



Affordable Housing Handbook

Connecting Providers with Programs in the Saint John Area

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Foreword

Housing is a key influence in the overall well-being of Saint John residents. The impacts of poor housing transcend throughout the community: inadequate shelter can influence how Saint John addresses crime, education, employment, health, poverty, and social inclusion. Conversely, new investments in secure, appropriate, and affordable housing for Saint John residents can ensure that all of our neighbourhoods benefit from our community's future growth.

The Human Development Council has been calling for adequate, affordable housing in Saint John for a number of years. Recent research supports our call for action. Focus groups held as part of the Inclusive Cities Canada Project—a venture aimed at increasing the capacity of Canadian cities to secure and maintain inclusiveness—stressed the need for affordable housing in Saint John. The Inclusive Cities report highlighted that although there is a high vacancy rate, the suitability and adequacy of local housing is problematic. Street youth, seniors, people with disabilities and single mothers are most likely to shoulder the affects of our local housing problems. Poverty and Plenty, developed in partnership with Vibrant Communities Saint John, also highlighted the severe housing challenge present in our community's most vulnerable neighbourhoods.

This booklet can help housing proponents identify programs that will help them address Saint John's affordable housing needs. A brief outline of basic information, applicable federal and provincial funding programs; and private and corporate charitable foundations is offered to provide a road map for those interested in tackling this important issue that plagues so many in our community. While the Saint John municipal government does not have any official affordable housing programs, they do own Saint John Non-Profit Housing, which has helped address the housing needs of Saint Johners for a number of decades.

Comments or questions on the report can be directed to:

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47 Charlotte Street, 3rd Floor City Market
P.O. Box 6125, Station A
Saint John, New Brunswick
E2L 4R6
Tel: 506.634.1673
Fax: 506.636.8543
rahhdc@nb.aibn.com



1.0 General Information

The following information is based on a report by HomeComing¹. Much of the advice in this report centers on how to prevent and address NIMBYism (Not In My Back Yard). Affordable housing projects are particularly vulnerable to this phenomenon because area residents often worry that affordable housing will decrease their property value and increase crime; however, these and other objections can be challenged and refuted. Housing proponents need to be aware of, and combat, this trend (by informing and engaging the community) to avoid negative repercussions such as unnecessary delays and costs, complications during the approval process, and in some cases, the cancellation of the project altogether.

1.1 Approval Process

When new housing is built or when existing housing undergoes renovations, the City of Saint John's regulations must be adhered to. For information on the planning approval process contact the City at:

City of Saint John
15 Market Square
PO Box 1971
Saint John, New Brunswick
E2L 4L1
Tel: 506.649.6000

1.2 Development Process

Developing affordable housing can be a lengthy undertaking that is often stalled due to delays in assembling financing and operating funds, and securing a building permit.

During this process, housing proponents may find it necessary to seek legal advice or help from a development consultant (who can coordinate and manage the development process). In addition, proponents will likely need to ensure they have a staff person who can devote a significant amount of time to housing development.

1.3 Site Selection and Familiarization

Choices for a workable site may be limited by affordability, the needs of future tenants, and the degree of changes needed to the site's zoning. The more planning approvals required, the longer it will take to develop the site and the more costly the development process will be. Community

opposition is likely to have a reciprocal relationship with the degree of the proposed changes to the site.

Housing proponents are encouraged to explore the site on several occasions (at different times of the day) to become familiar with all its aspects, including what the neighbourhood likes and dislikes about the site.

Proponents may also want to explore how the community has received similar housing projects, and seek advice from those involved with these ventures.

1.4 Potential Supporters

Once a workable site has been identified, housing proponents may find it beneficial to identify allies to their project. Supporters can be an important source of information on the site and neighbourhood, and can act as vocal defenders for the project. Supporters should be consulted prior to developing a strategy and approaching the larger community. Potential allies can include: staff and board of director members (who live near the site) from the housing proponent's organization as well as similar housing organizations; community and service agencies; members of faith groups; neighbours and tenants of similar housing projects; and potential tenants. If prospective tenants act as vocal supporters, the housing proponent should warn them about the potential for negative reactions during public meetings.

¹ HomeComing, *Community Choice Coalition, Yes, In My Back Yard: A Guide for Ontario's Supportive Housing Providers*, November 2003.



Housing proponents may also wish to consult community leaders such as, elected officials (especially city councilors); chairs or executive directors of community centers, and major agencies and associations; school principals; editors of local newspapers; religious leaders; and candidates during an election year.

1.5 Developing a Strategy

Proponents should develop a community outreach strategy that is affordable, complies with local planning regulations, and highlights the strengths and addresses the weaknesses of their project. Proponents should be willing to compromise on some aspects of their project, but should not jeopardize applicants/tenants by revealing their confidential information, permitting community representatives to review applications, supporting police checks on applicants/tenants, etc.

1.6 Community Consultations

This subsection identifies important aspects of community outreach.

1.6.1 City Councilors

To ease the municipal approval process, housing proponents should approach a local councilor from the onset, who may be able to bring local planners, other councilors, and members of city committees on board. Proponents should show the councilor how their project will withstand public scrutiny. A strong relationship between a housing proponent and a city councilor decreases the likelihood that the councilor will withdraw their support in the face of opposition. If a partnership cannot be secured with a sympathetic councilor, housing proponents may wish to seek the support of their MLA or MP. In addition, proponents should ensure that the Mayor is aware of their housing proposal, as she or he may be able to provide needed leadership for the initiative.

1.6.2 City Planners

City planners can provide valuable information on zoning for a site, the approval process, and special regulations that can impact development. If the planner is sympathetic to the project, they may even guide proponents through the approval process and help move the project forward. However, housing proponents should be cognizant that city planners are paid by the city to be an impartial source of information

1.6.3 Neighbours

Housing proponents may want to canvass the local area to generate support for their project. Canvassing should take place near the beginning of the project (to prevent the spread of inaccurate information), or after tenants have occupied the dwelling. Canvassers should go out in pairs in the early evening or on weekends, and bring handouts. Ideally one canvasser should work or live in the neighbourhood and the other should be familiar with the details of the housing project. If sympathetic neighbours are identified, housing proponents may wish to ask them if they would acknowledge their support for the project at a public meeting.

1.6.4 Open House

An open house may be useful as the first effort to inform the community about the project and get their feedback. This setting is especially valuable because of the opportunity for both in-depth and informal conversations. Potential invitees can include: neighbours, community leaders, the housing organization's board members, tenants, the development consultant, and supporters. If possible, an open house should be held near the site in an inviting and accessible location, such as a church hall, community centre, or boardroom at a nearby nonprofit. Proponents may wish to organize one open house on a weekend afternoon and another on a weekday evening to ensure that the greatest number of people can attend.



1.6.5 Public Meetings

Housing proponents who are required to hold a public meeting should whenever possible avoid the “us versus them” dichotomy by using a neutral chair who is familiar with the community and can assume an authoritative position, such as a school principal, community centre director, or a religious leader. Using a flip-chart to record comments is a useful way to help focus discussion and avoid repetition. To set the right tone from the onset, housing proponents should try to ensure supporters of the project are the first to speak.

1.6.6 Deputations

Housing proponents called to a deputation should make sure supporters (ideally those who live or work near the site) are there to speak on their behalf, using personal stories and convictions if possible. It may also be beneficial to have tenants speak about the need for affordable housing, how the housing proponent's organization has benefited them, and how the project will help them. Housing proponents should try to have one supporter for every opponent at the meeting.

1.6.7 Working Groups

Councilors may form working groups to address the housing project. Housing proponents should be aware that while this sort of undertaking can be valuable for sorting out design and planning issues, opponents may use the working group to bring the housing development process to a standstill, in hopes that the housing proponent will lose their funding or site. Housing proponents should attempt to set out a timeline

(and try to ensure it is adhered to) from the onset to avoid unnecessary delays. Proponents should also try to have one or more allies on the working group, and should not feel compelled to accept disadvantageous compromises.

1.6.8 Continuing Neighbourhood Relations

Once construction has begun, housing proponents should make every attempt to alert local residents to unavoidable disruptions, such as excess noise. Neighbours should be provided with a contact number for concerns and complaints.

Housing proponents may decide to continue their community outreach after the building is occupied by holding an (additional) open house or a social gathering. Proponents may also wish to continue their community engagement by having representatives from the housing project sit on local residents' association meetings.

1.6.9 Record Keeping

Keeping coherent and current records is an essential part of the housing development process, and may be beneficial for highlighting proponents' willingness to engage the community. Proponents should begin to file away important information as soon as a site has been identified. Records should include: materials distributed in the community; notes from canvassing; a log of relevant phone calls; a duplicate of letters of support or opposition; and dated notes from meetings or phone conversations with supporters and allies, councilors, agencies, planners, etc.



2.0 Federal Housing Programs

Canada Mortgage and Housing Corporation (CMHC) is the government of Canada's national housing agency. CMHC works with the Canadian housing industry to support affordable housing initiatives both directly and indirectly.

Indirectly, CMHC assists the Province of New Brunswick through funding under the Canada-New Brunswick Affordable Housing Agreement. In this case, the Province of New Brunswick, through the department of Family and Community Services, takes the lead role in delivering affordable housing projects to communities throughout New Brunswick (see section 3.0 New Brunswick Housing Programs). Directly, CMHC offers affordable housing options through its community development department.

Community development representatives from CMHC are available to help housing proponents further their housing project. These representatives will help with community meetings by explaining the services offered by the CMHC and the housing development process in general. They will also provide information on a range of housing topics through one-on-one consultation. Representatives can give advice on a housing proponent's project proposal before they approach a lender as well as help them network with potential partners and find presenters for their housing workshops and seminars. The representatives also provide market analysis information as well as well-researched information on housing. Housing proponents can get further information by subscribing (free of charge) to CMHC's newsletter, *The Partnership Courier*.

For more information contact:

Don Connolly, CRF, AMP
Corporate Representative
Canada Mortgage & Housing Corporation
Saint John, New Brunswick

Telephone: (506) 848-4939
Cell: (506) 647-9330
Fax: (506) 848-4902
E-mail: dconnoll@cmhc.ca
Web Site: www.cmhc.ca



2.1 Seed Funding

Seed Funding offers financial help to prospective housing providers in the preliminary phase of developing a housing project proposal that is affordable, community-based, or innovative. This is initiated by soliciting interest via request for proposals. The parameters for qualifying are as follows:

- **Affordable** - A housing project is affordable if the units are modest in design and size, and: 1) for rental units, if the majority of units have rents that are less than the limits set by the CMHC for units of comparable size, type, and number of bedrooms in the same housing market; or 2) for homeowner units, if the sale price is less than the market prices for units of comparable size, type, and number of bedroom in the same housing market.
- **Innovative**- A housing project is innovative if it addresses a housing need or demand in an unconventional or novel way, and/or if the viability of a housing concept that has been attempted in another geographic area, but is new to the proposed area, is explored. Innovation can be in regard to financing, housing design or concept, technology, or tenure.
- **Community-Based** - A community is defined by geographic area (such as a municipality or neighbourhood) or by affiliation (those who share a common trait such as the same culture, interest, or profession). A community-based housing project is one that is produced by community members for themselves or others within the community, or is supported by the geographic community.

Under Seed Funding, housing proponents can receive up to \$20,000 per proposal. A maximum of \$10,000 can be in the form of a grant. Eligible

activities include researching potential sources of funding, establishing the need and demand for the housing project. Following an exploration of the need and demand and the development of a business plan, an additional amount-this time in the form of an interest-free loan-of up to \$10,000 may be available. These funds can be used for additional activities such as working on the initial design of the project, initial research on financial feasibility, and incorporation of a nonprofit organization. If housing is not produced, the loan portion of the funding may be forgiven. Those eligible for Seed Funding include housing cooperatives, nonprofit organizations, private entrepreneurs, First Nations, and a group of individuals who do, or do not, intend to incorporate.

If Seed Funding recipients are identified as in need of training, they must undertake (free of cost) capacity development training.

2.2 Proposal Development Funding

The PDF program can cover up-front costs accumulated during the development of a proposal for nonprofit or for-profit affordable housing. Interest-free loans of up to \$100,000 are available to applicants to bring their housing project proposal to the stage where they are able to finance the project. In order to qualify, the housing project must have at minimum five units or beds and must enhance the stock of affordable housing through conversion from a non-residential use, new construction, or by converting non-affordable housing to affordable housing. In addition, there must be a demonstrable need for the proposed project.

Affordable rental projects are those for which the majority of units have rents below a limit set by the CMHC and are modest in design and size. For rental projects there are two levels of affordability. Level 1 rent limits are set at the 80th



percentile of rents for units with comparable size, type, and bedroom count in the subject housing market, while Level 2 rent limits are set at the 65th percentile. CMHC's 2005 rent levels for Saint John are as follows:

Rental Unit Type	Level 1	Level 2
Bachelor	410	385
1 Bedroom	480	455
2 Bedroom	570	520
3+ Bedroom	640	580

Affordable home ownership projects are those with units that are modest in design and size, and with purchase prices that are less than the market prices for homes with comparable size, type, and bedroom count in the subject housing market. In addition, the sale price is required to be less than the MSL average for the applicable housing market.

Up to 20 percent of a PDF loan for a Level 1 rental housing project or an affordable home ownership project may be forgiven, while up to 35 percent of the loan may be forgiven for a Level 2 project. The total amount of PDF advances must be repaid for a housing project that has been produced but has not succeeded in having the final sale prices or rents meet CMHC's standards for affordability. If a housing project is never successfully produced, the PDF loan may not need to be repaid.

Eligible applicants include housing cooperatives, nonprofit organizations, private entrepreneurs, First Nations, and those who aim to develop a proposal that meets CMHC's standards. CMHC recommends that interested parties discuss their ideas for a housing project with a local CMHC community development representative prior to submitting an application.

Note: Where groups are working with the Province to develop affordable housing, they

should inquire to the Province regarding their PDF options.

2.3 Capacity Development Training

Potential housing providers-with Seed Funding recipients receiving priority-can acquire needed skills and information regarding:

- **Organizational or Group Development Training** - in this area gives directors information on their legal responsibilities, liabilities, and roles and responsibilities.
- **Housing Project Development Guidance** - is provided on assessing procurement options, understanding community needs using market assessments, accessing financing by meeting requirements, analyzing project viability, finding partners, leveraging funds, the tender and design processes, and the renovation and construction processes.
- **Housing Project Management Training** - in this area provides information on arrears collection, budgeting, developing guiding policies for an organization, financial planning and reporting, landlord and tenant responsibilities, maintenance schedules, property management, replacement reserves, and tenant and employee relations.

2.3.1 Capital Replacement Planning

As part of Capacity Development Training, CMHC offers Capital Replacement Planning. Co-operative and non-profit housing organizations can improve their capital replacement planning using CMHC's interactive software, which allows users to assess their property's future financial and physical needs. Users can anticipate major replacements or repairs that are likely to be required in the coming years, so they can plan (and budget) accordingly to avoid significant rent increases or the need for emergency funding. The software can be used to



help with the preparation or review of plans for long-term replacement of capital assets. It allows users to enter and revise data, determine annual reserve requirements, examine “what-if” scenarios, and print professional reports. CMHC’s Capital Replacement Planning Software can be downloaded from: http://www.cmhc.ca/en/prfias/otaspr/otaspr_001.cfm

2.4 Mortgage Loan Insurance

Under this program, housing providers can obtain financial backing for their projects from lenders more easily.

2.4.1 Mortgage Insurance Flexibilities for Rental Projects

Underwriting flexibilities-which are proportional to the level of project affordability-are available to new rental housing projects that have units with affordable rents and are modest in design and size. Both nonprofit and for-profit organizations are eligible for the flexibilities, which decrease mortgage insurance premiums, allow for larger rental loans, and provide more flexibility related to loan advancing, cash flow requirements, and repayment terms.

2.4.2 Mortgage Insurance Flexibilities for Homeowner Projects

Alternatives to cash down payments, such as the contribution of labour or grants from various organizations, are permitted for pre-approved affordable homeowner housing projects that have at minimum five units. In some circumstances, greater flexibility for the amount of debt a homeowner can have and an amortization period of up to 35 years will be allowed.

For more information on the CMHC's programs visit their website on affordable housing at: <http://www.cmhc-schl.gc.ca/en/imquaf/afho/index.cfm> or contact Don Connolly, Corporate Representative, Saint John, NB
Tel: 506.647.9330 • Fax: 506.848.4902
dconnoll@cmhc.ca

2.5 Supporting Communities Partnership Initiative (SCPI)

SCPI aims to create a comprehensive way to address homelessness in Canada. The goal is to enhance the accessibility and availability of homelessness-related services and facilities, such as emergency shelters, transitional housing, and prevention programs. Under this initiative, communities are allotted a maximum funding level, which other community sources must match. Community mobilization around homelessness is the cornerstone of the SCPI. As part of this initiative, communities identify priorities based on an examination of assets and gaps, and make funding decisions based on them. Throughout the initiative, communities review and revise their plans, ensure the involvement of key players and at-risk-groups, and evaluate their progress to determine what other supports are needed. As part of the process, communities are encouraged to expand their approach by moving beyond immediate emergency needs to tackle the need for more stable living arrangements. Communities are required to demonstrate how they will maintain their projects after SCPI funding ends.

For more information contact:

Jane Forestell
Tel: 506.636.5006 • Fax: 506.636.3808
jane.forestell@hrdc-drhc.gc.ca
http://www.homelessness.gc.ca/initiative/scpi_e.asp

2.6 Surplus Federal Real Property for Homelessness Initiative (SFRPHI)

The SFRPHI, which is part of the National Homelessness Initiative, helps address homelessness in Canada by transforming surplus federal property into facilities that help homeless individuals or those in danger of becoming homeless. Under this program, federal departments and agencies are reimbursed by the SFRPHI for the market value of surplus



properties. The properties are transferred for a small cost to municipal, provincial, and territorial governments as well as chartered nonprofit community organizations, for projects that aim to prevent and alleviate homelessness. Eligible projects can include permanent affordable housing as well as residential and non-residential emergency services. Proposals should show how the project is sustainable, financially workable, and will address community needs regarding homelessness. In addition, applicants must demonstrate their ability to realize the project and meet applicable environmental and planning requirements.

For more information on this program contract: the local or regional offices of CMHC, HRSDC, or PWGSC at 1.800.O.Canada (1.800.622.6232) or visit their website at: http://www.homelessness.gc.ca/initiative/sfrphi_e.asp.

2.7 Home Energy Efficiency Retrofit Grants

In response to Canada's commitments under the Kyoto Protocol, a target was set for 2010 to have energy efficiency retrofits for 20 percent of existing low-rise housing. A grant program was established by the Government of Canada to encourage homeowners-especially those who need energy efficiency upgrades, such as those living in older homes-to retrofit their homes to become more energy efficient. Eligible dwellings must be

either low-rise residential dwellings-which are detached, semi-detached or a row house of a maximum of three and a half stories with a footprint not exceeding 600 square meters-or be a mobile dwelling on a permanent foundation. In addition, eligible dwellings must be able to receive a rating under the EnerGuide for Houses (EGH). Vacation properties are ineligible. Landlords may apply for a grant if their dwelling meets the above criteria. Residential property owners are eligible if they have received a pre-retrofit energy efficiency rating under the EGH, had energy efficiency retrofits completed, and had a post-retrofit energy efficiency rating under EGH which demonstrates that the dwelling met or surpassed the improvement levels required for the grant. Natural Resources Canada must receive the grant application no later than 18 months following the pre-retrofit evaluation.

For more information contact: Natural Resources Canada's Office of Energy Efficiency at 1.800.387.2000 or visit their website at: <http://oee.nrcan.gc.ca/residential/personal/home-improvement/grant/grants.cfm?attr=12>



3.0 New Brunswick Housing Programs

Under the Canada-New Brunswick Affordable Housing Agreement, the Government of Canada and the New Brunswick Government allotted \$29.96 million between 2003 and 2007 to increase the supply of affordable housing in the province. The program is administered by the New Brunswick Department of Family and Community Services (FCS), which delivers and administers programs to help meet the housing requirements of low-income individuals and families. FCS's housing branch offers two types of assistance: rental assistance and homeowner assistance.

3.1 Rental Assistance

There are two types of rental assistance. The first provides financial support to increase the availability of affordable rental housing units, while the second aims to make units affordable for low income households by granting rental subsidies. FCS grants the rental subsidies to, “those living in the publicly owned portfolio, to private entrepreneurs, non-profit groups or housing co-operatives (Rent Supplements) or, by subsidizing operating loss or interest on mortgages for community based non-profit/co-op groups.” Under rental assistance, there are two programs: Rental Housing Assistance Programs and Rental Construction, Acquisition and Repair Programs.

3.1.1 Rental Housing Assistance Programs

3.1.1a Public Housing

Those low income rental households whose income falls under the established “income ceilings”-which differs based on location and household size-are eligible to receive subsidized rental accommodations (based on demonstrated need). Under this program, eligible tenants will see their rents decreased to 30 percent of the adjusted household income.

3.1.1b Rent Supplement Assistance Program

By subsidizing rents in rental dwellings that qualify, this program aids those households who require assistance to secure rental accommodations that are adequate, suitable, and affordable. Under this program, eligible tenants will have their rents decreased to 30 percent of the adjusted household income-for rent, hot water,

heat, fridge, and stove-while landlords will receive the difference between the market rent and that paid by the tenant.

3.1.1c Non-Profit Housing Program

Private and public nonprofit organizations (including cooperative groups) that manage housing units for households in need are eligible to receive assistance to aid with this task. This program helps nonprofit organizations and cooperatives assist those households in need to secure adequate, suitable, and affordable rental accommodations. Eligibility for this program is determined by the nonprofit or cooperative.

3.1.1d Rural and Native/Basic Rental Shelter Program

This program provides assistance in rural communities with fewer than 2,500 residents to secure adequate, suitable, and affordable rental housing for eligible off-reserve native and non-native households. Eligible candidates will have an income under the “income ceilings.” Under this program, households will see their rent decreased to 30 percent of the adjusted household income.

3.1.2 Rental Construction, Acquisition and Repair Programs

3.1.2a Rental Residential Rehabilitation Assistance Program

Under this program, owners and landlords can receive financial assistance to undertake essential repairs to substandard self-contained units that are rented to low income households.



3.1.2b Rooming House Rehabilitation Assistance Program

As part of this program, owners and landlords can receive financial assistance to undertake essential repairs to substandard rooming houses with bed units that are rented to low income individuals.

3.1.2c Rental Conversion Program

Under this program, owners and landlords can receive financial assistance to undertake essential repairs to transform non-residential properties into self-contained and affordable rental housing units and/or bed-units that will be used by low income households.

3.1.2d Shelter Enhancement Program

This program provides assistance to second stage housing and emergency shelters for repairs that will ensure accessibility for persons with disabilities and that occupants enjoy a satisfactory standard of security, health, and safety. This program also aims to increase the amount of shelters and housing units of this type.

3.1.2e Affordable Housing Program

Under this program, assistance for the construction, acquisition and rehabilitation, conversion, and operation of rental housing units is provided to cooperatives, private entrepreneurs, and private nonprofit corporations (including off-reserve native population).

3.2 Homeowner Assistance

Assistance is given to low income households living in substandard housing, which lacks basic facilities or is in need of major repairs. Assistance is available to make the dwelling more accessible for persons with disabilities as well as to update it to accommodate an aging parent or to allow a senior to live independently. In addition, households with modest incomes can receive assistance to complete an unfinished home or build or buy a moderate first home.

3.2.1 Home Repair, Completion and Purchase Programs

3.2.1a Federal/Provincial Repair Program

This program provides assistance in four ways: 1) to repair or improve dwellings for low income homeowners so they meet a minimum level of health and safety; 2) to improve the accessibility for disabled persons; 3) to accommodate an aging parent by undertaking modest modifications; and 4) to allow low income seniors to maintain independent living through home adaptations.

3.2.1b Home Completion Loan Program

Under this program, those individuals or families with low or modest incomes (below \$35,000) can receive financial assistance to complete a partially finished home that requires at minimum one major repair item. Successful applicants can receive a loan for the amount needed for the completion of the home, up to a maximum of \$30,000.

3.2.1c Home Ownership Program

Those individuals or families with a low or modest income (below \$35,000) who have not previously owned a home or are living in substandard housing can receive financial assistance to build or buy a first home that is modest in nature. Successful applicants will be those who can secure private financing so that the total amount needed can be obtained when combined with the funding under this program. Those applicants who are purchasing an existing home must have a five percent down payment. FCS will provide a loan for 20 percent of the purchase price. Those who are building a house can receive a loan for up to \$40,000; however, the loan must not exceed 50 percent of the total cost of the house.

For more information on these programs and eligibility criteria please contact FCS's housing office at: Tel: 506.658.4640 or on the web at <http://www.gnb.ca/0017/Housing>



4.0 Charitable Foundations

4.1 Private Charitable Foundations

The following are a sampling of those private charitable foundations whose funding scope includes affordable housing. Please contact the foundations for information on the application process and eligibility requirements.

The Catherine Donnelly Foundation

The Foundation seeks creative and radical ways to address urgent social needs in the areas of housing, adult education, and environmental enhancement. Applicants who plan to undertake supportive initiatives or programs that will help low-income individuals within affordable transitional housing settings are welcome to apply.

For more information contact:

Catherine Donnelly Foundation

10 Montcrest Boulevard

Toronto, Ontario

M4K 1J7

Tel: 416.461.7558

Fax: 416.465.4193

info@catherinedonnellyfoundation.org

<http://www.catherinedonnellyfoundation.org>

The Georgina Foundation

Housing and shelter fall within the Georgina Foundation's mandate. They fund to registered charities within Canada. Please contact them in writing for more information.

The Georgina Foundation

22 Willowbank Blvd.

Toronto Ontario

M4R 1B6

Tel: 416.488.0087

The Greater Saint John Community Foundation

This independent community charity serves as a trustee for charitable, educational, and cultural purposes. Grants of varying sizes are provided to

benefit the Greater Saint John area and its people. This foundation will consider applications for affordable housing from registered charities. Grants are awarded twice a year (in the spring and fall), with deadlines of April 15th and September 30th respectively. Eligible applicants must be within the Greater Saint John area (50 km radius). For information on applying for a grant contact:

Jane Barry, Executive Director

P.O. Box 20061

Brunswick Square

Saint John, New Brunswick

E2L 5B2

Tel: 506.672.8880 • Fax: 506.672.8881

sjfoundation@nb.aibn.com

<http://www.saint-john-foundation.nb.ca>

The J.W. McConnell Family Foundation

This foundation supports initiatives that address challenges facing Canadian society. For the most part, the Foundation only provides grants to registered charities. Applications relating to affordable housing will be considered, but eligibility will vary based on the project.

Interested applicants should submit a project summary, details for which are available from their website. For information on the application process contact:

The J.W. McConnell Family Foundation

1002 Sherbrooke Street West, Suite 1800

Montreal, Quebec

H3A 3L6

Tel: 514.288.2133

Inquiries@mcconnellfoundation.ca

<http://www.mcconnellfoundation.ca>



The McCain Foundation

This foundation focuses on the community as well as charitable organizations and projects that increase the quality of life for individuals and families within the community framework. The foundation will consider applications from affordable housing proponents if they are a registered charity. For information on the application process contact:

The McCain Foundation
107 Main Street
Florenceville, New Brunswick
E7L 1B2
Tel: 506.328.9541
Fax: 506.392.8156
info@mccainfoundation.org

The McClean Foundation

This foundation provides funds in the area of arts, conservation, education, health, and welfare, as well as for other purposes that fall within their mandate. They endeavor to maintain a flexible policy, with a specific emphasis on projects showing promise for general social benefit that may initially lack broad public appeal. The Foundation considers applications from registered charities. They asks that interested parties first visit their website for information on the application process. Prior to submitting a full proposal, the Foundation requires interested applicants to submit a letter of inquiry, details for which are included on their website. For information on applying for funding contact:

Ms. Ev McTaggart
The McLean Foundation
2 St. Clair Ave. W. Suite 1008
Toronto, Ontario
M4V 1L5
Tel: 416.964.6802
Fax: 416.964.2804
info@mcleanfoundation.on.ca
<http://www.mcleanfoundation.on.ca>

4.2 Corporate Charitable Foundations

The following are a sampling of corporate charitable foundations that may be potential sources of funding for affordable housing proponents. For information on eligibility requirements and the application process, please contact the individual foundations.

Bank of Montreal Community Giving

This foundation funds registered charities in the areas of arts and culture, civic and community, education, health and welfare, and sports. In the past they have supported affordable housing projects such as Habitat for Humanity. For information contact:

Donations Coordinator, Atlantic Division
PO Box 2207

5151 George Street, 15th Floor
Halifax, Nova Scotia
B3J 3C4
Tel: 902.421.3405

http://www2.bmo.com/content/0,1263,divId-7_langId-1_navCode-3561,00.html

The Canadian Tire Foundation for Families

This foundation helps families in need ensure their basic needs are met, such as food, shelter, clothing, and essential goods. While there is no application process, interested registered charities may make a written request to the Foundation to be considered for funding. For information contact:

Canadian Tire Foundation for Families
2180 Yonge Street, 10th Floor
Toronto, Ontario
M4P 2V8
Tel: 1.877.616.6600
foundationforfamilies@cantire.com



CIBC Community Relations

Through the CIBC Group of Companies, CIBC supports registered charitable organizations that focus on youth and community development. For information contact:

Paula Forbes

1602-1809 Barrington Street

Halifax, Nova Scotia

B3J 3K8

Tel: 902.428.4665 • Fax: 902.429.6416

<http://www.cibc.com/ca/inside-cibc/cibc-your-community/how-to-apply-for-funding.html>

The Citigroup Foundation

The Foundation aims to better the communities where CitiFinancial does business. The CitiFinancial Local Contributions Program helps charitable nonprofit organizations through grants from the Foundation. The Foundation focuses on education, community development, and arts and culture. Their community development focus includes the construction and renovation of affordable housing. Applications are available at the local CitiFinancial branches:

418 Rothesay Ave, Saint John

Tel: 506.634.8180

535 Westmorland Road, Saint John

Tel: 506.634.1404

<http://www.citifinancial.ca/eng/ewho/ecommunity.html>

Fountain of Hope, Employees' Foundation, BMO Financial Group

This Foundation, which is run exclusively by BMO employees, donates funds to registered charities to meet the needs of local communities. The Foundation focuses on children, community service, hospitals, medical and health care, as well as other areas. For information contact:

Rhodie Dearn, Atlantic Regional Administrator

5151 George Street

Halifax, Nova Scotia

B3J 2M3

Tel: 902.421.3999

<http://www.fountainofhope.ca>

The ING Foundation

The Foundation focuses on empowering youth and enhancing communities where they do business. Interested applicants must apply online. For information on the Foundation and the online application form visit:

http://www.ingcanada.com/en/ing_foundation.html

Manulife Corporate Giving

Manulife aims to improve the communities where it does business by improving health care, education and community service. Employees help raise funds and offer volunteer support for community organizations. For information and the online application form, visit:

<http://www.manulife.com/corporate/corporate2.nsf/Public/corporategiving.html>

The RBC Foundation

The member companies of RBC Financial Group direct donations through the RBC Foundation. The foundation's areas of focus are education, health, social services, civic, and arts and culture. Locally the foundation has supported First Steps Housing Project. For information contact the Foundation:

RBC Foundation

c/o Lori Smith, Manager Public Affairs

5161 George Street, 13th Floor

Halifax, Nova Scotia

B3J 2Y1

<http://www.rbc.com/community/donations>

TD Bank Financial Group, The Future Matters Program

TDBFG provides funds to registered charities in the areas of the health, safety, and education of children, as well as arts and culture, the environment, social services, and civic institutions. For more information email them or visit their website:

td.communitygiving@td.com

<http://www.td.com/community>



5.0 Local Contacts

5.1 Shelters, and Other Housing Projects and Organizations

Centre for Youth Care

140 Lansdowne Ave, Saint John
Tel: 506.643.3361
Fax: 506.648.1007
Hours: Monday - Friday, 8:00am - 4:00pm
horsler@nbnet.nb.ca

First Steps Housing Project Inc.

120 Coburg St, Saint John
Tel: 506.693.2228
Crisis Tel: 506.693.2229
Fax: 506.693.2232
firststeps@nb.aibn.com
www.firststepshousing.com

Habitat for Humanity

Voice mail: 506.632.9312
janet Reid@rogers.com
www.habitatsaintjohn.ca

Hestia House

Tel: 506.634.7571
Crisis/After Hours Tel: 506.634.7570
Fax: 506.634.7571
Hours: 24 hours

Homeless Women's Shelter Inc.

Tel: 506.672.5177
Fax: 506.672.5174
Hours: 24 hours
hwss@nb.aibn.com

Housing Alternatives Inc.

28 King St, Suite 3C, Saint John
Tel: 506.632.9393
Fax: 506.632.1785
Hours: Monday - Friday, 9:00am - 5:00pm
housingalt@nb.aibn.com

Independence Plus Inc.

66 Waterloo St, Suite 115, Saint John
Tel: 506.643.7004
After Hours: 506.653.4405 (pager)
Fax: 506.643.7009
n6seeley@nb.aibn.com
www.independenceplus.ca

John Howard Society, Hart House

68 Carleton St, Saint John
Tel. 24hr: 506.643.2013
Fax: 506.649.2006
Hours: 24 hours
jhssj@nbnet.nb.ca
www.nald.ca/jhssj.htm

John Howard Society, Youth Transitional Homes

68 Carleton St, Saint John
Tel: 506.657.5547
Fax: 506.649.2006
jhssj@nbnet.nb.ca

KV Housing Inc.

33 Wedgewood Dr, Rothesay
Tel: 506.847.5895
Fax: 506.847.1369
kvh@nbnet.nb.ca

L'Arche Saint John, New Dawn Community Inc.

623 Lancaster Ave, Saint John
Tel: 506.672.6504
larchesaintjohn@nb.aibn.com
www.larchecanada.org

New Brunswick Coalition of Transition Houses

Tel: 506.466.5879
Fax: 506.465.8038
syn456@nb.sympatico.ca
www.nbcth.com



New Direction Inc.

46 Peters St, Saint John
Tel: 506.643.6207
Fax: 506.643.6209
newdir@funbdy.net

Saint John Non Profit Housing Inc.

14 King Sq S
Tel: 506.658.1925
After Hours Tel: 506.658.1958
Fax: 506.649.6079
Hours: Monday - Friday, 8:00am - 4:00pm
marleneenglish@nb.aibn.com

Second Stage Safe Haven

Tel: 506.632.9289
Fax: 506.672.8619
refuge@nb.aibn.com

Seton Court Housing Complex

29 Cliff St, Saint John
Tel: 506.648.3944
Fax: 506.634.4979

5.2 Food Banks and Soup Kitchens

Community Food Basket of Saint John

215 Charlotte St, Saint John
Tel: 506.652.2707
Fax: 506.658.9441
Hours: Tuesday and Friday 1:00pm - 3:00pm

Hampton Food Basket

22 Church St, Hampton
Tel: 506.832.7526
Hours: Operates on the 3rd Thursday of each month from 8:30am - 11:00am

Kennebecasis Valley Food Basket

346 Hampton Rd, Quispamsis
Tel: 506.847.5854
Hours: Food Distribution, Tuesday 9:30am - 12:00pm; Donations, Monday 9:00am - 12:00pm

Lakewood Headstart Association Inc.

234 St Martins Rd, Saint John
Tel: 506.696.6164
Hours: Thursday 10:00am - 1:00pm

North End Food Assistance Group Inc.

120 Adelaide St, Saint John
Tel: 506.634.7403
Hours: Tuesday 10:00am - 1:00pm

River Valley Food Bank Inc.

3224 Westfield Rd, Saint John
Office Tel: 506-738-2088
Crisis & After Hours Tel: 506-738-3276;
506-738-2024
Hours: Tuesday & Friday 10:00am - 12:00pm

Romero House

647 - 649 Brunswick Dr, Saint John
Tel: 506.642.7447
Fax: 506.642.5131
Hours: Monday - Friday, 8:00am - 4:00pm;
Saturday - Sunday, 9:00am - 1:00pm; meals served 9:30am - 1:00pm
romero@fundy.net
user.fundy.net/romero

Saint John East Food Bank Inc.

129 Bayside Dr, Saint John
Tel: 506.633.8298
Hours: Tuesday & Friday 2:00pm - 4:00pm

West Side Food Bank

1216 Sand Cove Rd, Saint John
Tel: 506.635.1060
Hours: Tuesday & Friday 1:00pm - 3:00pm



6.0 Internet Links for Affordable Housing

Affordability and Choice Today - provides solutions to housing issues.
<http://www.actprogram.com>

Affordable Housing Design Advisor - a tool, resource, idea bank and step-by step guide to design in affordable housing.
<http://www.designadvisor.org>

Canada Business Service Centres' Business Startup Assistant - information for nonprofit organizations and cooperatives. <http://bsa.cbsc.org>

Canadian Housing and Renewal Association - a national non-profit organization that promotes access to adequate and affordable housing, and seeks to heighten awareness of affordable housing issues. <http://www.chra-achru.ca>

Canada Mortgage and Housing Corporation - <http://www.cmhc-schl.gc.ca>

Centre for Equality Rights in Accommodation - a non-profit human rights organization that promotes human rights in housing.
<http://www.equalityrights.org/cera>

Charity Village - Canada's supersite for the nonprofit sector. <http://www.charityvillage.com>

Co-operative Housing Federation of Canada - nation-wide umbrella organization for co-op housing. <http://www.chfc.ca/eng/chf/chfc.htm>

Ginsler & Associates Inc. - free resources for nonprofit organizations on affordable housing.
<http://www.ginsler.com/html/free.htm>

Habitat for Humanity Canada - a housing program that builds homes in partnership with families in need. <http://www.habitat.ca>

Housing Again - dedicated to putting affordable housing back on the public agenda.
<http://housingagain.web.ca>

Imagine Canada - champions corporate citizenship and encourages partnerships between charities, nonprofits, and business to build stronger Canadian communities.
<http://www.imagine.ca>

National Coalition on Housing and Homelessness - seeks federal action on affordable housing. <http://www.housingnow.ca>

National Housing Research Committee - provides information on housing research.
<http://www.nhrc-cnrl.ca>

New Brunswick Department of Family and Community Services - <http://www.gnb.ca/0017/Housing>

Ontario Non-Profit Housing Association - an association of non-profit housing organizations that provide affordable housing in communities across Ontario. <http://www.onpha.on.ca>

Proposal Writer - provides assistance with all aspects of proposal development.
<http://www.proposalwriter.com>

Statistic Canada - provides tabulations for housing. <http://www12.statcan.ca/english/census01/Products/Standard/themes>

The Land Centre - has a web library with information on affordable housing.
<http://www.landcentre.ca>



References

Family and Community Services, "Housing Programs."
<http://www.gnb.ca/0017/Housing/index-e.asp>.

HomeComing, Community Choice Coalition. Yes, In My Back Yard: A Guide for Ontario's Supportive Housing Providers. November 2003.