



Housing **INCENTIVES & FUNDING RESOURCE** *Guide*

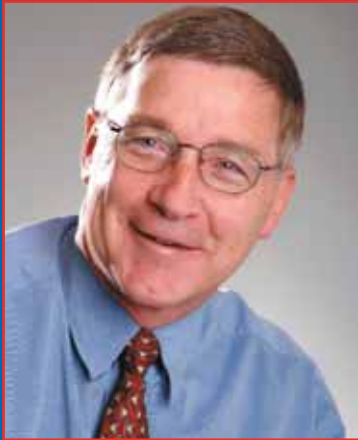
SEPTEMBER 2007

A RESOURCE GUIDE TO FINANCING HOUSING
 INITIATIVES, SUPPORT SERVICES AND
 TENANT/HOMEOWNER ASSISTANCE
 IN WATERLOO REGION



Region of Waterloo
 PLANNING, HOUSING AND
 COMMUNITY SERVICES

Message from the Regional Chair



Dear Friends,

On behalf of Regional Council, I am pleased to present the Housing Incentives and Funding Resource Guide for Waterloo Region. This Guide contains a comprehensive listing of the many tools presently available to aid in the rehabilitation of contaminated sites, facilitate the development of new home construction, and assist in the creation of affordable rental housing and support services.

The information in this guide will help the Region and its partners to achieve several important community goals. In fact, by capitalizing on these incentives and resources, we have already made significant progress on the implementation of the Affordable Housing Strategy and the Regional Growth Management Strategy.

By working together and leveraging the incentives and resources listed in this Guide, we can continue to make more efficient use of our existing land and infrastructure. We have seen the revitalization of several brownfield sites and the adaptive reuse of a number of heritage buildings, including many within our downtown core areas. We have also facilitated the development of new affordable housing and related support services, both of which are greatly needed in our community.

The information contained in this Guide was drawn from a number of our partners, including the Government of Canada, Province of Ontario, Region of Waterloo, local municipalities, non-profit agencies and private sector partners. We encourage you to review the entire document, as many of the incentives and resources can be combined to help achieve overall project success.

We are proud to present this Guide and are confident it will prove to be a valuable resource for builders, developers, landlords, tenants, homeowners, non-profit groups, and other community interests who are committed to building a vibrant, healthy, and diverse community of choice for the citizens of Waterloo Region.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ken Seiling'. The signature is written in a cursive, flowing style.

Ken Seiling

Regional Chair

Regional Council 2006-2010:

Jane Brewer, Doug Craig, Kim Denouden, Tom Galloway, Jean Haalboom, Brenda Halloran, Ross Kelterborn, Claudette Millar, Jane Mitchell, Wayne Roth, Jake Smola, Bill Strauss, Sean Strickland, Jim Wideman, Carl Zehr

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A. PROGRAMS THAT SUPPORT THE CREATION OF HOUSING

PROGRAM	DESCRIPTION	CONTACT INFORMATION
CITY OF CAMBRIDGE		
<p>Contaminated Sites Grant Program (Core Area)</p> <p>Administrator City of Cambridge</p> <p>Type of Program Grant</p> <p>Duration Until July 1, 2009</p> <p>Funding Max. \$1,500 per unit</p>	<p>The City of Cambridge provides up to 100% of restoration costs for new developments on restored contaminated properties in the three Core Areas*:</p> <ul style="list-style-type: none"> ◆ Maximum of \$1500 per residential unit and/or \$10/sq. meter gross floor area as defined in the zoning by-law for non-residential developments ◆ A completed application form must be submitted after issuance of building Permits and a Record of Site Condition. <p>* See Appendix A: City of Cambridge - Core Areas Map</p>	<p>Laurel Davies Snyder Core Areas Project Manager Planning Services Department City of Cambridge 73 Water Street North, 3rd Floor PO Box 669 Cambridge, ON, N1R 5W8 Phone: (519) 740-4650 ext. 4213 Fax: (519) 622-6184 Email: ccar@city.cambridge.on.ca</p> <p>http://www.city.cambridge.on.ca/article.php?ssid=253</p> <p>and see “City of Cambridge-Financial Incentives Brochure”</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Contaminated Sites: Realty Tax Policy (City Wide)</i></p> <p>Administrator City of Cambridge</p> <p>Type of Program Tax forgiveness</p> <p>Duration Ongoing</p>	<ul style="list-style-type: none"> ◆ There is opportunity for a portion or all outstanding municipal taxes to be forgiven on contaminated sites. ◆ Eligibility criteria must be met and the purchaser must enter into an agreement with the City of Cambridge. ◆ Email or call Laurel Davies Snyder for more eligibility criteria. 	<p>Laurel Davies Snyder Core Areas Project Manager Planning Services Department City of Cambridge 73 Water Street North, 3rd Floor PO Box 669 Cambridge, ON, N1R 5W8 Phone: (519) 740-4650 ext. 4213 Fax: (519) 622-6184 Email: ccar@city.cambridge.on.ca</p> <p>http://www.city.cambridge.on.ca/article.php?ssid=253 and see “City of Cambridge-Financial Incentives Brochure”</p>
<p><i>Contaminated Sites: Development Charges Allowance (City Wide)</i></p> <p>Administrator City of Cambridge</p> <p>Type of Program Credit allowance</p> <p>Duration Ongoing</p>	<p>For any development or re-development project where the site must be restored as per the Environmental Protection Act.</p> <ul style="list-style-type: none"> ◆ An amount will be credited against the development charge payable (not to exceed the total Development Charges payable to the City). ◆ The credit is not applicable if Development Charges have already been exempted. <p>See Appendix A: City of Cambridge - Core Areas Map</p>	<p>Laurel Davies Snyder Core Areas Project Manager Planning Services Department City of Cambridge 73 Water Street North, 3rd Floor PO Box 669 Cambridge, ON, N1R 5W8 Phone: (519) 740-4650 ext. 4213 Fax: (519) 622-6184 Email: ccar@city.cambridge.on.ca</p> <p>http://www.city.cambridge.on.ca/article.php?ssid=253 and see “City of Cambridge-Financial Incentives Brochure”</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Core Area Programs: Fee Exemption Programs</p> <p>Administrator City of Cambridge</p> <p>Type of Program Exemptions</p> <p>Duration Until July 1, 2009</p>	<p><i>Development Application Fee Exemption</i></p> <ul style="list-style-type: none"> ◆ Development or redevelopment projects in core area are exempt from the City of Cambridge and Region of Waterloo Development Charges <p><i>Sign Permit Fee Exemption</i></p> <ul style="list-style-type: none"> ◆ All new signs in the core areas will automatically be exempt from paying the Sign Permit Fee. Temporary/mobile signs are not included in this program. <p><i>Building Permit Fee Exemption</i></p> <ul style="list-style-type: none"> ◆ All development and redevelopment projects will be exempt from paying the Building Permit Fee (including renovations and additions). <p>See Appendix A: City of Cambridge - Core Areas Map</p>	<p>Laurel Davies Snyder Core Areas Project Manager Planning Services Department City of Cambridge 73 Water Street North, 3rd Floor PO Box 669 Cambridge, ON, N1R 5W8 Phone: (519) 740-4650 ext. 4213 Fax: (519) 622-6184 Email: ccar@city.cambridge.on.ca</p> <p>http://www.city.cambridge.on.ca/article.php?ssid=253 and see "City of Cambridge-Financial Incentives Brochure"</p>
<p>Building Revitalization Program (BRP)</p> <p>Administrator City of Cambridge</p> <p>Type of Program Loans and grants</p> <p>Duration Until July 1, 2009</p> <p>Funding Max. \$20, 000 per building</p>	<p>The City will match property owner's investment in building renovations. The City will provide interest-free and partially forgivable loans for improvements to core area properties that focus on improving the street appearance of buildings and encourage structural and weather/waterproofing repairs.</p> <ul style="list-style-type: none"> ◆ Loans are generally up to \$20,000 per building, with partial loan forgiveness of up to 35% available or available as a grant. <p>See Appendix A: City of Cambridge - Core Areas Map</p>	<p>Laurel Davies Snyder Core Areas Project Manager Planning Services Department City of Cambridge 73 Water Street North, 3rd Floor PO Box 669 Cambridge, ON, N1R 5W8 Phone: (519) 740-4650 ext. 4213 Fax: (519) 622-6184 Email: ccar@city.cambridge.on.ca</p> <p>http://www.city.cambridge.on.ca/article.php?ssid=253 and see "City of Cambridge-Financial Incentives Brochure"</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>DesignGuide Program</i></p> <p>Administrator City of Cambridge</p> <p>Type of Program Loans and grants</p> <p>Duration Until July 1, 2009</p> <p>Funding Max. \$1,750 (up to 4 Facades)</p>	<p>This program provides grant to cover the costs of working with a design professional to develop a design for property owner's building.</p> <ul style="list-style-type: none"> ◆ Design Professional must be chosen from a pre-selected list. ◆ Design Professional will provide advice on design concept along with building materials, signage and others ◆ All properties in core areas are eligible for one DesignGuide grant <p>See Appendix A: City of Cambridge - Core Areas Map</p>	<p>Laurel Davies Snyder Core Areas Project Manager Planning Services Department City of Cambridge 73 Water Street North, 3rd Floor PO Box 669 Cambridge, ON, N1R 5W8 Phone: (519) 740-4650 ext. 4213 Fax: (519) 622-6184 Email: ccar@city.cambridge.on.ca</p> <p>http://www.city.cambridge.on.ca/article.php?ssid=253 and see "City of Cambridge-Financial Incentives Brochure"</p>
<p><i>Designated Heritage Buildings: Development Charges Allowance (City Wide)</i></p> <p>Administrator City of Cambridge</p> <p>Type of program Credit allowance</p> <p>Duration Until July 1, 2009</p> <p>Funding Based on the floor area of existing building</p>	<p>Property owners receive an allowance towards Development Charges for development or redevelopment of buildings designated under the Ontario Heritage Act.</p> <ul style="list-style-type: none"> ◆ Eligible properties are those designated under the Ontario Heritage Act. ◆ Existing building must be retained and remain an integral part of development or development of the property ◆ Maximum allowance amount is based on the floor area of the existing building 	<p>Laurel Davies Snyder Core Areas Project Manager Planning Services Department City of Cambridge 73 Water Street North, 3rd Floor PO Box 669 Cambridge, ON, N1R 5W8 Phone: (519) 740-4650 ext. 4213 Fax: (519) 622-6184 Email: ccar@city.cambridge.on.ca</p> <p>http://www.city.cambridge.on.ca/article.php?ssid=253 and see "City of Cambridge-Financial Incentives Brochure"</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
CITY OF KITCHENER		
<p>Adaptive Reuse Community Improvement Plan</p> <p>Administrator City of Kitchener</p> <p>Type of Program Tax Incremental Financing (TIF)</p> <p>Duration December 31, 2010</p> <p>Funding Max. \$10,000 per residential unit</p>	<p>This program provides TIF grants for eligible projects with physical structures that have the potential to adapt for a brand new use.</p> <ul style="list-style-type: none"> ◆ Adaptive reuse involves: Creatively converting older buildings into new uses, adding on to existing structures, and removing the interior of a building and preserving just the outside walls. ◆ The city will provide a grant in the form of an annual rebate on City taxes, in an amount equal to 100% of the City Tax Increment for eligible projects within the Adaptive Reuse Community Improvement Plan Area. ◆ The annual grant will continue for a maximum period of 10 years, or until \$10,000 per residential unit has been achieved, and/or 5% of the Eligible Project Costs has been reached for office and commercial floor space, whichever comes first. <p>See Appendix B: Adaptive Reuse Community Improvement Plan Area Map</p>	<p>Cory Bluhm Planner Development and Technical Services Planning Division 6th Floor, Berlin Tower City Hall, P.O. Box 1118 200 King Street West Kitchener, ON, N2G 4G7 Phone: (519) 741-2776 Fax: (519) 741-2624 E-mail: cory.bluhm@city.kitchener.on.ca</p> <p>For more information, please visit http://www.city.kitchener.on.ca/city_hall/departments/downtown/dt_incent.html and see “EDGE Brochure”</p>
<p>Brownfield Remediation Program</p> <p>Administrator City of Kitchener</p> <p>Type of Program Tax Incremental Financing (TIF)</p> <p>Duration Ongoing</p> <p>Funding 100% of the City’s property tax increased after redevelopment</p>	<p>The goal of the Brownfield Remediation Program is to increase the level of development attractiveness of brownfield lands to a level equal with similar Greenfield lands. This program encourages the remediation of presently contaminated development sites that is the result of previous owner’s non-residential use.</p> <ul style="list-style-type: none"> ◆ Record of Site Condition or approved Site Specific Risk Assessment is needed, in exchange for the city grant in the form of annual rebate of City taxes in amount equal to 100% of the City Tax Increment. ◆ See EDGE Brochure for other conditions apply. 	<p>Terry Boutilier Brownfield Coordinator Development and Technical Services Department 6th Floor, City Hall 200 King Street West Kitchener, ON, N2G 4G7 Phone: (519) 741-2303 Fax: (519) 741-2624 Email: terry.boutilier@city.kitchener.on.ca</p> <p>For more information, please visit http://www.city.kitchener.on.ca/city_hall/departments/downtown/dt_incent.html and see “EDGE Brochure”</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>City of Kitchener Tax Relief</i></p> <p>Administrator City of Kitchener</p> <p>Type of Program Tax Rebate</p> <p>Duration Ongoing</p> <p>Funding 50% of the City's portion of the City's property tax increase</p>	<p>The City offers a tax rebate equal to 50% of the City's portion of the property tax increase attributed to improvements of a building. The rebate is available for a period of 3 years following completion of work and occupancy.</p>	<p>Silvia Wright Manager, Downtown Community Development 200 King St W., PO Box 1118 Kitchener, ON, N2G 4G7 Phone: (519) 741-2392 Email: silvia.wright@city.kitchener.on.ca</p> <p>For more information, please visit http://www.kitchener.ca/city_hall/departments/downtown/dt_incent.html and see "EDGE Brochure"</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Development Charge Exemptions</p> <p>Administrator City of Kitchener</p> <p>Type of Program Fee exemption</p> <p>Duration Development charge rates are adjusted annually as of January 1 of each year</p> <p>Funding Varies by project</p>	<p><i>Core Area Exemption</i></p> <ul style="list-style-type: none"> ◆ The City of Kitchener offers an exemption on charges for development in the core area. * <p><i>Central Neighbourhoods - Development Charge Rates</i></p> <ul style="list-style-type: none"> ◆ Any property within the 'Central Neighbourhood' is entitled to receive reduced Development Charge. This applies to both residential and non-residential proposals. ** <p><i>Redevelopment Allowance</i></p> <ul style="list-style-type: none"> ◆ Where any redevelopment of land replaces or changes a former or existing development, the development charge applicable to the redevelopment will be reduced. <p><i>Additional Dwelling Units within Existing Dwellings</i></p> <ul style="list-style-type: none"> ◆ The City may also exempt additional dwelling units within existing dwellings from the payment of Development Charges. Exemptions have specific criteria that must be met. <p>* See Appendix C: City of Kitchener - Core Area - Community Improvement Plan Project Area Map</p> <p>** See Appendix D: City of Kitchener - Central Neighbourhoods Map</p>	<p>Mike Seiling Manager of Building Building Division City of Kitchener 5th Floor, Berlin Tower City Hall, P.O. Box 1118 200 King Street West Kitchener, ON, N2G 4G7 Phone: (519) 741-2669 Email: mike.seiling@city.kitchener.on.ca</p> <p>For more information, please visit http://www.city.kitchener.on.ca/city_hall/departments/devtech_services/building/app_fees.htm#top</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Permit Rebate Program</p> <p>Administrator City of Kitchener</p> <p>Type of Program Rebates and waiving of fees</p> <p>Duration Ongoing</p> <p>Funding Varies by permit</p>	<p>This program provides a variety of financial incentives to stimulate redevelopment, renovation, and improvement to buildings located within the Kitchener downtown area.</p> <ul style="list-style-type: none"> ◆ Any owner of a property within the Community Improvement Plan Project Area may apply. Other eligibility criteria apply. ◆ Incentives include: rebates for planning fees and building permits, and waiving of park dedication fees. <p>See Appendix C: City of Kitchener - Core Area - Community Improvement Plan Project Area Map</p>	<p>Silvia Wright, Manager, Downtown Community Development City of Kitchener 200 King Street West PO BOX 1118 Kitchener, ON, N2G 4G7 Phone: (519) 741-2392 Email: silvia.wright@city.kitchener.on.ca</p> <p>For more information, please visit http://www.kitchener.ca/city_hall/departments/devtech_services/building/inspection/permit_rebate.htm</p>
<p>Designated Heritage Property Grant Program (Heritage Incentives)</p> <p>Administrator City of Kitchener</p> <p>Type of Program Tax rebate</p> <p>Duration Ongoing</p> <p>Funding 40% municipal and school portion of property tax rebate, subject to availability of funding</p>	<p>Designated Heritage Property Grant Program is intended to encourage the redevelopment and adaptive reuse of eligible heritage properties to conserve, in perpetuity, the city's most significant heritage resources.</p> <ul style="list-style-type: none"> ◆ Properties must be designated under Part IV of the Ontario Heritage Act, or located within one of the City of Kitchener's three Heritage Conservation Districts. ◆ City will consider a 40% tax rebate of the municipal and school portion of the property tax assessment for eligible properties in the multi-residential, commercial and industrial property classes. ◆ Applicants are limited to a maximum of ten rebates per property. 	<p>Leon Bensason Heritage Planner Development and Technical Services Department 6th Floor, City Hall 200 King Street West Kitchener, ON, N2G 4G7 Phone: (519) 741-2306 Fax: (519) 741-2624 Email: leon.bensason@city.kitchener.on.ca</p> <p>For more information, please visit http://www.kitchener.ca/award_prog/designated_property.html and See "EDGE Brochure"</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Upper-Storey Renovation Program</i></p> <p>Administrator City of Kitchener</p> <p>Type of Program Grants/interest-free loan for upper storey renovations</p> <p>Duration 2005-2010 (possible program extension)</p> <p>Funding Up to \$100,000</p>	<p>The program is to assist property owners that have an upper storey vacancy or underused space situated above a commercial use space to renovate.</p> <ul style="list-style-type: none"> ◆ Property must be within the Downtown Kitchener Community Improvement Project Area ◆ The project must result in increase in both the property owner's assessment and taxes ◆ Provide up to \$100,000 per municipal address based on 50% of the project renovation cost. <p>See Appendix C: City of Kitchener - Core Area - Community Improvement Plan Project Area Map</p>	<p>Silvia Wright Manager, Downtown Development City of Kitchener 200 King Street West PO BOX 1118 Kitchener, ON, N2G 4G7 Phone: (519) 741-2392 Email: silvia.wright@city.kitchener.on.ca</p> <p>For more information, please visit http://www.city.kitchener.on.ca/city_hall/departments/downtown/dt_incent.html See "Upper-Storey Renovation Program" and "Upper-Storey Renovation Program Application Form" Or see "EDGE Brochure"</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
CITY OF WATERLOO		
<p>Development Charge Exemptions</p> <p>Administrator City of Waterloo</p> <p>Type of Program Fee exemption</p> <p>Duration January 1, 2010</p>	<p><i>Uptown Waterloo Development Charge Exemption</i></p> <ul style="list-style-type: none"> ◆ At present, the City of Waterloo waives Development Charges in its Uptown area. * <p><i>One or Two Additional Dwelling Units</i></p> <ul style="list-style-type: none"> ◆ The addition of one or two additional dwelling units in an existing single detached dwelling or one additional dwelling unit in any other residential building are exempt from Development Charges. <p>*See Appendix E: City of Waterloo - Uptown Waterloo - Core Exemption Area Map</p>	<p>Scott Nevin Community Policy Planner Development Services Department Waterloo City Centre 100 Regina Street. S. Waterloo, ON, N2J 4A8 Phone: (519) 747-8546 Fax: (519) 747-8523</p> <p>For more information, please visit http://www.city.waterloo.on.ca/DEsktopDefault.aspx?tabid=1272</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
REGION OF WATERLOO		
<p>Affordable Home Ownership Program</p> <p>Administrator Region of Waterloo Planning, Housing & Community Services</p> <p>Type of Program Forgivable loans for new affordable housing</p> <p>Part of the Canada/Ontario Affordable Housing Program</p> <p>Duration December 31, 2008</p> <p>Funding Up to \$8000</p>	<p>The Region's Affordable Home Ownership Program aims to offer home ownership opportunities to low- and moderate-income families who are current Community Housing tenants, or who are eligible to be on the Region's centralized waiting list for Community Housing.</p> <p>Who can apply:</p> <ul style="list-style-type: none"> ◆ Renters who would like to purchase a home and have this home as their sole and principal residence, and ◆ have a maximum annual household income of \$53,000. ◆ A forgivable loan of approximately 5% of the cost of an eligible home, up to \$8,000. ◆ Cost of home cannot exceed \$168,500. ◆ The funding assistance is forgivable after a 20-year period 	<p>Ann Derry Housing Communication Officer Region of Waterloo Planning, Housing & Community Services 150 Frederick Street, 8th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4526 Fax: (519) 743-6527 Email: dann@region.waterloo.on.ca</p> <p>For more information, please visit www.region.waterloo.on.ca under Living Here/Housing/Programs & Initiatives/Affordable Home Ownership</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Affordable Housing Strategy</p> <p>Administrator Region of Waterloo Planning, Housing & Community Services</p> <p>Type of Program Forgivable loans for new affordable housing</p> <p>Part of the Canada/Ontario Affordable Housing Program</p> <p>Duration December 31, 2008</p> <p>Funding Varies by project</p>	<p>The Region of Waterloo created the Affordable Housing Strategy Partnership Projects initiative to provide funding for private and public sector interests, including community-based organizations to create new affordable housing.</p> <ul style="list-style-type: none"> ◆ This program allows for the creation of affordable housing through new construction, rehabilitation or conversion. ◆ Canada-Ontario Affordable Housing program provides capital assistance of up to \$70,000 per unit as one-time funding for rental unit and \$8,000 towards down payment for homeownership. ◆ When evaluating projects, the Region of Waterloo will give priority to: <ul style="list-style-type: none"> ◆ The long term sustainability of the proposal; ◆ Its ability to maintain housing costs at affordable levels; ◆ Providing housing that targets the needs of priority groups such as seniors, persons with disabilities, victims of domestic violence, persons with mental illness; ◆ Addressing program objectives such as dedicating rental units affordable to people on the Region of Waterloo Coordinated Access System (ROWCAS) waiting list; ◆ Incorporating energy efficiency, and well designed housing that integrates into the community; and ◆ Making affordable housing available in rural communities, offering homeownership to low and moderate income households. 	<p>Jennifer Murdoch Manager, Housing Programs Region of Waterloo Planning, Housing & Community Services 150 Frederick Street, 8th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4005 Fax: (519) 743-6527 Email: mujennif@region.waterloo.on.ca</p> <p>For more information, please visit www.region.waterloo.on.ca <i>under Living Here/Housing/Affordable Housing Strategy</i></p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Brownfield Financial Incentives Pilot Program</i></p> <p>Administrator Region of Waterloo</p> <p>Type of Program Fee exemption</p> <p>Duration 2007-2009</p> <p>Funding Varies by project</p>	<p>The Region offers financial incentives to encourage the rehabilitation and redevelopment of brownfields through the Brownfield Financial Incentives Pilot Program.</p> <p>Requirements:</p> <ul style="list-style-type: none"> ◆ Applicants must not be responsible for the contamination of a Brownfield; not in tax arrears and; meet the Region’s definition of a Brownfield <p>The program contains 3 main components:</p> <ul style="list-style-type: none"> ◆ Phase 2 Environmental Site Assessment Grants which fund up to 50 percent of Phase 2 costs up to \$40,000. ◆ Regional Development Charges By-law Exemptions. ◆ Tax Increment Grants up to 100% of the difference between the Region’s portion of property taxes prior to redevelopment and the new Regional portion of property taxes after redevelopment has occurred. 	<p>Calvin Barrett Director of Financial Services and Development Financing 150 Frederick Street, 4th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4478 Email: bcalvin@region.waterloo.on.ca</p>
<p><i>Development Charge Exemptions in Core Areas</i></p> <p>Administrator Region of Waterloo</p> <p>Type of Program Fee exemption</p> <p>Duration July 31, 2009</p>	<p>The Region of Waterloo offers an exemption on charges for development in the Core Areas of Kitchener, Waterloo, Cambridge, Ayr, New Hamburg, Elmira and Wellesley. The Region of Waterloo also provides a limited range of exemptions (e.g. additional units in a dwelling unit).</p>	<p>Anna Perrin, Financial Analyst Financial Services Regional Finance Department Phone: 519-575-4500 ext. 3197 Email: peanna@region.waterloo.on.ca</p> <p>By-law 04-056: http://www.region.waterloo.on.ca/web/regi.on.nsf/0/0CB0E3D8304335CA85256EB70054433B/\$file/APDXA-F-056.pdf?openelement</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Development Charge Grants for Affordable Housing Strategy Projects</i></p> <p>Administrator Region of Waterloo</p> <p>Type of Program Grant</p> <p>Duration December 31, 2008</p> <p>Funding Limited</p>	<p>As part of the Affordable Housing Strategy, the Region of Waterloo has limited available funding to provide grants to offset the cost of Regional development charges to developers of affordable housing outside of core areas.</p>	<p>Jennifer Murdoch Manager, Housing Programs Region of Waterloo Planning, Housing & Community Services 150 Frederick Street, 8th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4005 Fax: (519) 743-6527 Email: mujennif@region.waterloo.on.ca</p>
<p><i>New Multi-Residential Property Class</i></p> <p>Administrator Region of Waterloo</p> <p>Type of Program Preferential tax rate</p> <p>Duration Ongoing</p> <p>Funding Varies</p>	<p>The New Multi-Residential Property Class program is to encourage new rental housing by reducing the tax rate of new multi-residential buildings to the residential rate for a period of 35 years.</p> <ul style="list-style-type: none"> ◆ The 2006 multi-residential tax rate was 2.340 compared to the residential tax rate of 1.000 ◆ In 2002 it was estimated that the lower taxes could reduce operating costs by \$50 to \$100 per unit per month. 	<p>Angela Hinchberger, Director of Treasury Services and Tax Policy Region of Waterloo 150 Frederick Street, 4th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4728 Fax: (519) 575-4547 Email: hangel@region.waterloo.on.ca</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Rent Supplement Program</i></p> <p>Administrator Region of Waterloo</p> <p>Type of Program Rent supplement</p> <p>Duration Ongoing</p> <p>Funding Limited Varies - based on unit rent and tenants income</p>	<p>The Rent Supplement Program provides eligible Community Housing tenants with rent-g geared-to-income (RGI) (i.e. 30% of the household's income) accommodation in privately owned buildings. The rent supplement is paid directly to the landlord to bridge the difference between market rent and the tenant's portion.</p> <ul style="list-style-type: none"> ◆ The Program is open to private landlords and builders, non-profit providers and co-operatives (for units not covered under existing programs), and support service providers. ◆ Tenants are selected from the Region of Waterloo Coordinated Access System (ROW CAS) waiting list. 	<p>Gwen McAlister Supervisor, Assisted and Affordable Housing Programs Region of Waterloo Planning, Housing & Community Services 150 Frederick Street, 8th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4054 Fax: (519) 743-6527 Email: mgwen@region.waterloo.on.ca</p> <p>For more information, please visit www.region.waterloo.on.ca <i>under Living Here/Housing/Programs & Initiatives/Rent Supplement Program</i></p>
<p><i>Housing Allowance Program</i></p> <p>Administrator Region of Waterloo</p> <p>Type of Program Assist with rent payments</p> <p>Duration March 2013</p> <p>Funding Up to \$300 per month each unit</p>	<p>The program is intended to supplement the tenant's rental payment to the landlord in order to make the rent more affordable. The Region of Waterloo will make a partial rent payment, on behalf of the tenant household, to landlords participating in the Housing Allowance Program.</p> <p>Eligible landlords:</p> <ul style="list-style-type: none"> ◆ Private landlords, non-profit and cooperative housing providers <p>Eligible tenants:</p> <ul style="list-style-type: none"> ◆ Tenants must be on the waiting list for Community Housing or eligible to be on the list ◆ Income must be below a maximum ingoing limit. ◆ Up to \$300 per month for each unit ◆ Only available for max. of 5 years 	<p>Cindy Dufault Coordinator, Housing Allowance Region of Waterloo Planning, Housing & Community Services 150 Frederick Street, 8th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4045 Fax: (519) 743-6527 Email: dcynthia@region.waterloo.on.ca</p> <p>For more information, please go to www.region.waterloo.on.ca <i>under Living Here/Housing/Programs & Initiatives/Housing Allowance</i></p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
FEDERAL/PROVINCIAL		
<p>Affordability and Choice Today (ACT) Program</p> <p>Administrator The Federation of Canadian Municipalities (FCM)</p> <p>Type of Program Grants for regulatory reform</p> <p>Duration March 2008</p> <p>Funding Up to \$5,000</p>	<p>The Affordability and Choice Today (ACT) Program is sponsored by the Canada Mortgage and Housing Corporation and jointly managed with the Canadian Home Builders Association, Canadian Housing and Renewal Association and Federation of Canadian Municipalities.</p> <ul style="list-style-type: none"> ◆ ACT awards grants to municipalities, private and not-for-profit builders and developers, planners, and architects to undertake innovative regulatory reform initiatives in municipalities across Canada. ◆ Regulatory reform includes: streamlining approvals processes, creating alternative development strategies, removing regulatory barriers to intensification, secondary suites, rooming houses and other housing options. 	<p>Sharon Margison, Program Manager Affordability and Choice Today Program c/o Federation of Canadian Municipalities 24 Clarence Street Ottawa, ON, K1N 5P3 Phone: (613) 241-5221 ext.242 Fax: (613) 244-1515</p> <p>Email: smargison@fcm.ca or smargison@actprogram.com</p> <p>For more information, please visit http://www.actprogram.com/</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Canada-Ontario Affordable Housing Program</i></p> <p>Administrator Ministry of Municipal Affairs & Housing, and locally by the Region of Waterloo</p> <p>Type of Program Forgivable loans and housing allowances</p> <p>Duration 2008/2009</p> <p>Funding \$734 million Federal/Provincial</p>	<p>An agreement was signed May 30, 2002 between the Governments of Canada and Ontario to help increase the supply of affordable housing. A new agreement was signed on April 29, 2005, bringing the total amount committed to affordable housing in Ontario by the federal, provincial and municipal governments to \$734 million over the life of the program. This funding commitment includes capital grants/forgivable loans, tax incentives, fee reductions and in-kind contributions (e.g. land).</p> <ul style="list-style-type: none"> ◆ This initiative is expected to create more than 15,000 new affordable units in Ontario with housing allowances for an additional 5,000 units. ◆ Funding will be offered across the Province in different waves under different programs (rental, affordable homeownership, affordable remote housing and housing allowance/rent supplement). 	<p>Jennifer Murdoch Manager, Housing Programs Region of Waterloo Planning, Housing & Community Services 150 Frederick Street, 8th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4005 Fax: (519) 743-6527 Email: mujennif@region.waterloo.on.ca</p> <p>Canada-Ontario Affordable Housing Program Info. Line: (416) 585-6332 Email: Housing.Program@mah.gov.on.ca</p> <p>http://www.mah.gov.on.ca/Page1112.asp x</p>
<p><i>GST/HST New Housing Rebate</i></p> <p>Administrator Canada Revenue Agency</p> <p>Type of Program Tax rebate</p> <p>Duration Ongoing</p> <p>Funding Max. rebate of \$7,560 per unit</p>	<p>Applications for a GST rebate can be made for housing projects involving construction, substantial renovations or conversions, as well as owner built homes.</p> <ul style="list-style-type: none"> ◆ A maximum rebate of \$7,560 is allowed and is calculated as a rebate of 36% of the actual GST incurred for eligible development costs (an approximate reduction from 6% GST to between 2.5% and 4.5%). ◆ Applicants should inquire about other GST rules that may offer additional or better rebates. ◆ Non-profit organizations that do not receive at least 40% of their revenues as government funding may be entitled to claim this rebate. 	<p>Canada Revenue Agency Phone: 1-800-959-5525 Fax: (519) 579-4532 1-800-959-2221 (for forms)</p> <p>Summerside Tax Centre 275 Pope Road Summerside, PEI, C1N 6A2 Fax: (902) 432-6287</p> <p>For more information, please visit http://www.cra-arc.gc.ca/E/pub/gp/rc4028/rc4028-e.html</p> <p>Info #: RC4028 Form #: GST190</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>GST/HST New Residential Rental Property Rebate</i></p> <p>Administrator Canada Revenue Agency</p> <p>Type of Program Tax rebate</p> <p>Duration Ongoing</p> <p>Funding Max. rebate of \$7,560 per unit</p>	<p>Landlords may be able to claim the new residential rental property rebate to recover part of the GST/HST paid to purchase a rental property or when a self-assessment was completed for additions to the property. This rebate is also available to a person who leases certain types of land for residential purposes.</p> <ul style="list-style-type: none"> ◆ The construction, substantial renovation, or alteration necessary to affect a conversion must begin before February 28, 2000. ◆ Non-profit organizations that do not receive at least 40% of their revenues as government funding may be entitled to claim this rebate. 	<p>Canada Revenue Agency Phone: 1-800-959-5525 Fax: (519) 579-4532 1-800-959-2221 (for forms)</p> <p>Summerside Tax Centre 275 Pope Road Summerside, PEI, C1N 6A2 Fax: (902) 432-6287</p> <p>For more information, please visit http://www.cra-arc.gc.ca/E/pub/gp/rc4231/rc4231-e.html</p> <p>Information Booklet: http://www.canadianmortgagelenders.com/documents/GST%20New%20Residential%20Rebate.pdf</p>
<p><i>Home Buyer's Plan (HBP)</i></p> <p>Administrator Canada Revenue Agency</p> <p>Type of Program Withdrawn of funds from RRSP</p> <p>Duration Ongoing</p> <p>Funding up to \$20,000 in a calendar year</p>	<p>The Home Buyers' Plan allows eligible individuals to withdraw up to \$20,000 tax free from their Registered Retirement Savings Plan (RRSP) to buy or build a qualifying home for themselves or for a related person with a disability.</p> <ul style="list-style-type: none"> ◆ Amounts withdrawn under the Plan must be repaid over a period of no more than 15 years. 	<p>Canada Revenue Agency Phone: 1-800-959-5525 Fax: (519) 579-4532 1-800-959-2221 (for forms)</p> <p>For more information, please visit http://www.cra-arc.gc.ca/tax/individuals/topics/rrsp/hbp/menu-e.html</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Land Transfer Tax (LTT) Rebate Program</p> <p>Administrator Ministry of Finance</p> <p>Type of Program Rebate</p> <p>Duration Ongoing</p> <p>Funding Max. \$2,000</p>	<p>First-time home buyers over the age of 18 who purchase a newly constructed home will receive a rebate of the Land Transfer Tax (LTT). All other buyers will continue to pay the full applicable tax.</p> <ul style="list-style-type: none"> ◆ The maximum LTT rebate is \$2,000. ◆ The rebate is calculated according to the amount of interest in the home. ◆ A real estate transfer tax is assessed on real property when ownership of the property is transferred from one party to another. 	<p>Ministry of Finance Motor Fuels and Tobacco Tax Branch Land Transfer Tax Program 33 King Street West PO Box 625 Oshawa ON, L1H 8H9 Phone: (905) 433-6361 Fax: (905) 436-4511 TTY (Teletypewriter): 1-800-263-7776</p> <p>For more Information, please visit http://www.trd.fin.gov.on.ca/scripts/index.asp?action=31&U_ID=0&N_ID=3&P_ID=26301</p>
<p><i>Mortgage Loan Insurance for Multiple Unit Properties</i></p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Mortgage loan insurance</p> <p>Duration Ongoing</p> <p>Funding Fees and premiums vary</p>	<p>CMHC mortgage loan insurance makes it easier for borrowers to obtain financial backing from lenders for their affordable housing project(s). CMHC provides mortgage loan insurance for the financing of the following types of properties:</p> <ul style="list-style-type: none"> ◆ Rental properties (apartment buildings) ◆ Condominiums ◆ Retirement (congregate care) homes ◆ Nursing (intermediate and extended care) homes ◆ Mixed-use properties (apartment, including commercial spaces) ◆ CMHC would be prepared to look at innovative forms of housing. Please discuss with your CMHC Business Centre representative. <p>CMHC provides protection for the lender if the borrower defaults on the mortgage loan.</p>	<p>Janet Sikiric Manager, Public/Private Partnerships CMHC - Ontario Business Centre Phone: (905) 570-7384 Email: jsikiric@cmhc-schl.gc.ca</p> <p>CMHC – Multi-Unit Mortgage Insurance Phone: (416) 218-3364, 3373, 3430 or (416) 250-2704 Fax: (416) 218-3309</p> <p>For more information, please visit http://www.cmhc-schl.gc.ca/en/hoficlincl/moloin/moloinle/mumoloin/</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Proposal Development Funding</i></p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Interest-free loans</p> <p>Duration Ongoing</p> <p>Funding Max. \$100,000</p>	<p>Proposal Development Funding provides interest-free loans to help prepare detailed proposals to develop affordable housing for seniors, persons with disabilities, and persons with low-incomes. While the loan is repayable if the project proceeds, you may not have to pay it all back, if your project meets one of the affordability criteria as defined by CMHC.</p> <ul style="list-style-type: none"> ◆ Up to \$100,000 is available depending on the size and complexity of the housing project and how much proposal development work needs to be done. ◆ The loan will not likely cover all the costs of developing a proposal, so organizations should be prepared to contribute at least 10% of the proposal development costs. ◆ Eligibility includes: a not-for-profit organization, a housing cooperative, a First Nation, a private entrepreneur, any other housing proponents who can demonstrate their ability to produce a viable affordable housing project which meets CMHC's criteria. 	<p>Janet Sikiric Manager, Public/Private Partnerships CMHC - Ontario Business Centre Phone: (905) 570-7384 Email: jsikiric@cmhc-schl.gc.ca</p> <p>For more information, please visit http://www.cmhc-schl.gc.ca/en/inpr/code/code_005.cfm</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Residential Rehabilitation Assistance Program (RRAP)</p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Forgivable loans</p> <p>Duration Ongoing</p> <p>Funding Max. \$16,000 or \$24,000 per unit depending on RRAP program</p>	<ul style="list-style-type: none"> ◆ <i>Homeowner RRAP</i> provides assistance to low-income homeowners to bring their properties up to minimum health and safety levels. ◆ <i>RRAP for Persons with Disabilities</i> provides assistance to homeowners and landlords to undertake accessibility work to modify units occupied by low-income persons with disabilities who require special modifications to their residence to improve access. ◆ <i>Rental RRAP</i> provides assistance to landlords of affordable housing to pay for mandatory repairs to self-contained rental units to be occupied by tenants with low incomes. ◆ <i>RRAP- Secondary/Garden Suites</i> assists in the creation of affordable housing for low-income seniors and adults with a disability by providing financial assistance to convert/develop existing residential properties that can reasonably accommodate a secondary self-contained unit. ◆ <i>Rooming House RRAP</i> provides assistance to owners of rooming houses to pay for mandatory repairs to housing intended for permanent accommodation at rents that are affordable to low-income individuals. Maximum funding per bed unit is \$16,000. ◆ <i>RRAP - Conversion</i> provides assistance to owners of non-residential buildings to convert their structures for use as permanent rental accommodation at rents that will be affordable to low-income people. 	<p>CMHC 100 Sheppard Avenue East, Suite 500 Toronto, ON, M2N 6Z1 Phone: 1-800-704-6488 Email: rrap_ontario@cmhc-schl.gc.ca</p> <p>For more information, please visit http://www.cmhc-schl.gc.ca/en/co/prfinas/index.cfm</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Seed Funding</p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Varies</p> <p>Duration Ongoing</p> <p>Funding Max. \$20,000 per housing project proposal</p>	<p>Seed Funding offers financial assistance to housing proponents who are in the early stages of developing an affordable housing project. This funding is offered in conjunction with CMHC’s capacity development initiative.</p> <ul style="list-style-type: none"> ◆ Eligible groups include: a not-for-profit organization, a housing cooperative, a First Nation, a private entrepreneur, a group of individuals who may or may not intend to become incorporated. ◆ Up to \$10,000 is in the form of a grant, with no repayment required, to cover the costs of analysis of need and/or demand for the proposed housing project, definition of objectives and development of a business plan. ◆ An additional amount of up to \$10,000 may be made in the form of a repayable interest-free loan for additional activities once the need and/or demand has been established and business plan developed. 	<p>Judith Binder District Manager, Southwestern Ontario Canada Mortgage and Housing Corporation 1-877-435-7988 Email: jbinder@cmhc-schl.gc.ca</p> <p>For more information, please visit: http://www.cmhc-schl.gc.ca/en/inpr/code/code_002.cfm</p> <p>Application: http://www.cmhc-schl.gc.ca/en/inpr/code/upload/Seed%20funding%20application%20form%202006.pdf</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Shelter Enhancement Program (SEP)</i></p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Forgivable loans</p> <p>Duration Ongoing</p> <p>Funding Varies Work carried out before the loan is approved in writing is not eligible for funding under this program.</p>	<p>The objective of the Shelter Enhancement Program is to assist in repairing, rehabilitating, and improving existing shelters for women and children as well as youth who are victims of family violence and to assist in the acquisition or construction of new shelters and second stage housing where needed.</p> <ul style="list-style-type: none"> ◆ Eligible clients are non-profit corporations or charities who operate housing for women and children, youth or men who are victims of family violence as a principle objective. ◆ Assistance is in the form of a fully forgivable capital assistance loan which does not have to be repaid provided the owner adheres to the conditions of the program. This assistance must be secured by a forgivable 15-year mortgage. ◆ For newly developed projects, CMHC may contribute up to 100% of a project's capital cost. For renovation, up to \$24,000 per unit/bed unit is available. 	<p>CMHC 100 Sheppard Avenue East, Suite 500 Toronto, ON, M2N 6Z1 Phone: 1-800-704-6488 Email: rrap_ontario@cmhc-schl.gc.ca</p> <p>For more information, please visit http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_011.cfm</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
PRIVATE ORGANIZATIONS		
<p>Canadian Alternative Investment Co-operative</p> <p>Administrator Registered Charity</p> <p>Type of Program Repayable loans to groups, organizations and co-operatives</p> <p>Duration Ongoing</p> <p>Funding Max loan \$300,000</p>	<p>The Canadian Alternative Investment Co-operative is a registered charity that was formed in the 1980s. There are now 48 members that lend money to organizations building alternative economic structures that are supportive of worker cooperatives, disadvantaged peoples and the environment.</p> <ul style="list-style-type: none"> ◆ The Co-op supports positive local change and promotes alternative economic structures, i.e. socially beneficial housing. ◆ Applications for repayable loans, equity investments, and mortgages are reviewed by the Financial Manager and then assessed by the Board and Advisory Committee. ◆ One qualification is previous rejection for that particular type of loan by a commercial lender. 	<p>Canadian Alternative Investment Co-operative Valerie Lemieux 146 Laird Drive, Suite 111 Toronto, ON, M4G 3V7 Phone: 1-866-241-2242 Fax: (416) 467-8946 Email: caic@caic.ca</p> <p>For more Information, please visit http://www.caic.ca/</p>
<p>Habitat for Humanity</p> <p>Administrator Habitat for Humanity Waterloo Region Inc.</p> <p>Type of program No-interest mortgages</p> <p>Duration Ongoing</p> <p>Funding Varies</p>	<p>Habitat for Humanity is an independent non-profit, ecumenical Christian housing ministry founded in 1976.</p> <ul style="list-style-type: none"> ◆ Goal of the ministry is to eliminate housing poverty and homelessness. ◆ Affordable ownership housing is built with 'sweat equity'. ◆ Long-term, no-interest mortgages are provided to families who are chosen based on their level of need, willingness to become partners in the program, and their ability to make the monthly mortgage payments. 	<p>Habitat for Humanity Waterloo Region Inc. 120 Northfield Drive East Waterloo, ON, N2J 4G8 Phone: (519) 747-0664 Fax: (519) 747-2153 Email: mail@habitatwaterlooregion.on.ca</p> <p>For more information, please visit http://www.habitatwaterlooregion.on.ca/</p>

B. PROGRAMS FOR PROVIDING COMMUNITY SUPPORT SERVICES/PROJECTS

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Aboriginal Community Grants Program</p> <p>Administrator Secretariat for Aboriginal Affairs</p> <p>Type of Program Partnerships with other sectors</p> <p>Duration Ongoing</p> <p>Funding Max. grant of \$500,000</p>	<p>This program funds the development of facilities to provide Aboriginal community services and business activity. It supports the government's Building Aboriginal Economies strategy by removing barriers to Aboriginal economic development.</p> <p>Projects involving construction, acquisition, renovation and expansion of community, friendship and small business centres, as well as business parks and feasibility studies leading to the development of each, are all eligible.</p> <p>An eligible applicant community can obtain one-time infrastructure funds for each of:</p> <ul style="list-style-type: none"> ◆ A community centre ◆ Small business centre 	<p>Tim Sim Aboriginal Program Advisor Ontario Secretariat for Aboriginal Affairs 720 Bay Street, 4th Floor Toronto, ON, M5G 2K1 Phone: (416) 314-7217 Fax: (416) 314-4017 Email: tim.sim@jus.gov.on.ca</p> <p>For more information, please visit http://www.aboriginalaffairs.osaa.gov.on.ca/english/economy/grants.htm</p>
<p>Atkinson Charitable Foundation</p> <p>Administrator Private Canadian Foundation</p> <p>Type of Program Provide grants to Ontario organizations that are registered charities</p> <p>Duration Ongoing</p> <p>Funding Varies per project</p>	<p>Funding Areas:</p> <ul style="list-style-type: none"> ◆ Early Childhood Education and Development - innovative projects that demonstrate how to improve the futures of children and youth at risk. ◆ Economic Justice - innovative projects that demonstrate how to improve the employability of the unemployed, test out new economic models, and support other research and educational activities intended to reduce poverty. ◆ Applications are accepted all year. Please phone or email before applying. ◆ Please note that this foundation does not provide support for capital expenses 	<p>The Atkinson Charitable Foundation One Yonge Street, 15th Floor Toronto, ON, M5E 1E5 Phone: (416) 368-5152 Fax: (416) 865-3619 Email: info@atkinsonfoundation.ca</p> <p>For more information, please visit http://www.atkinsonfoundation.ca/</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Bell Community Development Fund</i></p> <p>Administrator Bell Canada Enterprises</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding Varies - \$50,000 spent in Waterloo Region in 2003</p>	<p>The Bell Community Development Fund supports both economic development projects and community/social projects. They seek programs that utilize leading edge communications technology that is applied to improve community or regional economic success. Grants are given to not-for-profit, community organizations or municipalities.</p> <ul style="list-style-type: none"> ◆ The deadline for applications is usually in the Fall and they are available online. 	<p>Mary Jane Program Manager Phone: (416) 581-6793 Fax: (416) 979-2903</p> <p>For more information, please visit http://www.carleton.ca/cstier/cedtap/aboutus/bellfund_e.html</p>
<p><i>BMO Financial Group - Fountain of Hope</i></p> <p>Administrator Bell Canada Enterprises</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding Varies</p>	<p>BMO Fountain of Hope improves the lives of those in need by supporting thousands of registered charities in Canada through the generous support of the employees, pensioned employees, customers and friends of BMO Financial Group.</p> <p>All monies raised within each community stay in that community. Allocation committee members analyze employee support to determine allocation decisions from the non-designated pool of funds available in their local area. They also use the non-designated monies to fulfill the numerous requests received from local charities in need.</p>	<p>Lori Brotherton Ontario Region Regional Administrator 55 Bloor Street West, 17th floor Toronto, ON, M4W 3X1 Fax: (416) 927-6511 Email: fountain.hopeonregion@bmo.com</p> <p>For more Information, please visit http://www.bmofountainofhope.ca/index.html</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>The Cambridge and North Dumfries Community Foundation</i></p> <p>Administrator Private Foundation</p> <p>Type of Program Grants to charitable groups</p> <p>Duration Ongoing</p> <p>Funding Max. \$3,000 per project</p>	<p>Grants are awarded in the following subject areas to enhance the quality of life for the citizens in Cambridge, North Dumfries and the surrounding community: Arts & Culture, Education, Environment, Health & Social Services, Heritage, Multiculturalism, and Recreation.</p> <ul style="list-style-type: none"> ◆ Registered charitable organizations and governments can apply for grants for new community projects and youth programs addressing needs in the City of Cambridge and the Township of North Dumfries. ◆ The Community Fund program grants are awarded in April of each year. ◆ The application deadline for 2007 is January 31 of 2007. 	<p>Jane Neath The Cambridge and North Dumfries Community Foundation 150 Main Street, 2nd Floor Cambridge, ON, N1R 6R9 Phone: (519) 624-8972 Fax: (519) 624-4032 Email: foundation@in.on.ca</p> <p>For more information, please visit: http://www.cambridgefoundation.org/</p> <p>Grant application and guideline: http://www.cambridgefoundation.org/GrantApplication2007-Cambridge.doc</p>
<p><i>Canadian Women's Foundation</i></p> <p>Administrator Charitable Foundation</p> <p>Type of Program Grants to registered charities</p> <p>Duration Ongoing</p> <p>Funding Maximum grant is between \$15,000 and \$25,000</p>	<p>The Canadian Women's Foundation (CWF) is a charitable foundation that provides grants to Canadian registered charities that meet the needs of women and girls. Funding is provided through generous corporate and private donations.</p> <ul style="list-style-type: none"> ◆ CWF currently funds women's organizations and programs doing economic development work and work to prevent violence against women and girls. ◆ Most grants are for a one-year period. The maximum grant is between \$15,000 and \$25,000 depending on which fund grants are made from. Larger multi-year grants are sometimes made through special collaborative funds. ◆ Proposal calls are not held at standard intervals. Contact the CWF to be added to the mailing list or download the application once it is posted. 	<p>Canadian Women's Foundation 133 Richmond Street West, Suite 504, Toronto, ON, M5H 2L3 Phone: (416) 365-1444 Toll Free: 1-866-293-4483 TTY: (416) 365-1732 Email: info@canadianwomen.org</p> <p>For more information, please visit http://www.cdnwomen.org/eng/1/index.asp</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>CIBC Charitable Foundation</p> <p>Administrator Canadian Imperial Bank of Commerce</p> <p>Type of Program Donations/grants, long term repayable loans for capital funding</p> <p>Duration Ongoing</p> <p>Funding Varies</p>	<p>CIBC will support well-administered, charitable organizations, which command community respect and confidence. They also contribute to organizations that work in socially important fields whose projects provide a tangible benefit to the community and have a record of achievement or the potential for achievement. CIBC gives priority to, but is not limited to, organizations and causes that: support youth, contribute to and support community development, have CIBC employees involved in and are of relevance to the community, and promote continuous learning.</p> <ul style="list-style-type: none"> ◆ Applications must be made in writing. ◆ Guidelines for applications are available on the website or by calling the regional contact. ◆ CIBC does not provide funding to some organizations, for example, those who already receive United Way funding. 	<p>Requests regarding local or regional campaigns should be addressed to: CIBC In Your Community c/o 25 King Street West, Commerce Court North 10th Floor Toronto, ON, M5L 1A2 Fax: (416) 363-5347</p> <p>For more information, please visit http://www.cibc.com/ca/inside-cibc/cibc-your-community/how-to-apply-for-funding.html</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Consolidated Homelessness Prevention Program</p> <p>Administrator Region of Waterloo</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding \$615,224 annually in Waterloo Region</p>	<p>\$615,224 is available annually in Waterloo Region to fund community projects that provide direct services in at least one of the following three areas:</p> <ul style="list-style-type: none"> ◆ To improve access and connect households that are homeless with the system of community services, ◆ To support households experiencing homelessness to obtain and keep longer-term housing and, ◆ To assist households at-risk of homelessness to retain housing. <p>Current programs include Lutherwood's Rent Bank and Eviction Program and Families in Transition Program, ROOF's Outreach and Direct Support Program, Cambridge Shelter Welcome Aboard Drop-In and five supportive housing programs.</p> <p>This program is funded by the Ministry of Community and Social Services and administered by the Region.</p> <p>*Please note that the program is now fully subscribed and cannot accept new applications or proposals.</p>	<p>Marie Morrison Manager, Social Planning Social Services 99 Regina Street South Waterloo, ON, N2J 4G6 Phone: (519) 883-2238 Fax: (519) 883-2234 Email: mmarie@region.waterloo.on.ca</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Donner Canadian Foundation Awards for Excellence in the Delivery of Social Services</i></p> <p>Administrator The Fraser Institute</p> <p>Type of Program Recognition awards</p> <p>Duration Ongoing</p> <p>Funding \$70,000 per year per a total of 11 awards</p>	<p>The Donner Awards program serves to encourage the spirit of initiative and independence:</p> <ul style="list-style-type: none"> ◆ A total of \$70,000 in cash awards are given to charitable, non-profit organizations who provide services in nine specified categories-child care, crisis intervention, counseling, alternative and traditional education, prevention and treatment of substance abuse, provision of basic necessities and services to disabled and seniors. ◆ Applications are available in January and due in mid-July. The awards are announced in the Fall. To receive a copy of the next application package, send a request of the Foundation. 	<p>Sylvia Leroy, Program Manager Mirja Van Herl, Program Administrator Suite 301 - 815 First Street SW Calgary, AB, T2P 1N3 Phone: 1-866-716-7175 Fax: (403) 236-9010 Email: donnerawards@fraserinstitute.ca</p> <p>Fraser Institute Head Office: 1770 Burrard Street, 4th Floor Vancouver, BC, V6J 3G7 Phone: (604) 688-0221 Fax: (604) 688-8539</p> <p>For more Information, please visit http://www.donnerawards.org/main/index.php</p>
<p><i>Foundation for Families</i></p> <p>Administrator Canadian Tire</p> <p>Type of Program Community crisis foundation</p> <p>Duration Ongoing</p> <p>Funding Based on need</p>	<p>With their network of more than 1,000 retail stores and gas bars and over 45,000 employees across Canada, the Foundation for Families provides financial support to charitable organizations that help families in need in local communities. The help is delivered through their charitable programs: Community Initiatives, Community Crises, Regional Disaster Recovery and Canadian Tire JumpStart.</p> <ul style="list-style-type: none"> ◆ The Foundation for Families does not have an application process. ◆ The Foundation for Families works closely with Associate Dealers and corporate employee volunteer teams to help identify charities. If your registered charity fits the mission and would like to make a written request to the Foundation for Families please contact using the information provided. 	<p>Canadian Tire Foundation for Families 2180 Yonge Street, 10th Floor Toronto, ON, N4P 2V8 Phone: 1-877-616-6600 Email: foundationforfamilies@cantire.com</p> <p>For more Information, please visit http://www2.canadiantire.ca/CTenglish/foundation.html</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>The Home Depot Foundation</i></p> <p>Administrator The Home Depot</p> <p>Type of Program Community assistance</p> <p>Duration Ongoing</p> <p>Funding \$10,000 - \$50,000</p>	<p>The foundation operates an Affordable Housing, Built Responsibly Initiative with two areas of focus: Affordable, Efficient, Healthy Home Construction, Rehabilitation or Financing and Green Building Programs for Affordable Housing Developers.</p> <p>Preference is given to proposals that encourage volunteerism and community engagement that result in the:</p> <ul style="list-style-type: none"> ◆ Production, preservation or financing of housing units for low- to moderate-income families that address two or more of the following considerations: <ul style="list-style-type: none"> ◆ Resource efficiency in design, construction, and operations ◆ Site planning with minimal environmental impact ◆ Energy-efficiency and renewable energy use ◆ Water conservation and water pollution reduction ◆ Indoor air quality improvements ◆ Funding is only available to charitable organizations 	<p>The Home Depot Foundation 2455 Paces Ferry Road Atlanta, GA, 30339 USA Phone: 1-866-593-7019 Fax: 1-866-593-7027 Email: hd_foundation@homedepot.com</p> <p>For more information, please visit http://www.homedepotfoundation.org/support_housing.html</p>
<p><i>The Kitchener & Waterloo Community Foundation</i></p> <p>Administrator The Foundation</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding Varies annually</p>	<p>Registered charitable organizations and governments can biannually apply for grants. Each year the foundation provides grants in areas of Art and Culture, Education, Environment, Health and Social Services.</p> <ul style="list-style-type: none"> ◆ The Foundation assists new community projects addressing needs in the cities of Kitchener and Waterloo, and the Townships of Woolwich, Wilmot and Wellesley. ◆ Normally grants are administered twice a year (once in the Spring and once in the Fall). ◆ The Foundation also administers a number of private funds. 	<p>Kitchener & Waterloo Community Foundation Annalee Moore Grants Co-ordinator Marsland Centre 20 Erb Street West, 11th Floor Waterloo, ON, N2L 1T2 Phone: (519) 725-1806 Email: amoore@kwcf.ca</p> <p>For more Information, please visit www.kwcf.ca/howwework/applying/index.php</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Lyle S. Hallman Foundation</p> <p>Administrator The Foundation</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding Varies annually</p>	<p>The Foundation is focused in its home in the Region of Waterloo. It supports and fosters local initiatives relating to health, education and children that inspire individual and Regional growth.</p> <p>Grants may be provided for program and capital costs, administrative and evaluation costs, primarily short-term projects (long-term may be considered), and broad-based community projects intended to building capacity and leadership development.</p>	<p>The Lyle S. Hallman Foundation 133 Weber Street North, Suite 3511 Waterloo, ON N2J 3G9 Phone: (519) 579-7351 Fax: (519) 745-7549</p> <p>For more Information, please visit http://www.lshallmanfdn.org/how_to_apply/index.cfm</p>
<p>Metcalf Charitable Foundation</p> <p>Administrator The Foundation</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding \$110 million in total assets</p>	<p>George Cedric Metcalf established this Foundation in 1960 to assist with health and education projects. In the early 1980's the focus shifted to social service activities.</p> <ul style="list-style-type: none"> ◆ Since 1998 the Foundation has given grants in three areas: the performing arts; the environment; and community ◆ The Foundation remains committed to supporting social and community services, particularly those directed at poverty. ◆ Provides support to organizations which deliver direct services to needy populations and/or address the structural issues underlying the persistence of poverty in Canada. 	<p>George Cedric Metcalf Charitable Foundation 174 Avenue Road Toronto, ON, M5R 2J1 Phone: (416) 926-0366 Fax: (416) 926-0370</p> <p>Colette Murphy, Community Program Coordinator Email: cmurphy@metcalfoundation.com</p> <p>For more Information, please visit http://www.metcalffoundation.com</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>M.A. Motz Foundation</i></p> <p>Administrator Private Foundation</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding \$150,000 annually, max. \$10,000</p>	<p>The M.A. Motz Foundation provides funding for a very broad range of projects in the areas of the environment, peace initiatives, human rights, health and social welfare.</p> <ul style="list-style-type: none"> ◆ Grants are considered for capital funds, equipment funds, matching funds, operating funds, program funding, and seed money. ◆ The Foundation focuses primarily on community-based programs but funds some national and international projects as well. Priorities are determined by current need(s). ◆ Funding for this program is renewed annually. Please submit an initial query letter, including a description of your proposal, outlining objectives, scope, expected results, preliminary budget, and time frame. Full proposals must be invited by the Foundation. 	<p>M.A. Motz Foundation Margaret Motz, President 210 Highland Cres. Unit 40 Kitchener, ON, N2M 5H9</p>
<p><i>National Community Investment Program</i></p> <p>Administrator Petro-Canada</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding \$6.8 million in 2004</p>	<p>The National Community Investment Program helps registered charitable, non-profit organizations deliver much-needed health and social services to Canadian communities.</p> <ul style="list-style-type: none"> ◆ The program provides strong support to meet fundamental community needs such as emergency shelters, poverty, child hunger, homelessness and family violence. ◆ They provide operating or program costs, not capital funding. ◆ All requests must be submitted through the website. 	<p>National Community Investment Program Ontario Office 2489 North Sheridan Way Mississauga, ON, L5K 1A8</p> <p>For general questions: Phone: 1 (800) 668-0220 or (416) 730-2121 Email: custsvs@petro-canada.ca</p> <p>For more information, please visit http://www.petro-canada.ca/eng/about/11181.htm</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Homelessness Partnering Strategy (HPS) - Homelessness Partnerships Initiative</i></p> <p>Administrator Region of Waterloo</p> <p>Type of Program Grants</p> <p>Duration April 2007 - March 2009</p> <p>Funding HPI Funding (Jan 1,2008 to March 31, 2009) \$469,420</p>	<p>The Homelessness Partnering Strategy (HPS) is a federal program aimed to combat homelessness by putting into place the structures and supports needed to move an individual towards self-sufficiency and participation in society.</p> <ul style="list-style-type: none"> ◆ The Strategy focuses on a “housing first” approach to addressing homelessness and emphasises aligning HPS funding with the community’s ability to sustain projects after March 31,2009. ◆ Request for Proposals expected in the fall of 2007. 	<p>Marie Morrison Manager, Social Planning Social Services 99 Regina Street South Waterloo, ON, N2J 4G6 Phone: (519) 883-2238 Fax: (519) 883-2234 Email: mmarie@region.waterloo.on.ca</p> <p>For more information, please visit www.region.waterloo.on.ca <i>under Social Planning/Homelessness/Initiatives and Programs</i></p> <p>Federal Facilitator - Waterloo Ross Tayler Phone: (519) 571-5510 Email: ross.tayler@hrsdc-rhdcc.gc.ca</p> <p>http://www.homelessness.gc.ca/home/index_e.asp</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Homelessness Partnering Strategy (HPS) - Surplus Federal Real Property for Homeless Initiative</i></p> <p>Administrator Region of Waterloo</p> <p>Type of Program Grants</p> <p>Duration April 2007 - March 2009</p>	<p>This program initiated to help other governments and community organization with funds for facilities that serve homeless people or those at risk of homelessness. The SFRPHI will compensate federal departments and agencies at market value for surplus properties and transfers them at a nominal cost to community organizations, the not-for-profit sector and other orders of government for projects to help alleviate and prevent homelessness.</p> <ul style="list-style-type: none"> ◆ Federal ministers will consider requests from provinces, territories, and municipalities on a case-by-case basis. A total of \$9 million, over three years, will compensate federal departments and agencies for their properties. ◆ Preference is given to projects participating in the Supporting Communities Partnership Initiative (SCPI) program. 	<p>National Secretariat of Homelessness Place de Portage, 8th Floor 165 Hotel-de-Ville Street East Gatineau, Quebec, K1A 0J2 For program information: 1-800-622-6232 Email: homelessness-nsansabri@hrsdc_rhdcc.gc.ca</p> <p>For more information, please visit www.homelessness.gc.ca/initiative/sfrphei.asp</p> <p>For information on available properties: 1-888-468-5263 www.pwgsc.gc.ca/govland</p>
<p><i>The Ontario Trillium Foundation</i></p> <p>Administrator The Foundation</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding Max. \$75,000 per year for Community Grants, max. \$250,000 for Province-wide grants</p>	<p>Designed to contribute to community vitality, increase access to all aspects of community life, make better use of existing community facilities, encourage community harmony, prevent community problems, create economic opportunities and increase the effectiveness of organizations.</p> <ul style="list-style-type: none"> ◆ Depending on the nature of the request, single or multi-year grants for up to five years are available in the general range of \$2,000 to \$75,000 per year for Community Grants. ◆ \$2,000 to \$250,000 per year for province-wide grants. ◆ The grants cover general operating costs (salaries and overhead), costs related to evaluation and the dissemination of information or knowledge, technical equipment and Internet access, capital expenditures for renovation and repairs. ◆ March 1st, July 1st and November 1st are application deadlines 	<p>Waterloo, Wellington and Dufferin Representatives Tracey Robertson or Mary-Jo Sullivan 25 Dupont Street East Waterloo, ON, N2J 2G8 Phone: (519) 880-0660 or 1-800-263-2887</p> <p>For more information, please visit http://www.trilliumfoundation.org</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>RBC Financial Group Foundation</i></p> <p>Administrator Royal Bank</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding Over \$42 million (in 2006)</p>	<p>The Royal Bank Financial Group Foundation donates funds to registered non-profit charitable organizations, educational institutions, colleges and universities.</p> <ul style="list-style-type: none"> ◆ Funding is targeted to specific projects and organizations that improve the quality of life in communities. ◆ The Foundation is committed to strengthening the economic and social conditions of communities. ◆ Requests for funding are considered throughout the year. 	<p>Royal Bank Financial Group Renae Addis Manager, Donations 20 King Street West, 11th Floor Toronto, ON, M5H 1C4</p> <p>Email Questions to: donation@rbc.com</p> <p>For more information, please visit http://www.rbc.com/community/index.html</p>
<p><i>Rural Economic Development (RED)</i></p> <p>Administrator Ontario Ministry of Agriculture, Food and Rural Affairs</p> <p>Type of Program Community Improvement</p> <p>Duration Ongoing</p> <p>Funding up to 90 per cent of the total eligible project costs</p>	<p>The Rural Economic Development program is a community development initiative that helps rural communities remove barriers to community development and economic growth and develop the tools and flexibility they need to become strong, safe and livable.</p> <ul style="list-style-type: none"> ◆ The program's priority areas are revitalized communities, improved access to health-care services, and improved access to skills development and enhancement opportunities ◆ eligible clients include partnerships and strategic alliances between (any combination of) individuals, businesses, community organizations (including not-for-profit) and municipalities with an arm's length relationship from each other ◆ All applicants must share in the risks of the project, invest in the project, and have a vested interest in completing the project. Individuals or individual businesses are not eligible to apply as sole applicants. 	<p>Rural Investments Branch Rural Development Division Ontario Ministry of Agriculture, Food and Rural Affairs 1 Stone Road West Guelph, Ontario N1G 4Y2 Tel: 1-888-588-4111 Fax: (519) 826-4336 E-mail: rural@omafra.gov.on.ca</p> <p>For more information, please visit http://www.omafra.gov.on.ca/english/rural/red/red_guidebook.htm#who</p> <p>Applications are available at Ontario Government Information Centres and online.</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>The Samuel and Saidye Bronfman Family Foundation – Urban Issues Program</i></p> <p>Administrator Samuel and Saidye Bronfman Family Foundation</p> <p>Type of Program Community Improvement</p> <p>Duration Ongoing</p> <p>Funding Up to \$30,000 annually</p>	<p>The <i>Urban Issues Program</i> nurtures and sustains community projects through a combination of financial support, networking opportunities and educational activities. The program have financially supported projects that focus on issues such as affordable housing, food sustainability, protection of urban spaces, alternative transportation and the cultivation and preservation of cultural traditions.</p> <ul style="list-style-type: none"> ◆ Projects will be eligible for support up to \$30,000 annually for a period of up to three years. ◆ The Urban Issues Program will only consider applications from groups or organizations, not individuals. Organizations must be registered charities. Groups must be partnered with an organization that is a registered charity. ◆ Other condition applies, please see the website for more details 	<p>Nancy Rosenfeld, Executive Director The Samuel and Saidye Bronfman Family Foundation 1170 Peel Street Suite 800 Montreal, QC H3B 4P2</p> <p>Tel: (514) 878-5270 Fax: (514) 878-5299 Email: info@bronfmanfoundation.org</p> <p>For more information, please visit http://www.bronfmanfoundation.org/urban/English/introduction.htm</p>
<p><i>Youth Employment Strategy</i></p> <p>Administrator Human Resources Development Canada</p> <p>Type of Program Youth</p> <p>Duration Ongoing</p> <p>Funding \$59 million</p>	<p>The Youth Employment Strategy is to help young Canadians (aged 15 to 30) obtain career information, develop skills, find good jobs and stay employed. This initiative is targeted to youth at risk of not making a successful transition into the labour market, including those without a high school education, single parent youth, Aboriginal youth, street youth, youth in trouble with the law, youth with addictions and youth with very low income.</p> <ul style="list-style-type: none"> ◆ Offering three programs: Skills Link, Summer Work Experience ,and Career Focus ◆ A \$59 million expansion in funding available to unemployed, under-employed and out-of-school youth with the opportunity to acquire meaningful work experience and transferable skills. ◆ New funding will be geared toward projects that give homeless youth an opportunity to gain work experience and develop life skills. 	<p>Human Resources Development Canada Phone: 1-800-935-5555</p> <p>Youth Info Line at: 1 800 935-5555</p> <p>Kitchener Human Resource Centre of Canada 409 Weber Street West P.O. Box 9011 Kitchener, ON, N2G 4L6 Phone: (519) 579-1550 Fax: (519) 571-5508</p> <p>For more information, please visit http://www.youth.gc.ca/yoaux.jsp?&lang=en&flash=0&ta=1&auxpageid=706</p>

C. PROGRAMS TO ASSIST INDIVIDUALS/HOMEOWNERS/LANDLORDS

PROGRAM	DESCRIPTION	CONTACT INFORMATION
CITY OF CAMBRIDGE		
<p>Building Revitalization Program (BRP)</p> <p>Administrator City of Cambridge</p> <p>Type of Program Loans and grants</p> <p>Duration Until July 1, 2009</p> <p>Funding Max. \$20, 000 per building</p>	<p>The City will match property owner's investment in renovating his/her building. City will provide interest-free and partially forgivable loans for improvements to core area properties that focus on improving the street appearance of buildings and encourage structural and weather/waterproofing repairs.</p> <p>◆ Loans are generally up to \$20,000 per building, with partial loan forgiveness of up to 35% available or available as a grant.</p> <p>See Appendix A: City of Cambridge - Core Areas Map</p>	<p>Laurel Davies Snyder Core Areas Project Manager Planning Services Department City of Cambridge 73 Water Street North, 3rd Floor PO Box 669 Cambridge, ON, N1R 5W8 Phone: (519) 740-4650 ext. 4213 Fax: (519) 622-6184 Email: ccar@city.cambridge.on.ca</p> <p>For more information, please visit http://www.city.cambridge.on.ca/article.php?ssid=253 and see "City of Cambridge-Financial Incentives Brochure"</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>DesignGuide Program</i></p> <p>Administrator City of Cambridge</p> <p>Type of Program Loans and grants</p> <p>Duration Until July 1, 2009</p> <p>Funding Max. \$1,750 (up to 4 Facades)</p>	<p>This program provide grant to cover the costs of working with a design professional to develop a design for property owner's building.</p> <ul style="list-style-type: none"> ◆ Design Professional must be chosen from a pre-selected list. ◆ Design Professional will provide advice on design concept along with building materials, signage and others ◆ All properties in core areas are eligible for one DesignGuide grant <p>See Appendix A: City of Cambridge - Core Areas Map</p>	<p>Laurel Davies Snyder Core Areas Project Manager Planning Services Department City of Cambridge 73 Water Street North, 3rd Floor PO Box 669 Cambridge, ON, N1R 5W8 Phone: (519) 740-4650 ext. 4213 Fax: (519) 622-6184 Email: ccar@city.cambridge.on.ca</p> <p>For more information, please visit http://www.city.cambridge.on.ca/article.php?ssid=253 and see "City of Cambridge-Financial Incentives Brochure"</p>
<p><i>EarthWise Program - Cambridge and North Dumfries Hydro</i></p> <p>Administrator Cambridge and North Dumfries Hydro Inc and Residential Energy Efficiency Project (REEP)</p> <p>Type of Program Grant</p> <p>Duration Ongoing</p> <p>Funding Up to \$1,600 per home</p>	<p>Cambridge and North Dumfries Hydro customers can obtain various incentives to encourage home energy efficiency. These incentives are available through the EarthWise program, a partnership between Cambridge and North Dumfries Hydro and REEP:</p> <ul style="list-style-type: none"> ◆ A \$60 reduction in the price of an EnerGuide for Houses subsidized evaluation undertaken by REEP to \$100. ◆ For electrically heated homes, a grant of up to \$500 for implementing the EnerGuide for Houses recommendations, over and above the EnerGuide for Houses Retrofit Grant. ◆ \$1,500 of incentives for installing ground source (geothermal) heating/cooling systems ◆ For homes with electric water heaters, up to \$1,500 for installing a solar water heating system 	<p>REEP Waterloo Region 191 King Street West Kitchener, ON, N2G 1B1 Phone: (519) 744-9799 Fax: (519) 745-3218 Email: waterlooregion@thereep.ca</p> <p>For more information, please visit http://www.reepwaterlooregion.ca/</p> <p>EarthWise Program: http://www.camhydro.com/energy/index.shtml or call 519-744-9799</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Heritage Grant Programme</i></p> <p>Administrator City of Cambridge</p> <p>Type of Program Grant</p> <p>Duration Ongoing</p> <p>Funding Max. \$3,000 per calendar year</p>	<p>The City of Cambridge provides financial assistance for the conservation and restoration of properties that have been designated for their historical and/or architectural significance in accordance to Part IV or V of the Ontario Heritage Act.</p> <ul style="list-style-type: none"> ◆ Owner may qualify for a grant of up to one half the cost of the work carried out to conserve the heritage elements of the building up to a maximum of \$3,000 per calendar year. 	<p>Valerie Spring Heritage Planner Planning Services Department 73 Water Street North, 3rd Floor P.O. Box 669, Cambridge, ON, N1R 5W8 Phone: (519) 740-4650, Ext. 4580 Email: springv@city.cambridge.on.ca</p> <p>For more information, please visit http://www.city.cambridge.on.ca <i>under City Departments/Planning Services/Policy Planning/Cambridge Municipal Heritage Advisory Committee (C.M.H.A.C.) (Formally L.A.C.A.C.) Heritage Conservation Fund</i></p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
CITY OF KITCHENER		
<p>Designated Heritage Property Grant Program (Heritage Incentives)</p> <p>Administrator City of Kitchener</p> <p>Type of Program Tax rebate</p> <p>Duration Ongoing</p> <p>Funding Min. \$500 to max. \$3000 per property per year. Subject to availability of funding</p>	<p>Designated Heritage Property Grant Program is intended to encourage the redevelopment and adaptive reuse of eligible heritage properties to conserve, in perpetuity, the city's most significant heritage resources.</p> <ul style="list-style-type: none"> ◆ Properties must be designated under Part IV of the Ontario Heritage Act, or located within one of the City of Kitchener's three Heritage Conservation Districts. ◆ City will consider a 40% tax rebate of the municipal and school portion of the property tax assessment for eligible properties in the multi-residential, commercial and industrial property classes. <p>Applicants are limited to a maximum of ten rebates per property.</p>	<p>Leon Bensason Heritage Planner Development and Technical Services Department 6th Floor, City Hall 200 King Street West Kitchener, ON, N2G 4G7 Phone: (519) 741-2306 Fax: (519) 741-2624 Email: leon.bensason@city.kitchener.on.ca</p> <p>For more information, please visit http://www.kitchener.ca/award_prog/designated_property.html and See "EDGE Brochure"</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Facade/Interior Improvement Loan Program</p> <p>Administrator The City of Kitchener</p> <p>Type of Program Loans</p> <p>Duration 2010 (possible program renewal)</p> <p>Funding Max. \$45,000 per owner</p>	<p>The Facade/Interior Improvement Loan Program provides financial assistance to the owners (includes a person with a majority interest or substantial control of a company or business) of downtown commercial properties who want to make improvements to the exterior or interior of their buildings.</p> <ul style="list-style-type: none"> ◆ Loan will covers costs of materials, labour and equipment ◆ The maximum loan is \$15,000 for any individual municipal address (\$7,500 for exterior, \$7,500 for interior). Larger buildings with more than one tenant are assessed on an individual basis. ◆ The maximum loan for any one owner is \$45,000 and the minimum loan is \$2,000. ◆ Must be within Downtown Community Improvement Plan area <p>See Appendix C: City of Kitchener - Core Area - Community Improvement Plan Project Area Map</p>	<p>Silvia Wright Manager, Downtown Development City of Kitchener 200 King Street West PO BOX 1118 Kitchener, ON, N2G 4G7 Phone: (519) 741-2392 Email: silvia.wright@city.kitchener.on.ca</p> <p>For more information, please visit http://www.city.kitchener.on.ca/city_hall/departments/downtown/dt_incent.html See “Facade Improvement Loan Incentive” and “Facade Improvement Loan Incentive Application Form” Or see “EDGE Brochure”</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Upper-Storey Renovation Program</i></p> <p>Administrator City of Kitchener</p> <p>Type of Program Grants/interest-free loan for upper storey renovations</p> <p>Duration 2005-2010 (possible program extension)</p> <p>Funding Up to \$100,000</p>	<p>The program is to assist property owners that have an upper storey vacancy or underused space situated above a commercial use space to renovate.</p> <ul style="list-style-type: none"> ◆ Property must be within the Downtown Kitchener Community Improvement Project Area ◆ The project must result in increase in both the property owner's assessment and taxes ◆ Provide up to \$100,000 per municipal address based on 50% of the project renovation cost. ◆ 50% will be in the form of a forgivable loan and 50% will be a loan repayable over a maximum of 10 years. <p>See Appendix C: City of Kitchener - Core Area - Community Improvement Plan Project Area Map</p>	<p>Silvia Wright Manager, Downtown Development City of Kitchener 200 King Street West PO BOX 1118 Kitchener, ON, N2G 4G7 Phone: (519) 741-2392 Email: silvia.wright@city.kitchener.on.ca</p> <p>For more information, please visit http://www.city.kitchener.on.ca/city_hall/departments/downtown/dt_incent.html See "Upper-Storey Renovation Program" and "Upper-Storey Renovation Program Application Form" or see "EDGE Brochure"</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
CITY OF WATERLOO		
<p><i>Uptown Facade Improvement Program</i></p> <p>Administrator City of Waterloo</p> <p>Type of Program Loan</p> <p>Duration Ongoing</p> <p>Funding Max \$20,000</p>	<p>An applicant may qualify for a \$20,000 capital improvement loan (per property) to be put toward improving the exterior facades of building within the Uptown Business Improvement Area.</p> <ul style="list-style-type: none"> ◆ The City covers the interest on the loan for 5 years. ◆ The proposal must satisfy the City of Waterloo Site Plan Review Committee and conform to the Uptown Architectural Design Guidelines. 	<p>Bebe Khan Zoning Administrator Development Approvals Development Services City of Waterloo Phone: (519) 747-8759 Fax: (519) 747-8523 Email: BKhan@city.waterloo.on.ca</p> <p>Please refer to the BIA Newsletter for more information.</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
REGION OF WATERLOO		
<p>Affordable Home Ownership Program</p> <p>Administrator Region of Waterloo Planning, Housing & Community Services</p> <p>Type of Program Forgivable loans for new affordable housing</p> <p>Part of the Canada/Ontario Affordable Housing Program</p> <p>Duration December 31, 2008</p> <p>Funding Forgivable loan up to \$8,000</p>	<p>The Region's Affordable Home Ownership Program aims to offer home ownership opportunities to low- and moderate-income families who are current Community Housing tenants, or who are eligible to be on the Region's centralized waiting list for Community Housing.</p> <p>Who can apply:</p> <ul style="list-style-type: none"> ◆ Renters who would like to purchase a home and have this home as their sole and principal residence, and ◆ have a maximum annual household income of \$53,000. <ul style="list-style-type: none"> ◆ Cost of home cannot exceed \$168,500. ◆ A forgivable loan of approximately 5% of the cost of an eligible home, up to \$8,000 ◆ The funding assistance is forgivable after a 20-year period 	<p>Ann Derry Housing Communication Officer Region of Waterloo Planning, Housing & Community Services 150 Frederick Street, 8th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4526 Fax: (519) 743-6527 Email: dann@region.waterloo.on.ca</p> <p>For more information, please visit www.region.waterloo.on.ca <i>under Living Here/Housing/Programs & Initiatives/Affordable Home Ownership</i></p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Community Start-up Benefit and Maintenance Benefit</p> <p>Administrator Region of Waterloo</p> <p>Type of Program One time funding</p> <p>Duration Ongoing</p> <p>Funding \$1,500 max.</p>	<p>The Community Start-Up Benefit and Maintenance Benefit is available to help people who qualify for Ontario Works (OW) or Ontario Disability Support Program (ODSP) to establish a residence in the community or to prevent eviction.</p> <ul style="list-style-type: none"> ◆ A family with one or more dependent children may be eligible for \$1,500 maximum; all others may receive a maximum of \$799. ◆ The Benefit can only be received once in a 24-month period. ◆ Application can be done through the local Ontario Works or Ontario Disability Support Program office and must be done within a month of the moving date. 	<p>Employment and Income Support Social Services Department Region of Waterloo</p> <p>99 Regina Street South Waterloo, ON, N2J 4V3 Phone: (519) 883-2100 (Opt.3) OR 150 Main Street Cambridge, ON, N1R 8H6 Phone: (519) 740-5700</p> <p>For more information, please visit http://www.cleo.on.ca/english/pub/onpub/PDF/socialAsst/csub.pdf</p>
<p>Energy Assistance Programs</p> <p>Administrator Region of Waterloo, Social Services and community partners</p> <p>Type of Program Assist with utility payments</p> <p>Duration Year round with exception of Share the Warmth which starts in December and runs until funding is exhausted</p> <p>Funding Varies annually</p>	<p>There are two heating assistance programs: 1) Regional Social Services and 2) Share the Warmth.</p> <ul style="list-style-type: none"> ◆ <i>Regional Social Services</i> offers assistance year round. Ontario Works recipients must speak with their caseworker. Other interested households should contact Social Services directly. ◆ <i>Share the Warmth</i> is a provincial energy assistance charity that provides a one-time per year energy assistance grant for gas, wood, oil and propane. There are numerous application sites throughout the Region where applicants can call (see brochure for sites number). 	<p>Carolyn Crozier Social Planning Associate Social Planning, Policy & Program Administration Regional Municipality of Waterloo Phone: (519) 575 4757 x 5824 Fax: (519) 883 2234 Email: crcaroly@region.waterloo.on.ca</p> <p>Social Services: (519) 883-2100 and select option #1</p> <p>Energy Assistance Programs 2007 brochure available at: www.region.waterloo.on.ca/under Living Here/social services/ social planning/ homelessness/ initiatives and programs</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Families in Transition Program</i></p> <p>Administrator Lutherwood</p> <p>Type of Program Assist with rent payments</p> <p>Duration March 2013</p> <p>Funding Up to \$300 per month each unit</p>	<p>The Families in Transition Support Worker provides housing help to families in need. The program is able to offer intensive support to families with children that have multiple issues regarding housing and other areas such as employment, child care, transportation, income support, counselling, etc.</p> <ul style="list-style-type: none"> ◆ The resource center offers newspapers, telephones, fax, email, internet, and photocopying capabilities. ◆ Three transitional homes provide short term accommodations for eligible families. ◆ This program services families with children only. 	<p>Heather Papp 165 King Street E Kitchener, ON N2G 2K8 Phone: (519) 743-2460, ext. 273</p> <p>Edwina Toope 165 King Street E Kitchener, ON N2G 2K8 Phone: (519) 743-2460, ext. 227 <i>Appointments only</i></p> <p>For more information, please visit http://www.lutherwood.ca/subsection3.aspx?id=24</p>
<p><i>Housing Allowance Program</i></p> <p>Administrator Lutherwood</p> <p>Type of Program Assist with rent payments</p> <p>Duration March 2013</p> <p>Funding Up to \$300 per month each unit</p>	<p>The program is intended to supplement the tenant's rental payment to the landlord in order to make the rent more affordable. The Region of Waterloo will make a partial rent payment, on behalf of the tenant household to landlords participating in the Housing Allowance Program.</p> <p>Eligible landlords:</p> <ul style="list-style-type: none"> ◆ Private landlords, non-profit and cooperative housing providers <p>Eligible tenants:</p> <ul style="list-style-type: none"> ◆ Tenants must be on the waiting list for Community Housing or eligible to be on the list ◆ Income must be below a maximum ingoing limit. ◆ Up to \$300 per month for each unit ◆ Only available for max. of 5 years 	<p>Cindy Dufault Coordinator, Housing Allowance Region of Waterloo Planning, Housing & Community Services 150 Frederick Street, 8th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4045 Fax: (519) 743-6527 Email: dcynthia@region.waterloo.on.ca</p> <p>For more information, please go to www.region.waterloo.on.ca <i>under Living Here/Housing/Programs & Initiatives/Housing Allowance</i></p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Rent Bank/Eviction Prevention Service</p> <p>Administrator Lutherwood</p> <p>Type of Program Interest-free loans</p> <p>Duration Ongoing</p> <p>Funding Max. of 2 months rent</p>	<p>The Waterloo Regional Rent Bank and Eviction Prevention Project exists to lessen homelessness by providing families and individuals who are experiencing financial difficulties that are leading to eviction, financial assistance in the form of interest free loans.</p> <p>Services provided:</p> <ul style="list-style-type: none"> ◆ Landlord and tenant mediation assistance ◆ Money management advice and development ◆ Housing search assistance ◆ Follow-up support and community links ◆ Interest free loans to cover no more than 2 months rent ◆ Thorough assessment to determine eligibility 	<p>Kristine Dearlove Lutherwood 165 King Street East Kitchener, ON, N2G 2K8 Phone: (519) 743-2246 ext.225</p> <p>For more information, please visit http://www.lutherwood.ca/subsection3.aspx?id=24</p>
<p>Rent Supplement Program</p> <p>Administrator Region of Waterloo</p> <p>Type of Program Rent supplement</p> <p>Duration Ongoing</p> <p>Funding - Limited Varies based on unit rent and tenants income</p>	<p>The Rent Supplement Program offers eligible community housing applicants rent-geared-to-income (i.e. 30% of the household's income) accommodation in privately owned buildings. The rent supplement is paid directly to the landlord to bridge the difference between market rent and the tenant's portion.</p> <ul style="list-style-type: none"> ◆ The Ministry of Municipal Affairs and Housing and the Region of Waterloo is funding this program. ◆ The Program is open to private landlords and builders, non-profit providers and co-operatives (for units not covered under existing programs), and support service providers. ◆ There are approximately 800 units throughout the Region. ◆ Tenants are selected from the Region of Waterloo Coordinated Access System (ROW CAS) waiting list. 	<p>Gwen McAlister Supervisor, Assisted and Affordable Housing Programs Region of Waterloo Planning, Housing & Community Services 150 Frederick Street, 8th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4054 Fax: (519) 743-6527 Email: mgwen@region.waterloo.on.ca</p> <p>For more information, please go to www.region.waterloo.on.ca under Living Here/Housing/Programs & Initiatives/Rent Supplement</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Toilet Replacement Program (TRP)</p> <p>Administrator Region of Waterloo</p> <p>Type of Program Rebate</p> <p>Duration Ongoing</p> <p>Funding Limited, first come, first serve</p>	<p>Residents of the Region of Waterloo who are connected to a municipal water supply and live in a home built before 1996 (no new construction or add-on bathrooms qualify) can receive a \$40 or \$60 rebate per toilet on the purchase and installation of up to two certified six-litre toilets.</p> <ul style="list-style-type: none"> ◆ Landlords of multi-residential units may also participate in this program if the building is connected to a municipal water supply. The Region will provide a rebate for up to 300 certified six-litre toilets for owners of multi-residential dwellings. ◆ The limits apply to the property, not to the landlord or homeowner. ◆ Old toilets can be recycled by dropping them off at the Waterloo or Cambridge landfill sites. 	<p>Region of Waterloo Toilet Replacement Program 150 Frederick Street, 7th Floor Kitchener, ON, N2G 4J3 Phone: (519) 575-4021 Email: watercycle@region.waterloo.on.ca</p> <p>For more information, please visit www.region.waterloo.in.ca <i>under Living Here/Water/Toilet Replacement Program</i></p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
FEDERAL/PROVINCIAL		
<p>Commercial Heritage Properties Incentive Fund</p> <p>Administrator Parks Canada</p> <p>Type of Program Funds for preservation of Canada's heritage properties</p> <p>Duration Ongoing</p> <p>Funding Varies</p>	<p>As part of the <i>Historic Places Initiative</i> the fund is aimed at preserving Canada's heritage properties. To be eligible for funding you must be a taxable Canadian corporation, own or lease a historic property, and the building must be put into commercial or business use. Commercial use includes the use of buildings as residential rental properties.</p> <ul style="list-style-type: none"> ◆ Properties must be listed on the Canadian Register of Historic Places in order to be eligible for the fund (See website for more details) ◆ Funding will be provided for professional fees, approval fees, all construction costs relating to the envelope and interior rehabilitation of the property, landscaping and archeological costs, and interest payments on loans for construction costs. ◆ Consideration criteria may include: degree of protection of the property, community impact, and viability and feasibility of the project. <p>*Please note that the Fund is now fully subscribed and cannot accept new applications. Please consult the website regularly for updates on the program.</p>	<p>Ontario Representative Audrey Levesque Phone: (819) 934-2818 Email: chpif@pc.gc.ca</p> <p>For more information, please visit http://www.pc.gc.ca/progs/plp-hpp/itm1-/plp-hpp2a_e.asp</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>ecoENERGY Retrofit</p> <p>Administrator Natural Resources Canada</p> <p>Type of Program Energy efficiency grants program</p> <p>Duration April 1, 2007 – March 31, 2011</p> <p>Funding More than \$1,000 per household</p>	<p>This program allows homeowners to receive an energy evaluation done on their home and receive a grant for undertaking recommended energy efficiency improvements. The average grant is expected to be more than \$1,000 and the upgrades are expected to result in a 30% reduction in energy use and costs.</p> <ul style="list-style-type: none"> ◆ For further updates, please visit the website under contact information. ◆ For general inquires please call the toll free number under contact information 	<p>General Inquiries: 1-800-O-Canada (1-800-622-6232) TTY: 1-800-926-9105. or REEP at (519) 744-9799</p> <p>For updates, please visit: http://oee.nrcan.gc.ca/residential/personal/home-improvement.cfm</p>
<p>Emergency Repair Program (ERP)</p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Costs of materials and labour</p> <p>Duration Ongoing</p> <p>Funding Max. \$6000 per unit</p>	<p>The ERP assists low-income homeowners or occupiers in rural areas to undertake emergency repairs required for continued safe occupancy in their houses.</p> <ul style="list-style-type: none"> ◆ Total household income must be below an established income ceiling. ◆ Assistance is only for urgent repairs - i.e. heating, foundations, roofs, electrical, plumbing etc. ◆ Contributions do not need to be repaid. 	<p>CMHC 100 Sheppard Avenue East, Suite 500 Toronto, ON, M2N 6Z1 Phone: 1-800-704-6488 Email: rrap_ontario@cmhc-schl.gc.ca</p> <p>For more information, please visit http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_005.cfm</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Home Adaptations for Seniors' Independence (HASI)</i></p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Forgivable loans</p> <p>Duration Ongoing</p> <p>Funding Max. \$3500</p>	<p>This program helps homeowners and landlords pay for minor home adaptations to extend the time low-income seniors can live in their own homes independently.</p> <ul style="list-style-type: none"> ◆ The occupant of the dwelling must be 65 or over and has difficulty with daily living. Household income must be below a specified level. The dwelling unit must be a permanent residence. ◆ Loans of up to \$3,500. 	<p>CMHC 100 Sheppard Avenue East, Suite 500 Toronto, ON, M2N 6Z1 Phone: 1-800-704-6488 Email: rap_ontario@cmhc-schl.gc.ca</p> <p>For more information, please visit http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_004.cfm</p>
<p><i>Home and Vehicle Modification Program</i></p> <p>Administrator Ontario March of Dimes</p> <p>Type of Program Grants</p> <p>Duration Ongoing</p> <p>Funding Over \$10 million annually</p>	<p>The Home & Vehicle Modifications Program provides home or vehicle modifications to eligible individuals and families to enable children and adults with disabilities that restrict mobility to continue living safely in their homes, avoid job loss and participate in their communities.</p> <ul style="list-style-type: none"> ◆ Up to \$15,000 of assistance is available to modify homes or vehicles to overcome mobility restrictions. 	<p>Ontario March of Dimes 291 King Street, 3rd Floor London, ON, N6B 1R8 Phone: 1-877-369-4867 Fax: (519) 432-4932 Email: hvmp@dimes.on.ca</p> <p>For more information, please visit http://www.dimes.on.ca/programs/access_hvmp.asp?sect=access</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Homeowner Mortgage Loan Insurance</i></p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Mortgage Loan Insurance</p> <p>Duration Ongoing</p> <p>Funding Fees and premiums vary</p>	<p>CMHC mortgage loan insurance for homeowners offers innovative products to meet the unique and special needs of borrowers across the Country. CMHC provides mortgage loan insurance to approved lenders and enables homebuyers to access mortgage financing at as little as 5% down and at interest rates typically reserved to homebuyers with a down payment of 25%. The loan is available for properties with up to four units.</p> <p>Product features include:</p> <ul style="list-style-type: none"> ◆ <u>CMHC Flex 100</u>- CMHC is making it possible for Lenders to provide eligible borrowers with financing of up to 100% of the home's value. ◆ <u>Financing Energy-Efficient Homes or Improvements</u>- encourages homeowners to purchase or finance energy-efficient home solutions. Energy improvements are eligible to a 10% Mortgage Loan Insurance premium refund. ◆ <u>Mortgage Loan Insurance for Second Homes</u>- CMHC provides borrowers with high ration financing purchase or refinance a second home. ◆ <u>Self-Employed Borrowers</u>- CMHC has enhanced its income and employment verification requirements for self-employed borrowers, giving easier access to CMHC Homeowner Mortgage Loan Insurance. ◆ <u>CMHC Insured Line of Credit</u>- provides borrowers with a flexible landing option to purchase or refinance their homes. ◆ <u>Extended Homeowners Amortization Period</u>- CMHC now offers amortization period of 30 and 35 years. ◆ <u>Interest Only Homeowners Product</u>- qualified borrowers can choose to pay interest only during the first 10 years of a 25 year mortgage. ◆ <u>CMHC's Refinance</u>-Lenders may now be able to help borrowers refinance their home for up to 90% of the market value to a maximum of \$200,000 of additional funds. ◆ <u>Purchase Plus Improvements</u>- borrowers can work with their lenders to finance the cost of renovating by increasing their mortgage, up to 95% of the "as improved" value. ◆ <u>CMHC's Flex Down</u>- allows borrowers to pay down payment to lender using borrowed funds, gifts and lender cash back incentives. 	<p>Contact you lender or call CMHC Homeownership Underwriting Administrator at 1-888-463-6454</p> <p>For more information, please visit http://www.cmhc-schl.gc.ca/en/co/moloin/moloin_006.cfm#lexdown</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Mortgage Loan Insurance for Multiple Unit Properties</i></p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Mortgage loan insurance</p> <p>Duration Ongoing</p> <p>Funding Fees and premiums vary</p>	<p>CMHC mortgage loan insurance makes it easier for borrowers to obtain financial backing from lenders for their affordable housing project(s). CMHC provides mortgage loan insurance for the financing of the following types of properties:</p> <ul style="list-style-type: none"> ◆ Rental properties (apartment buildings) ◆ Condominiums ◆ Retirement (congregate care) homes ◆ Nursing (intermediate and extended care) homes ◆ Mixed use properties (apartment, including commercial spaces) ◆ CMHC would be prepared to look at innovative forms of housing. Please discuss with your CMHC Business Centre representative. <p>CMHC provides protection for the lender if the borrower defaults on the mortgage loan.</p>	<p>Brett Barnes Principal, Public Private Partnerships CMHC - Ontario Business Centre 100 Sheppard Avenue East, Suite 500 Toronto, ON, M2N 6Z1 Phone: (416) 218-3288 or (416) 250-3341</p> <p>CMHC – Multi-Unit Mortgage Insurance Phone: (416) 218-3368 Fax: (416) 218-3309</p> <p>CMHC - Home Ownership Underwriting (single dwellings or small rental units): Phone: (888) 463-6454 Fax: (416) 218-3311</p> <p>For more information, please visit http://www.cmhc-schl.gc.ca/en/co/moloin/ or http://www.cmhc-schl.gc.ca/en/hoficinl/moloin/moloinle/mumoloin/</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Residential Rehabilitation Assistance Program (RRAP)</p> <p>Administrator Canada Mortgage and Housing Corporation (CMHC)</p> <p>Type of Program Forgivable loans</p> <p>Duration Ongoing</p> <p>Funding Max. \$16,000 or \$24,000 per unit depending on RRAP program</p>	<ul style="list-style-type: none"> ◆ <i>Homeowner RRAP</i> provides assistance to low-income homeowners to bring their properties up to minimum health and safety levels. ◆ <i>RRAP for Persons with Disabilities</i> provides assistance to households occupied by low-income persons with disabilities who require special modifications to their residence to improve access. ◆ <i>Rental RRAP</i> provides assistance to landlords of affordable housing to pay for mandatory repairs to self-contained rental units to be occupied by tenants with low incomes. ◆ <i>Secondary/Garden Suites RRAP</i> assists in the creation of affordable housing for low-income seniors and adults with a disability by providing financial assistance to convert/develop existing residential properties that can reasonably accommodate a secondary self-contained unit. ◆ <i>Rooming House RRAP</i> provides assistance to owners of rooming houses to pay for mandatory repairs to housing intended for permanent accommodation at rents that are affordable to low-income individuals. Maximum funding per bed unit is \$16,000. ◆ <i>RRAP for Non-Residential Conversion</i> provides assistance to owners of non-residential buildings to convert their structures for use as permanent rental accommodation at rents that will be affordable to low-income people. ◆ <i>RRAP Funding</i> is generally in the form of forgivable loans. An operating agreement for up to 15 years is entered into. 	<p>CMHC 100 Sheppard Avenue East, Suite 500 Toronto, ON, M2N 6Z1 Phone: 1-800-704-6488 Email: rrap_ontario@cmhc-schl.gc.ca</p> <p>http://www.cmhc-schl.gc.ca/en/co/prfinas/index.cfm</p> <p>Local Delivery Agents for Homeowner RRAP and RRAP for Persons with Disabilities:</p> <p>Ms. Brenda Sims City of Cambridge 73 Water Street North, P.O. Box 669 Cambridge, ON N1R 5W8 Phone: (519) 740-4650 ext. 4526 Fax: (519) 622-6184 simbs@city.cambridge.on.ca</p> <p>Mr. Wayne Pearce Delivery Agent (for the) City of Kitchener 46 St. George Street Paris ON N3L 2W7 Phone: (519) 442-4630 Fax: (519) 442-3994 home-fit@sympatico.ca</p> <p>Mr. Gord Timmerman Delivery Agent (for) Waterloo and the Townships RR#1, Shallow Lake ON N0H 2K0 Phone: (866) 935-3268 Fax: (519) 935-3251 gtrrap@hotmail.com</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Rental Opportunity for Ontario Families (ROOF)</i></p> <p>Administrator Provincial Government</p> <p>Type of program Housing allowance</p> <p>Duration 5 year program starting in January 2008</p> <p>Funding Eligible families will receive \$100 per month</p>	<p>ROOF is Ontario's new \$185 million housing allowance program. Under ROOF, eligible families will receive \$100 per month, starting in January 2008. Eligibility includes:</p> <ul style="list-style-type: none"> ◆ Worked and have earned income of at least \$5,000 and an Adjusted Family Net Income below \$20,000. ◆ Have one or more dependant children under the age of 18. ◆ Paying more than 30% of income towards rent. ◆ Have less than \$10,000 in liquid assets (e.g. cash, bank account, bonds or stocks) ◆ Not receiving social assistance or other rent subsidy. ◆ Resident of Ontario and meet program requirements for status in Canada. <p>ROOF is a five-year program. Eligible families will receive the housing allowance assistance for up to five years, starting in January 2008.</p>	<p>For more information call 1-888-544-5101 (TTY: 1-800-263-7776) or by e-mail ROOF@ontario.ca. Applications will be sent in late summer 2007.</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
PRIVATE ORGANIZATIONS		
<p>Energy Efficiency Assistance Program for Houses</p> <p>Administrator Ontario Power Authority</p> <p>Type of program Home assessment</p> <p>Duration September 2007</p>	<p>This program is part of an energy efficiency retrofit pilot for the Ontario Power Authority (OPA) to benefit income-eligible single family households.</p> <ul style="list-style-type: none"> ◆ This project will provide eligible homeowners with a complete energy assessment of the home, install basic measures, and recommend improvements. ◆ A WRGS energy advisor will suggest energy conservation practices and install the recommended extended measures, which may include refrigerator replacement and weatherization. 	<p>Waterloo Region Green Solutions 70 King Street West Kitchener, ON N2G 2K6 Phone: 519-744-9799 Fax: 519-745-3218</p> <p>For more information and application form, please visit http://www.reepwaterlooregion.ca/EnergyEfficiencyAssistanceforHousesDescription.htm</p>
<p>Ex-offenders Re-integration Program</p> <p>Administrator The Ontario Multi-Faith Council</p> <p>Type of program Facilitation</p> <p>Duration Ongoing</p> <p>Funding \$25,000 for the Region of Waterloo</p>	<p>The Re-integration Program, established in 1999, assists ex-offenders who are released from a provincial correctional institution to successfully re-integrate into the community. Up to \$1 million is available Provincially to divert ex-offenders and potentially homeless persons from the emergency shelter system.</p> <ul style="list-style-type: none"> ◆ This program is funded by the Ministry of Correctional Services and administered by the Multi-Faith Council. ◆ A number of Resource Developers work throughout Ontario and assist in the settlement of ex-offenders into the community by facilitating housing and the provision of the other required social resources. <p>The local budget in Waterloo Region is \$25,000.</p>	<p>Michael Skaljin Reintegration Manager 789 Don Mills Suite 208 Toronto, ON, M3C 1T5 Phone: (416) 422-1490 Toll free: 1-888-837-0923 ex. 204 Fax: (416) 422-4359 Email: mskaljin@omc.ca</p> <p>For more information, please visit http://www.omc.ca/reintegration/ or http://www.omc.ca/pdf/2005annualreport.pdf</p>

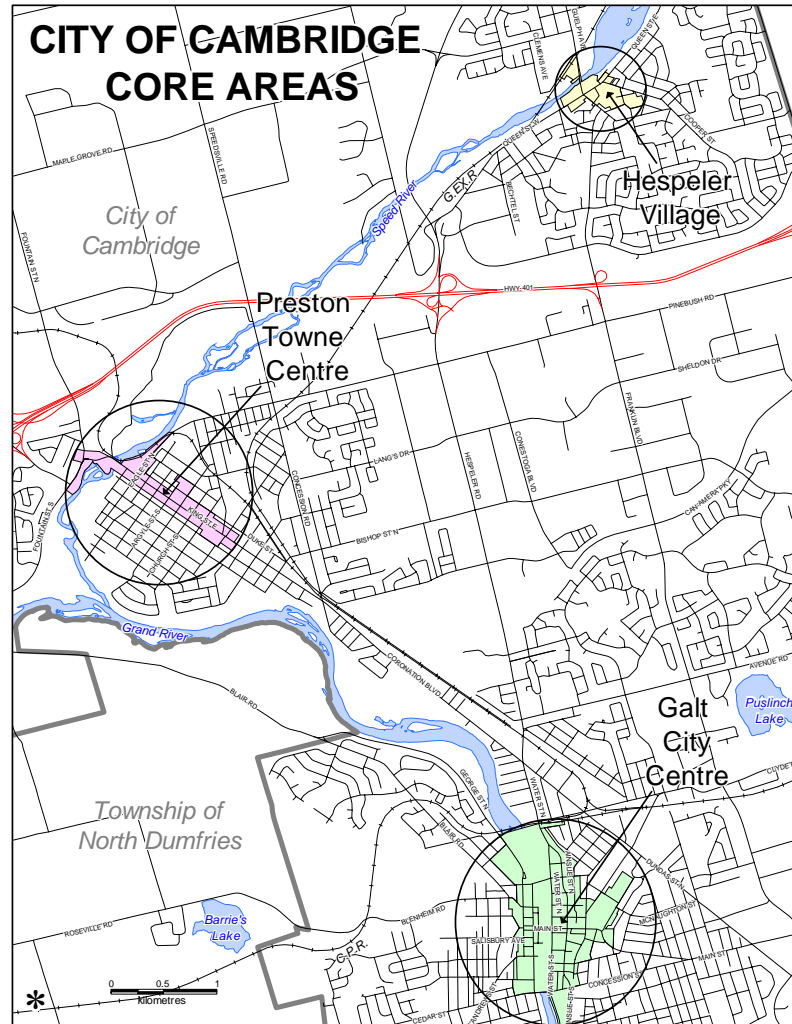
PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p>Genworth Financial Canada</p> <p>Administrator General Electric Company</p> <p>Type of Program Mortgage loan insurance</p> <p>Duration Ongoing</p> <p>Funding Varies</p>	<p>GE Mortgage Insurance Company of Canada is the largest private mortgage insurance company in the world and the only private sector supplier of mortgage insurance in Canada.</p> <ul style="list-style-type: none"> ◆ GE offers a competitive choice of flexible mortgage default insurance products for the purchase, renovation or refinancing of homes across Canada. These include a portability feature, introduced to Canadians by GE. ◆ Most lenders have a portability feature, which allows you to transfer your original mortgage to a new property, preserving a low interest rate and saving the cost of setting up a new mortgage. ◆ Home buyers purchasing a home with Genworth-insured mortgages are eligible for the <i>Energy Efficient Housing Program</i>, a 10% premium refund. For more details and satisfaction requirements see website. Program applies to either buying or renovating an energy-efficient home. 	<p>National Underwriting Centre Phone: 1-800-511-8888 Email: mortgage.info@genworth.com</p> <p>For more information, please visit http://www.genworth.ca/</p>
<p>Green Light Initiative</p> <p>Administrator Social Housing Services Corporation</p> <p>Type of Program grants and reduced-interest loans</p> <p>Duration Ongoing</p> <p>Funding Varies with programs</p>	<p>Green Light Initiative is working towards helping Ontario's social housing community to lower their energy and water consumption and reduce green house gas emissions. Working with government, government agencies, utility companies and vendors to develop a wide-range of programs and incentives to help you undertake energy efficiency measures.</p> <p>The financial incentives available is as follow:</p> <ul style="list-style-type: none"> ◆ Green Light Loan ◆ Ontario Power Authority Incentive ◆ Hydro One Networks Inc. Funding Incentive Program ◆ Enbridge Gas MultiCHOICE program ◆ Union Gas Energy Efficiency Program <ul style="list-style-type: none"> ◆ must be a GLI participant in order to receive the financial incentives ◆ Go to website to see how to become a member 	<p>Social Housing Services Corporation 390 Bay Street Suite 710 Toronto, ON Canada M5H 2Y2 P: 416 594 9325 Toll Free: 866 268 4451 F: 416 594 9422</p> <p>For more information please visit http://www.shscorp.ca/content.aspx?file=Energy/AboutTheProgram.htm</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Habitat for Humanity</i></p> <p>Administrator Habitat for Humanity Waterloo Region Inc.</p> <p>Type of program No-interest mortgages</p> <p>Duration Ongoing</p> <p>Funding Varies</p>	<p>Habitat for Humanity is an independent non-profit, ecumenical Christian housing ministry founded in 1976.</p> <ul style="list-style-type: none"> ◆ The goal of the Habitate is to eliminate housing poverty and homelessness. ◆ Affordable ownership housing is built with 'sweat equity'. ◆ Long term no-interest mortgages are provided to families who are chosen based on their level of need, willingness to become partners in the program, and their ability to make the monthly mortgage payments. 	<p>Habitat for Humanity Waterloo Region Inc. 120 Northfield Drive East Waterloo, ON, N2J 4G8 Phone: (519) 747-0664 ext. 36 Fax: (519) 747-2153 Email: info@HabitatWaterloo.ca</p> <p>For more information, please visit www.habitatwaterlooregion.on.ca</p>
<p><i>Home Energy Saver Program</i></p> <p>Administrator: World Wide Opportunities for Women (WWOW)</p> <p>Type of Program Home assessment</p> <p>Duration Ongoing</p>	<p>World Wide Opportunities for Women is a non-profit organization situated in the Kitchener-Waterloo area that is dedicated to developing and fostering initiatives that enhance the quality of our environment, and the economic and social development of ethno-cultural women and their families.</p> <ul style="list-style-type: none"> ◆ At a recommended fee of \$25 or per donation an individual will receive an overall assessment of their home and obtain an advice on how to improve their heat efficiency, save water, and reduce waste. ◆ The program also provides minor retrofits to make necessary improvements. ◆ Please email to the provided address to schedule an assessment 	<p>Sadina Gassim Program Director Phone: (519) 578-9570 Email: wwow@web.net</p> <p>For more information, please visit http://pirg.uwaterloo.ca/calendar/org.php?id=69</p>

PROGRAM	DESCRIPTION	CONTACT INFORMATION
<p><i>Hot Water Conversion Program</i></p> <p>Administrator Union Gas</p> <p>Type of Program Energy savings</p> <p>Duration While supplies last</p>	<p>The Hot Water Conservation Program promotes overall energy savings by replacing existing showerheads with low flow models. The program is open to all non-profit service providers in the Union Gas franchise area and use natural gas for heating.</p> <ul style="list-style-type: none"> ◆ Union gas will provide shower heads free of charge. 	<p>Mike Krewski Union Gas 603 Kumpf Drive Waterloo, ON Phone: (519) 885-7460 Email: mkrewski@uniongas.com</p>
<p><i>Residential Energy Efficiency Project (REEP) Waterloo Region</i></p> <p>Administrator Waterloo Region Green Solutions</p> <p>Type of Program Home energy evaluations</p> <p>Duration Ongoing</p>	<p>This housing program provides homeowners and landlords with expert energy advice to help them learn how to save energy, save money, improve home comfort, reduce greenhouse gas emissions, and become eligible for a Federal grant.</p> <ul style="list-style-type: none"> ◆ REEP conducts EcoENERGY Efficiency Initiative evaluations to help identify where energy is being lost and where improvements can be made. ◆ The Regional Municipality of Waterloo, the cities of Kitchener and Cambridge, Cambridge and North Dumfries Hydro, Kitchener-Wilmot Hydro, Kitchener Utilities and Waterloo North Hydro provide funding for the REEP that helps to reduce the cost of an evaluation. ◆ Value of this service is \$380, but when all of the above contributions are considered (plus a Provincial subsidy); the cost for the initial visit ranges from \$100-\$150 depending on the municipality. Costs for follow-up visits range from \$130-\$150 depending on municipality. ◆ Completion of an evaluation is one of the requirements to apply for a grant under the Federal government's EcoENERGY Efficiency Initiative. 	<p>REEP Waterloo Region 191 King Street West Kitchener, ON, N2G 1B1 Phone: (519) 744-9799 Fax: (519) 745-3218 Email: waterlooregion@thereep.ca</p> <p>For more information, please visit http://www.reepwaterlooregion.ca/</p>

Appendices

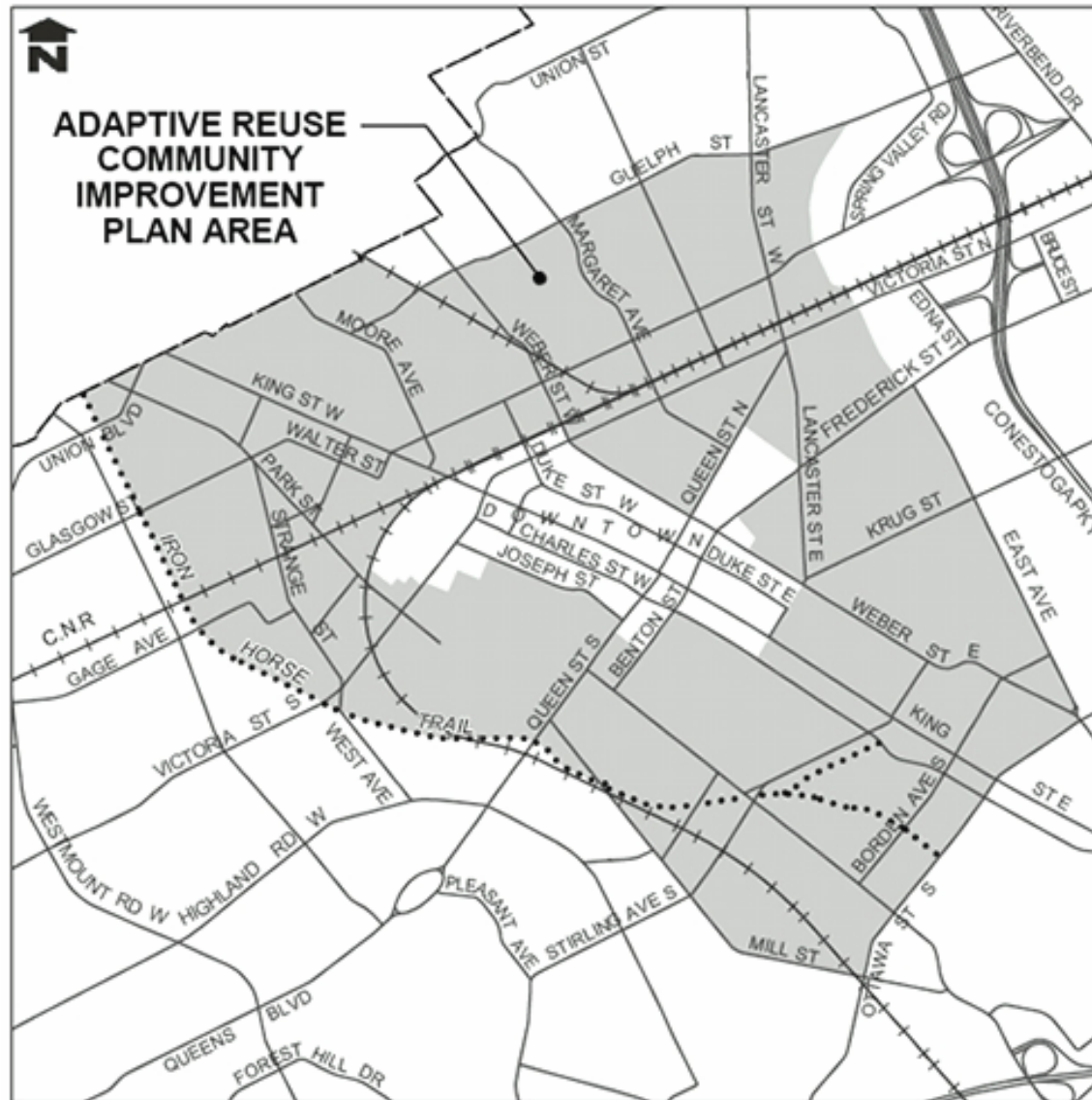
Appendix A: City of Cambridge - Core Areas



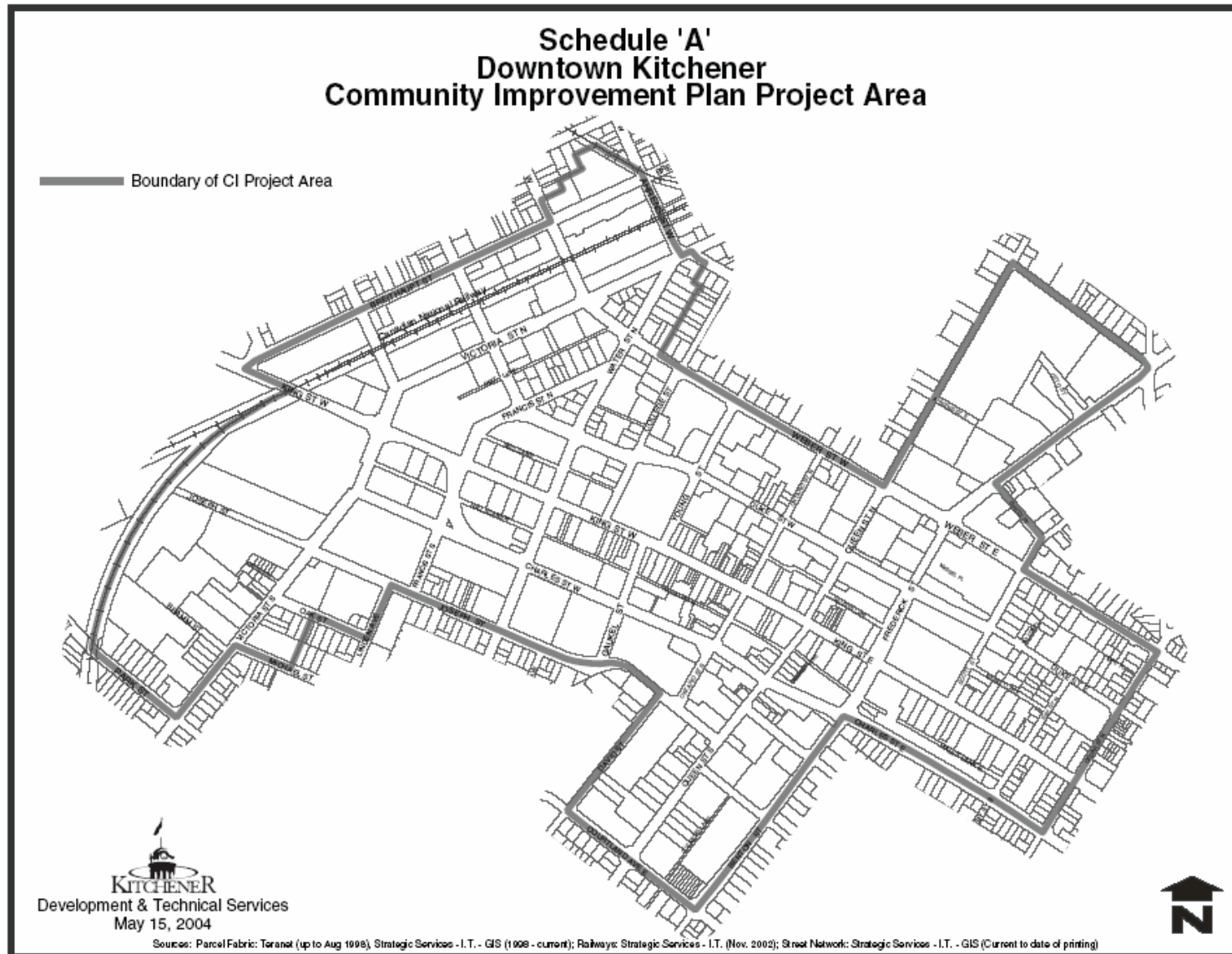
For detailed boundary information please contact:

Laurel Davies Snyder
Core Areas Project Manager
Planning Services Department
City of Cambridge
73 Water Street North, 3rd Floor
PO Box 669
Cambridge, ON, N1R 5W8
Phone: (519) 740-4650 ext. 4213
Fax: (519) 622-6184
Email: ccar@city.cambridge.on.ca

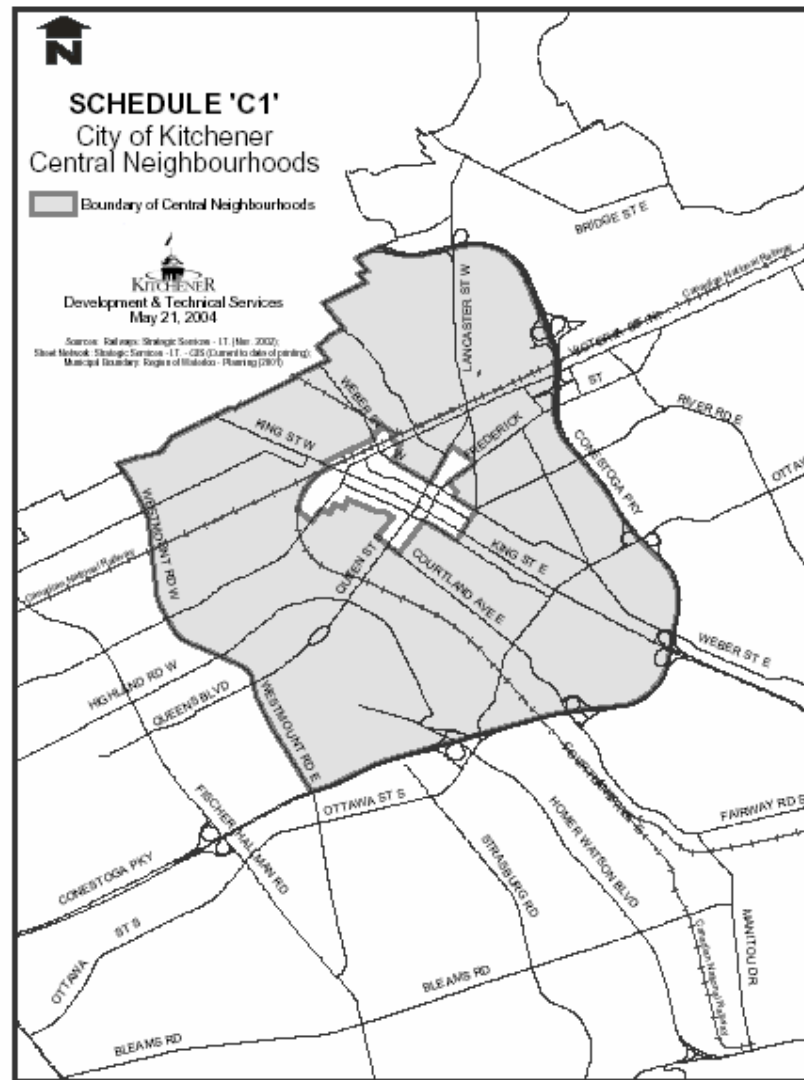
Appendix B: City of Kitchener - Adaptive Reuse Community Improvement Plan Area



Appendix C: City of Kitchener - Core Area - Community Improvement Plan Project Area



Appendix D: City of Kitchener - Central Neighbourhoods





Housing INCENTIVES & FUNDING RESOURCE Guide

The Regional Growth Management Strategy (RGMS) is a long-term planning framework that identifies where, when, and how future growth will occur. Consistent with goals of the RGMS, the Region of Waterloo promotes and encourages the rehabilitation of brownfields and contaminated sites, the revitalization of our core areas and downtowns, the preservation of cultural and heritage resources, and the development of new affordable housing. A key component to addressing housing needs in our community is the Region's Affordable Housing Strategy (AHS). The goal of the AHS is to provide 1,500 much needed new affordable housing units by the end of 2008.

The incentives and resources described in this guide are intended to help advance these and other important community objectives.

www.region.waterloo.on.ca/housing



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Housing **INCENTIVES & FUNDING RESOURCE** *Guide*

The information contained in this Guide is intended only as an aid. The information compiled herein has been obtained from a variety of sources. Every effort has been made to ensure the accuracy of this information.

Please verify the details and status of the individual programs directly with the program administrator responsible using the contact information provide in this Guide.



Region of Waterloo

PLANNING, HOUSING AND
COMMUNITY SERVICES