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

The purpose of the Housing Accelerator Fund (HAF) Grant Program is to incentivize the creation of housing supply within fully serviced areas of the city in conjunction with the priorities and targets set out in the City's HAF Action Plan.

The Program includes three grant funding streams:

- Construction Challenges Grant
- Missing Middle Housing Grant
- Renovation of older housing stock into affordable units, or rehabilitation of vacant buildings by non-profit organizations

2. What is the Construction Challenges Grant?

This stream aims to support new construction that might not be achieved through normal market forces by addressing known construction challenges, such as rock breaking, specific to Saint John.

3. What is the Construction Challenges grant amount?

The Construction Challenges Grant may provide up to 50% of the cost of eligible Construction Challenges to a maximum of \$10,000 per unit up to 15 units.

4. What are the minimum eligibility requirements for the Constrution Challenges grant?

- a) The development must be located within the Primary Development Area in accordance with Schedule B of the Municipal Plan and connect to municipal water and sanitary services.
- b) The application must propose the creation of a minimum of 5 net new residential units.
- c) The development must incur at least \$200,000 in eligible construction challenge expenditures in Part 3.4.
- d) The development must be a minimum of 2 storeys in height.
- e) The development must comply with the Municipal Plan and Zoning By-law at the time of application.
- f) The applicant must be the registered owner, acting on behalf of the registered owner with written permission, or provide proof of an option agreement or purchase and

sale agreement of the property.

g) Construction challenge expenditures must be evidenced by a professional invoice/quote, or a cost to construct budget approved by a professional architect, engineer, or project accountant at the time of application.

5. What is the Missing Middle Housing Grant?

This stream aims to incentivize the construction of missing middle housing forms that are more inherently sustainable and affordable through smaller lots and denser developments that make efficient use of land. A top-up grant is also available to help incentivize the use of modular housing construction.

6. What is the Missing Middle Housing grant amount?

The Missing Middle Housing Grant provides \$5,000 per eligible unit. Pr A top up Grant provides \$2,500, in addition to the Missing Middle Housing Grant, per unit if the development is Modular Housing or an Accessory Dwelling Unit. The total Grant provides no more than \$150,000 per application.

7. What are the minimum eligibility requirements for the Missing Middle Housing grant?

- a) The development must be located within the Primary Development Area in accordance with Schedule B of the Municipal Plan and connect to city water and sewer services.
- b) The development must consist of one or more of the following uses, as defined by the Zoning By-law or this Policy:
 - Accessory Dwelling Unit
 - Dwelling, Semi-detached, with an Accessory Dwelling Unit
 - Dwelling, Townhouse, with a maximum GFA of 1,200 ft² (111 m²) or less per unit
 - Dwelling, Cluster Townhouse, with a maximum GFA of 1,200 ft² (111 m²) or less per unit
 - Stacked Townhouse, with less than 175 m² of developed land per unit
 - Multi-unit dwelling 3 storeys or lower, up to a maximum of 18 units per building, with less than 100 m² of developed land per unit
- c) The application must propose the creation of a minimum of 4 net new residential units, unless otherwise authorized by written consent of the Commissioner of Growth and Community Services.
- d) Notwithstanding 4.3.(c), an application to create one net new Accessory Dwelling Unit will also be considered.
- e) The development must comply with the Municipal Plan and Zoning By-law at the

time of application.

f) The applicant must be the registered owner, acting on behalf of the registered owner with written permission, or provide proof of an option agreement or purchase and sale agreement of the property.

8. What is the Revitalizing Rental Stock Grant?

This stream aims to incentivize the revitalization of existing rental stock and retention of such stock at greater levels of affordability than would otherwise be contemplated.

9. What is the Revitalizing Rental Stock grant amount?

The Revitalizing Rental Stock grant provides \$10,000 per unit, in addition to 100% of the cost of building permit fees. The total Grant provides no more than \$50,000 per application.

10. What are the minimum eligibility requirements for the Revitalizing Rental Stock grant?

- a) The redevelopment must be located within the Primary Development Area in accordance with Schedule B of the Municipal Plan and connect to city water and sewer services.
- b) The redevelopment meets one of the following set of criteria:

Rental Rehabilitation Assistance Program

The redevelopment must provide proof of support of their application through the Housing New Brunswick's Rental Rehabilitation Assistance Program (RRAP).

Vacant Building Redevelopment

- i. The applicant must be a registered non-profit organization;
- ii. The building must have been vacant for a minimum period of one year;
- iii. The applicant must receive written approval from the Commissioner of Growth and Community Planning based on addendums to the application including targeted rents; and the information pertaining to the developer's experience and track record; and,
- iv. The redevelopment must propose the creation or addition of at least one net new residential unit to the building, as confirmed by Real Property information obtained through Service New Brunswick.

- c) The development must incur at least \$200,000 in eligible expenditures in Part 5.4.
- d) The project must be evidenced by a professional invoice/quote, or a cost to construct budget approved by a professional architect, engineer, or project accountant at the time of application.
- e) The development must comply with the Municipal Plan and Zoning By-law at the time of application.
- f) The applicant must be the registered owner, acting on behalf of the registered owner with written permission, or provide proof of an option agreement or purchase and sale agreement of the property.
- g) The Revitalizing Rental Stock Grant cannot be stacked with another Grant Stream within this Program.

11. How can I apply for one of the grants?

Application forms can be obtained via: https://saintjohn.ca/en/HAFgrant and sent to affordable@saintjohn.ca. Paper copies may also be obtained from the One Stop Development Shop, located at 15 Market Square. The first grant cycle will open on November 1st and end on November 30th. After all applications are evaluated, a second grant cycle may open, subject to available funding.

12. How will applications be scored?

Applications are evaluated by the Grant Committee based on the objectives and scorecard outlined in the Grant Program Policy. The Grant Committee will utilize an evaluation criterion, which includes a point structure. Please refer to the Housing Accelerator Fund 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.

Grant Application Process Summary

Intake

•Applications will be accepted during quarterly intake periods until all funds are committed. An application must be deemed complete with all necessary attachments to be eligible for review.

Review

- •The Grant Committee will review applications for eligibility and score all applications.
- •A minimum score of 55 points is required.

Conditional Approval

- •Based on available funds and scoring, applicants will be issued a letter of conditional approval.
- •All conditionally approved projects will have no more than 6 months to submit a complete building permit application for the project.

. Payment

- •Once a building permit has been received, the applicant will enter into a grant agreement with the City.
- Progress on the project must be demonstrated within 6 months.
- •The project must reach a major project milestone (e.g. completion of foundation) prior to April, 2027. Grant payment will then be issued.