

City of Brampton

Application for Affordable Housing CIP Capital Grant Program



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Criteria for Funding Eligibility

This funding application is for units within a development project that are at or below the affordability threshold in Brampton.

Brampton Housing Affordability Definition

To determine the affordability threshold, the Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin will be used. The Province of Ontario uses the lesser of the average market rents (AMR) (based on CMHC Rental data) and a rent that is affordable to incomes in the moderate-income ranges (households in the 3rd to 6th income deciles) to determine the annual affordability thresholds in the Bulletin.

As of June 2024, the affordable rents for use in Brampton are as follows:

	Bachelor	1-bedroom	2-bedroom	3-bedroom
Maximum Rent	\$1,348	\$1,622	\$1,866	\$2,002

The affordability threshold for affordable ownership is based on the lesser of 90% of the average sales price and being affordable to households with incomes below the top of the 6th decile range. The maximum purchase price for 2024 in Brampton is as follows.

	Affordable Ownership Maximum Price
Affordable Ownership	\$463,500

Only units within a project that meet these affordability criteria will be funded, there is no restriction on the rents or sales prices for the other units within the project.

Application

Section 1: Project/Applicant Information

Please provide details about the project and your organization by answering the questions below:

Question	Project/Applicant Information
Name of the project	Bramalea Site
Address of the project	11556 Bramalea Road, Brampton, Ontario, L6R 0B8
Name of the organization requesting funding	Niwaas Living Affordable Housing
Name of any partner organizations on the project requesting funding	Gillam Group/Pattern Developments
Amount of funding being requested (include a breakdown of the amount of funding being requested per unit, as well as the total funding request for the development)	Total Request: \$14,040,000 Request Per Unit: \$270,000
Primary contact person and contact information	Gurnishan Singh gurnishan@niwaas.ca 416-996-4355

Section 2: Housing Development Experience

Please provide details about your organization's experience with affordable housing development and operation by answering the questions below:

Please provide background information about your organization's experience with affordable housing development and operation, and any information that will help us understand your experience working on a project like the one you are proposing. If you have not had experience with affordable housing development and operation, please provide details of how you are addressing this. *For example: you have partnered with an experienced developer.*

Niwaas Living is a newly formed not-for-profit organization dedicated to addressing the critical need for affordable housing in the City of Brampton. Our mission is to create sustainable and accessible housing solutions through strategic partnerships with experienced industry leaders.

To ensure the success of this initiative, Niwaas Living has partnered with builders and developers who bring over 25 years of extensive experience in the development and construction industry. Our development partners have a proven track record, having successfully delivered on thousands of residential units including multiple affordable housing projects for various municipalities. Furthermore, their expertise is drawn from numerous high-profile projects such as the iconic York University Bergeron School of Engineering, The Royal Ontario Museum and CAMH hospital.

Recognizing the complexities and challenges of projects of this scale, we have assembled a team of best-in-class consultants and collaborators. Our financial proformas are rigorously reviewed and approved by CBRE, one of Canada's leading real estate brokerages, ensuring financial prudence and feasibility. Furthermore, our construction partners and guarantors bring unparalleled expertise and reliability, positioning us to effectively navigate any challenges that may arise during the project lifecycle.

Niwaas Living's approach combines innovative strategies with seasoned expertise to ensure the successful delivery of this much-needed affordable housing initiative in Brampton. With this robust team and strategic framework, we are confident in our ability to deliver on our vision with efficiency and excellence.

Section 3: Detailed Project/Applicant Application

Please provide details about the project you are applying for by answering the questions below:

1. Please identify all sources of funding currently secured for the project you are applying for.

Projects without funding from one of these organizations will require further investigation to ensure a financial and risk mitigation plan review has been completed. In addition to the program application form, the City may request documentation from applicants to confirm project viability.

Source of Funds	Please check all funding that applies in the box below	Provide the % of project funding from each source below
CMHC Seed Funding		
CMHC Affordable Housing Fund		
Peel Region Affordable Housing Incentive Program (PARIP)		
Loan or line of credit from a Schedule I bank. (A Canadian financial institution regulated by the Federal Bank Act)		
Other Canadian bank, Credit Union or Caisse Populaire	x	75%
Community or philanthropic foundation funding or grants secured specifically for the housing development project you are requesting funding for. Please provide details below:		
Letter of Intent (LOI) from CMHC Affordable Housing Fund		
Other sources of project funding not yet listed above. Please provide details below: CMHC MLI Select program, project has been constituted to meet affordability and sustainability criteria to qualify for the program.	x	7.4%

2. What percentage of the project being developed meets the criteria for affordability or a lesser amount based on the chart below?

As of June 2024, the affordable rents for use in Brampton are as follows:

	Bachelor	1-bedroom	2-bedroom	3-bedroom
Maximum Rent	\$1,348	\$1,622	\$1,866	\$2,002

The maximum purchase price for 2024 in Brampton is as follows:

	Affordable Ownership Maximum Price
Affordable Ownership	\$463,500

Affordable Units	Proposed Project Information
Total number of units being developed?	100
How many units within the project would fall within Brampton’s definition of affordable?	52

3. For rental developments, please specify the number of units and Affordable Rent by unit size below:

Unit Type	Number of Units	Proposed Monthly Rent
Bachelor/Studio		
One Bedroom		
Two Bedroom + Den	52	\$1,866
Three Bedroom		
Four or More Bedrooms		

4. If this project is contributing to housing affordability in Brampton in another way, please provide more details below and identify how this contribution aligns with the City’s Housing Strategy and Action Plan ([Housing Brampton](#)).

Alternative Affordability Description
<p>This project contributes to housing affordability in Brampton by addressing critical gaps in the current market with a focus on sustainability and family-sized units. Of the 100 units being developed, 52 meet the affordable housing criteria set by the City of Brampton and the Canadian Mortgage and Housing Corporation (CMHC). This holistic approach to affordability reflects our commitment to increasing access to sustainable and family-oriented housing, a key need in the community.</p> <p>Alignment with Brampton’s Housing Strategy and Action Plan:</p>

1. “Develop tailored solutions for improving the City’s core housing needs, such as youth homelessness, and housing affordability for low-income, as well as moderate-income families.”

This project directly addresses these core needs by delivering family-sized units at below-market rents, designed specifically to provide accessible housing for low- and moderate-income families. The inclusion of 52 affordable units ensures alignment with established affordability benchmarks while exceeding expectations in the delivery of larger, sustainable units.

2. “Reduce Barriers to Supply of Housing.”

The project reduces barriers by leveraging partnerships and funding from the City of Brampton and CMHC, enabling the delivery of family-sized units that are not typically prioritized in the affordable housing space. This approach ensures affordability without compromising quality or sustainability, filling a crucial gap in the local housing market.

3. “Collaborate with the Non-Profit Sector.”

As a non-profit organization, Niwaas Living has brought together experienced developers, builders, and consultants to ensure the successful realization of this project. These partnerships exemplify the City’s goal of fostering collaboration with the non-profit sector to address housing challenges.

Unique Contributions to Affordability:

- **Family-Sized Units:** Family-oriented units are often underrepresented in the affordable housing landscape. By prioritizing these larger units, we ensure that families have access to safe, affordable, and appropriate housing, which aligns with the City’s vision of tailored housing solutions.
- **Sustainability:** This project integrates sustainable building practices and energy-efficient designs, which not only reduce environmental impact but also lower ongoing utility costs for residents, further enhancing affordability in practical terms.

Conclusion:

This project goes beyond conventional affordable housing models by delivering a unique combination of family-sized, sustainable units at below-market rents. It exemplifies innovation in addressing Brampton’s housing affordability crisis while aligning seamlessly with the City’s Housing Strategy and Action Plan. Through collaboration, tailored solutions, and a focus on sustainability, this initiative is a significant step toward creating a more inclusive and affordable Brampton.

5. What is the duration that the affordable units will remain affordable?

Length of Affordability	Place a check mark next to the duration that applies
25 years	X
26–35 years	
Greater than 36 years	

6. At what stage of the planning process is this project currently?

Note: We request documentation to confirm the project stage. **Projects nearing completion within less than two years will be prioritized for funding.**

Project Stage	Provide a checkmark in the box below that best describes the current stage of the project	Please provide details about the current stage of the process and how it is being confirmed
Pre application consultation meeting held with local municipality.		
Official Plan/zoning approved/in effect.	x	Official plan/zoning approval from the City of Brampton has been obtained; approval documents can be provided.
Site Plan approved.		
Full building permits issued.		
Occupancy expected within 2 years of application.		
Occupancy expected within 1 year of application.		
Other: Occupancy expected within 3 years of application.	x	

7. Please provide any information available on your organization's plan for the operation and

Our organization has developed a comprehensive plan for the operation and administration of the affordable units to ensure fairness, transparency, and inclusivity in tenant selection. The following key components outline our approach:

Tenant Selection Process

1. Income-Based Criteria:

Tenants will be selected based on their income profile to ensure eligibility for the affordable housing program. We will use established guidelines, such as those set by the Canadian Mortgage and Housing Corporation (CMHC) and the City of Brampton, to determine income thresholds and affordability.

2. Fair Screening Process:

To ensure the suitability of tenants and the sustainability of the housing community, we will conduct:

- **Reference Checks:** Verification of past rental history to ensure reliable tenancy.
- **Credit Checks:** Assessment of tenants' financial responsibility while maintaining flexibility for individuals with limited credit history to avoid exclusion.

3. Equal Opportunity and Non-Discrimination:

Our tenant selection process will strictly adhere to the principles of equity and inclusivity:

- No discrimination based on race, ethnicity, gender, religion, age, family status, or disability, in compliance with the **Ontario Human Rights Code**.
- Applicants will be treated with respect and dignity throughout the process, with reasonable accommodations provided to individuals with disabilities.

4. First-Come, First-Serve Policy:

Eligible applicants who meet the income and suitability criteria will be selected on a first-come, first-serve basis. This ensures an equitable and transparent process, free from bias or preferential treatment.

We are currently in discussions with several reputable property management companies to select the best partner for ensuring efficient and professional management of the affordable housing units.

Commitment to Fair Housing Practices

Our organization is committed to upholding the highest standards of fairness, equality, and accessibility in housing. By combining rigorous screening with a commitment to inclusivity and non-discrimination, we aim to create a welcoming, supportive, and equitable community for all residents.

This comprehensive plan ensures that the affordable housing units will be managed responsibly, with a tenant selection process that prioritizes fairness, compliance, and accessibility while addressing the pressing need for affordable housing in Brampton.

administration of the affordable units, including tenant selection and income verification.

8. Please identify any of the statements below that apply to your project:

Criteria	Place a check mark beside all statements that apply	Please provide a brief description of the relevant site details
Existing or planned Regional or local municipal strategic growth area ¹ .		
Within 800m of existing or planned frequent bus (15 minute or better service during rush hour) or higher order transit ² .		
Within 800m of an existing or planned year-round fresh food market.	x	There is a wal-mart across the street
Within 800m of an existing or planned park.	x	There is a city baseball field, a major park, all within 800m
Within 800m of an existing or planned school.	x	Secondary school is at walking distance,
Within 800m of an existing or planned health centre.	x	There are medical centres, fitness facilities right across the street from the property
Within 800m of an existing or planned recreation centre/library.	x	Mayfield recreation centre is at a walking distance from the property
Within 800m of an existing or planned early years or childcare centre.	x	EarlyOn child and family centre is across the street as well
Other:		

9. Community benefits Brampton will receive beyond the affordable housing you are providing:

¹ Strategic growth areas are areas that have been identified to be the focus for accommodating intensification and higher-density mixed uses in a more compact built form.

² Higher order transit is the highest order of rapid transit, with services that are high-capacity, high-frequency, fast, and reliable and mostly travel in dedicated rights-of-way. Higher order transit can include heavy rail (such as GO Trains), light rail, and buses in dedicated rights-of way.

Criteria	Place a check mark below beside any benefits your project intends to provide	Please provide a brief explanation about the benefits you selected below
Community amenities gained through this project ³ .		
Energy efficiency gained through this project (i.e. LEED certification, renewable energy generation, etc.).	x	The project will utilize geothermal heat pumps as a heat source and incorporate innovative building technologies such as insulation, to minimize energy loss.
This project prioritizes an identified priority community in Brampton – seniors, students, mental health & substance use support, youth, low-income families, etc.	x	Our project prioritizes making family-sized units more attainable in the City of Brampton by offering all units at rates below market.
This project fills a gap in service within the community.	x	Family-sized rental units.
This project supports use of multi-modal transportation (i.e. bike storage, car share spaces, etc.)	x	The project is located directly on the proposed LRT line, Züm line, and near the GO station.
Other:		

This is the end of the application. Please double check that you have completed all components. There are 6 questions in Section 1, one question in Section 2 and 9 questions in Section 3.

Thank you for your request. We appreciate the work you are doing to contribute to housing affordability in Brampton!

³ Community amenities include improvements, contributions, or public benefits that enhance the quality of life for the community.