

# AFFORDABLE HOUSING GRANT PROGRAM FAQ

## 1. What is the purpose of the grant program?

City of Saint John Affordable Housing Grant Program's purpose is to help increase the number of affordable units in the community by incentivizing housing development, as part of the City's Affordable Housing Action Plan.

## 2. What is the grant amount?

Non-profit housing organizations can receive \$10,000 per affordable unit up to a maximum of \$200,000. Private developers can receive \$8,000 per affordable unit up to a maximum of \$160,000. Each project can receive up to an additional \$50,000 in bonus funds for projects that are innovative or address a market gap. Funding will be committed through grant cycles until all budget is expended.

## 3. How do you define an affordable unit?

The Affordable Housing Grant Program is a "top up" grant, meaning that a project must apply and be eligible for a Provincial or Federal funding program. As such, the definition of eligible affordability rests with those funding programs. The minimum requirement for the City of Saint John's Grant Program is that a unit must be less than 80% of the Median Market Rent (as established annually by the CMHC) and be maintained for a minimum of 20 years.

## 4. What are the minimum eligibility requirements?

The program prioritizes projects that are shovel ready. However, it is recognized that projects often must seek to secure funding at an early stage. The more information an applicant can submit, the more points they may potentially be awarded when the application is scored. Before entering a grant agreement with the City, the following requirements must be met:

- The project must be located within the serviced area of the City (Primary Development Area per the Municipal Plan).
- The project must be located within 1 km of a transit stop (or within an Intensification Area per the Municipal Plan).
- The project must follow the City's Municipal Plan and Zoning By-law.
- Proof of funding sources must be provided, including confirmation of Federal/Provincial funds and/or confirmation of fund from a Canadian Financial Institution.
- If a building permit is not submitted with the application, the proponent must participate in a pre-application meeting with the City and obtain a building permit before December 31, 2026.

## 5. How can I apply for a grant?

Application forms can be obtained by request by emailing [affordable@saintjohn.ca](mailto:affordable@saintjohn.ca). Paper copies may also be obtained from the One Stop Development Shop, located at 15 Market Square.

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## Grant Scoring

Applications are evaluated by the Grant Committee based on the objectives outlined in the Grant Program Policy. The Grant Committee will utilize an evaluation criterion, which includes a point structure summarized below. Please refer to the Affordable Housing Grant Program Policy for complete criterion. Once the Grant Committee has deemed a project eligible, a letter of conditional approval will be issued to the applicant.

Elements considered in scoring:

- Project located within an Intensification Area as defined by the Municipal Plan
- Application includes a building permit submission with full set of drawings
- Application includes letter of commitment from Housing New Brunswick and/or the CMHC.
- Bonus points are also awarded for projects proposing 3-bedroom units, retrofitting of vacant buildings, and increased accessibility and energy efficiency standards.
- Applications must reflect a minimum of 5 new affordable housing units.