	0	5
<b>Total Units (A)</b>	<b>42</b>	<b>67</b>	<b>0</b>	<b>0</b>	<b>109</b>
<b>% of Total Units</b>	<b>39%</b>	<b>61%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>

## Step 4

### Affordability Elements: Additional Notes

Please use this sheet to inform the City of Richmond Hill of any additional elements of your project that would maintain affordability of the units over the long term. These might include energy saving design elements, elements that improve access to active transportation, etc.

List elements here...

The Affordability Elements sheet is an opportunity for proponents to inform the City of Richmond Hill of any additional elements of the project that would help to maintain affordability of units over the long term. These elements might include energy saving design elements, elements that improve access to active transportation, etc.

For more information, please contact the City of Richmond Hill: [planning@richmondhill.ca](mailto:planning@richmondhill.ca) and Tel: 905-771-8800