

Ver.	Date	Description
1.0	2025-06-16	Initial release

## Town Services and Affordable Housing Grant Policy

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### Purpose

The purpose of this policy is to guide the provision of financial support to developers involved in the development of affordable housing. The policy establishes a framework for awarding grants to assist with seed funding, capacity building, and capital costs, with the objective of enabling increased affordable housing supply in the Town of Antigonish.

### Policy Statement

The Town of Antigonish (“Town”) recognizes the vital role that housing developers play in addressing local housing needs. Through this grant program, the Town will provide targeted financial assistance to support the development and sustainability of affordable housing projects that benefit low- and moderate-income residents.

### Legislative Authority

Section 57(4) of the Nova Scotia [Municipal Government Act](#) allows municipalities to provide direct financial assistance to businesses to incentivize affordable housing in the municipality.

### Definitions

#### Affordable housing units:

- 80% of the [Area Average Median Rental](#) (AAMR) for Nova Scotia on the linked table<sup>1</sup>, or
- 30% household income as per the [Nova Scotia Home Income Limits](#) (HILs), or
- as required by a provincial or federal funder.

**Black-led organization:** At least two thirds of the organization’s leadership (e.g., board of directors, executive, management team) self-identify as Black.

**Black-focused organization:** The focus of the organization is to support Black peoples and/or communities.

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<sup>1</sup> Nova Scotia AMR for a 2 bedroom unit in 2024 is \$1520; 80% = \$1216

**Black-serving organization:** A significant portion of the organization’s program activities prioritize serving Black communities in Nova Scotia.

**Densification:** adding more homes or people to an area without expanding its size. This can include building more houses or apartments on the same land, adding secondary suites, or renovating existing buildings. The goal of densification is to use land and municipal infrastructure more efficiently, support public transit, and create livelier, more walkable communities.

**RN-1:** a Residential Neighbourhood zone in the [Town of Antigonish’s Land Use By-law](#) that allows up to 2 housing units as of right and triplexes or fourplexes with a Site Plan.

**RN-2:** a Residential Neighbourhood zone in the [Town of Antigonish’s Land Use By-law](#) that allows up to 4 housing units as of right and multi-unit housing up to 6 units with a Site Plan and over 6 units with a Development Agreement.

## **Grant Categories**

Grants may be awarded under the following categories:

### **1. Planning & Pre-Development for Non-Profit Organizations**

- a) For early-stage project development activities such as feasibility studies, pre-development design, business planning, environmental assessments, and community engagement.
- b) Up to \$2000 per project is available until the fund is fully accessed.
- c) A part of this fund is set aside to support the growth and development of organizations that are Black-led, Black-focused, and serve Black communities. This action is in support of the following:
  1. [“Housing Needs Assessment: African Nova Scotian Housing Strategy”](#) (2024)
  2. [“African Nova Scotian Housing Strategy: Big Moves and Broad Actions for Change”](#) (2024)
  3. Guiding Principles in the Province of Nova Scotia’s [“Our Homes, Action for Housing: A Five Year Housing Plan”](#) (2023),
  4. [“Charting a new course for affordable housing in Nova Scotia: The Nova Scotia Affordable Housing Commission Report”](#) (2021)

## 2. Capacity Building for Non-Profit Organizations

- a) To strengthen the internal capacity of non-profit organizations to plan, manage, and deliver affordable housing, including staff and board training, governance development, and organizational systems.
- b) Up to \$500 per project is available until the fund is fully accessed.
- c) A part of this fund is set aside to support the growth and development of organizations that are Black-led, Black-focused, and serve Black communities. This action is in support of the plans, strategies and reports listed in Grant Category 1. (c).

## 3. Town Services Connections

- a) Town services connections include water, sewer, and electricity.
- b) To support the construction or renovation of affordable housing units or the densification of housing units in the RN1, RN2, and any future higher order residential zones. [Zone Map for the Town of Antigonish](#).
- c) Up to 50% of the service connection charge to a maximum of \$5000 per project is available until the fund is fully accessed.
- d) May be provided as a conditional contribution tied to project milestones or outcomes.
- e) Preference will be given to developers creating at least 30% affordable housing units in their project.

## Eligibility Criteria

Applicants must meet the following minimum requirements:

- a) Be a registered non-profit or charitable organization with the Nova Scotia Registry of Joint Stock Companies to access grant categories 1 and 2.
- b) Be a non-profit or for-profit housing developer that is building 30% of their project as affordable units.
- c) Operate within the municipal boundaries or deliver a project that benefits residents of the Town.
- a) Provide evidence of alignment with the [Town of Antigonish's Housing Needs Assessment](#).
- b) Streams 1 and 2 require completion of activities within the fiscal year applied (April 1 – March 31).
- c) Stream 3 requires installation and connection of services to occur by December 31, 2027.
- d) Have acceptable financial and governance practices, where applicable.

## **Application Process**

- a) Applications will be received on a rolling basis from April 1<sup>st</sup> until the closing date of December 1<sup>st</sup> or until the grant fund runs out, whichever comes first.
- b) A complete application must include project description, budget, timelines, supporting documentation, and confirmation of other funding sources.
- c) Town staff will review applications for completeness and eligibility and provide a recommendation to Council or its designated committee.

## **Assessment Criteria**

Applications for all categories of the grant program will be assessed based on the following:

- a) Demonstrated need and evidence of alignment with Town housing needs assessment.
- b) Readiness and feasibility of the project.
- c) Capacity and track record of the applicant.
- d) Leveraging of other funding sources.
- e) Long-term affordability and community impact.

## **Reporting and Accountability**

- a) Grant recipients must sign a funding agreement outlining conditions, deliverables, and reporting requirements.
- b) Annual and/or final reports will be required depending on the nature of the grant (Maximum 2 pages without appendices).
- c) Applicant may be requested to present an update to Council.
- d) Unused or misused funds may be subject to repayment.

## **Timeframes and Expectations**


This grant will be funded by the Housing Accelerator Fund (HAF) for 2025, 2026, and 2027. According to the Canadian Mortgage Housing Corporation HAF Contribution Agreement with the Town, Council will fund the 2028 and 2029 program in the respective municipal budgets. In 2028, an evaluation will determine if the grant program continues as is or continues with modifications.

Housing Accelerator Funds will be spent on the action items in the Town's Initiatives early in the 2024-2027 program. As the initiatives move to completion, remaining funds may be reallocated to this grant program.

In 2025 there is \$50,000 available for grants. As the Town's HAF initiatives are completed, and we continue to receive the full allocation of the HAF, 2026, and 2027 should have a minimum of \$50,000 per year.

**Policy Review**

This policy will be reviewed every year at minimum or as required by staff to ensure alignment with HAF objectives, content accuracy, Town's housing needs and priorities.

<b>CAO's Annotation for Official Policy</b>	
Date of Notice to Council Members Intent to Consider (Minimum 7 Days): 2025-06-13	
Date of Passage of Current Policy: 2025-06-16	
I certify that this Policy was adopted by Council as indicated above.	
 _____ Chief Administrative Officer	<u>2025-07-03</u> Date