

# AFFORDABLE HOUSING PRE-CONSTRUCTION GRANT PROGRAM

**POLICY NO: 117**

APPROVED: 08 September 2025

RESOLUTION: 25-174

## 1. Program Purpose

The Town of Bridgewater's Affordable Housing Pre-Construction Grant Program provides financial assistance to registered non-profit organizations, co-operatives, charitable organizations, and Community Interest Corporations (CIC) to support pre-construction activities for the creation of new affordable housing units within the Town. This program aims to:

- a) Increase the supply of affordable housing units in Bridgewater.
- b) Support non-market housing providers in accessing federal and provincial funding programs.
- c) Remove barriers during the critical pre-construction phase.
- d) Promote sustainable, long-term affordable housing solutions for the community.

## 2. Definitions

**Affordable Housing:** housing which costs less than 30% of before-tax household income or defined by CMHC or Province of Nova Scotia as affordable and as contained in a housing or financing agreement for a property party to a development agreement.

**Pre-construction Costs:** Eligible project costs incurred directly in connection with the design, planning, and feasibility assessment of a proposed affordable housing project prior to construction commencement.

### 3. Program Overview

The Affordable Housing Pre-Construction Grant is intended to increase the supply of affordable housing units by funding non-market developers and community focussed organizations during the pre-construction phase of projects. The grant program provides up to \$25,000 in funding to eligible applicants over the Town's Housing Accelerator Fund agreement period (2025 – 2027).

#### 3.1 Grant Structure

- a) Maximum of \$25,000 per organization, per project.
- b) Applicants must commence proposed activities within three (3) months of receipt of funds, and the grant funding must be fully expended within twelve (12) months.
- c) Any advanced, unexpended funds after that time has elapsed shall be returned to the Town of Bridgewater and will be used to fund other projects.

#### 3.2 Program Duration

This program operates on a fiscal year basis for the duration of the Town's Housing Accelerator Fund agreement (April 1, 2025 – March 31, 2028) and is subject to yearly budget allocation and Council approval.

#### 3.3 Application Intake

Applications are accepted on a rolling basis throughout the fiscal year (April 1 – March 31) until all funds are allocated. Grant intake may pause or cease to occur at the discretion of the Town's CAO, based on available funds.

### 4. Eligibility Requirements

Applicants must submit a completed application form and required accompanying materials, and must meet the following requirements to be considered for funding.

#### 4.1 Eligible Applicants

- a) Registered non-profit organizations under Nova Scotia or federal legislation
- b) Charitable organizations with CRA charitable status
- c) Co-operative organizations with a mandate to provide long-term affordable housing
- d) Community Interest Corporation (CIC)

## 4.2 Project Requirements

- a) Create a minimum of four (4) new affordable housing units
- b) Be located within the Town of Bridgewater municipal boundaries
- c) Have primary residential use
- d) Include at least 50% affordable housing units (for mixed-income developments)
- e) Demonstrate long-term affordability commitments (minimum 15 years)
- f) Be new construction, conversion from non-residential use, or substantial renovation of a residential building that will result in net new housing units

## 4.3 Organizational Requirements

- a) The applicant or their affiliate must be in good standing with the Town in terms of existing agreements, notices to comply, by-law violations, property taxes, or overdue fees or charges.
- b) Provide audited financial statements (the Town may accept a Review Engagement at its sole discretion) for the past three (3) years (exemption may be granted for newly established organizations under three years old).
- c) Demonstrate organizational capacity for housing development and management
- d) 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 subject property.

# 5. Eligible Expenses

## 5.1 Eligible Pre-Construction Costs

The following expenditures are eligible under the Pre-Construction Grant Program:

- a) Professional Services: architectural, engineering, legal, accounting, and consulting fees
- b) Technical Studies: feasibility studies, market analysis, environmental site assessments, geotechnical reports, energy modeling, accessibility assessments
- c) Design and Planning: preliminary designs, project drawings, specifications, site surveys
- d) Municipal Fees: building permit fees, development application fees, planning fees (including any Wastewater Betterment charges)
- e) Financial Analysis: financial feasibility studies, business plan development, funding application preparation

## 5.2 Ineligible Expenses

- a) Costs incurred prior to January 1, 2025
- b) Construction activities and hard costs
- c) Land acquisition costs
- d) Operating expenses of the applicant organization including salaries, wages, dividends and other compensation for employees and directors
- e) Fundraising activities
- f) Equipment purchases

## 6. Application Process

### 6.1 Required Documentation

In addition to a completed application form, applicants are required to submit the following:

- a) Organizational profile, including:
  - Articles of incorporation
  - Current list of Board of Directors
  - Audited financial statements or Review Engagement (past three (3) years)
  - Current affordable housing portfolio (if applicable)
- b) Project information, including:
  - Project concept and development approach
  - Preliminary site information
  - Estimated project timeline and milestones
  - Preliminary budget and funding strategy
- c) Pre-construction plans, including:
  - Detailed description of proposed activities
  - Cost estimates for eligible expenses
  - Expected outcomes and deliverables
  - Timeline for completion

The Town may request additional documentation from the applicant to support their application.

### 6.2 Application Submission

Applications must be submitted via e-mail to <mailto:planning@bridgewater.ca>

Application deadline: applications are accepted on a rolling basis throughout the fiscal year, until all available funds have been allocated.

### 6.3 Grant Evaluation Criteria

Applications will be evaluated based on the following weighted criteria (100 points total):

- a) Organizational Capacity (25 points)
  - Experience in affordable housing development/management
  - Financial stability and organizational governance
  - Track record and community partnerships
  
- b) Project Merit (25 points)
  - Alignment with community housing need
  - Innovation and sustainability features
  - Long-term affordability commitments
  - Number of affordable units proposed
  
- c) Project Readiness (20 points)
  - Site control and identification
  - Planning approvals status
  - Timeline feasibility
  - Funding strategy development
  
- d) Community Impact (15 points)
  - Serves priority populations
  - Geographic distribution within Bridgewater
  - Integration with community services and amenities
  
- e) Leveraging Potential (15 points)
  - Ability to leverage other funding sources
  - Potential for replication or expansion
  - Partnership development

## 7. Grant Administration

### 7.1 Review Process

- a) Community Development staff will evaluate applications in consultation with the Chief Administrative Officer and prepare recommendations for Council consideration. Council has final approval authority for all grant awards. Applicants will receive written notification of Council's decision within 10 business days of Council's decision.

### 7.2 Reporting requirements

- a) Applicants will be notified following Council's approval with a Letter of Award, which will state if any restrictions apply to the grant. The letter of award will specify the value of the grant and the expenditures supported by the grant. Use of funds towards expenses not approved by the grant may result in a request to repay the Town and/or suspension of eligibility.
- b) All recipients are required to complete a final report and shall abide by any conditions listed within the Letter of Award.
- c) All recipients must complete a Schedule "A" funding agreement prior to the Town's disbursement of grant funds. All funds will be disbursed to the grant recipient upon the Town's receipt of a completed Schedule "A".
- d) The grant recipient agrees to acknowledge the Town of Bridgewater's funding contribution in related project media or promotional materials.

### Contact information

If you have any questions regarding the grant program please contact Sarah Ravlic, Planner II, Town of Bridgewater at [sarah.ravlic@bridgewater.ca](mailto:sarah.ravlic@bridgewater.ca) or 902-521-8417

Schedule "A"

**Affordable Housing Pre-Construction Grant**

**WHEREAS** The Town supports the development of affordable housing units through its Housing Action Plan and acknowledges the need for additional financial support for this form of development; and

**WHEREAS** at its meeting held \_\_\_\_\_, the Town adopted an Affordable Housing Pre-Construction Grant program policy to support the development of pre-construction funding for affordable housing providers; and

**WHEREAS** the Funding Recipient has applied for and is eligible to receive an Affordable Housing Pre-Construction Grant under the policy;

NOW THEREFORE, in consideration of the payment of \$\_\_\_\_\_, the funding recipient agrees to the following terms and conditions:

1. The Funding Recipient agrees to prepare and deliver an outcomes report outlining how the funds were used within. The Town reserves the right to request additional information or explanation of such reports.
2. The Funding Recipient agrees to use the funding for the purpose of pre-construction costs related to affordable housing.
3. The Funding Recipient agrees that the Town shall have the right to request documentation and audit the recipient's operations to ensure that the funding is being used in accordance with the Affordable Housing Pre-Construction Grant Program.
4. The Funding Recipient shall be liable to reimburse the Town the entirety of the funding amount paid to the Funding Recipient and the Town shall have a right of action against the Funding Recipient to recover said amount should any of the following occur:
  - a) If the funding is used for purposes other than that which is contemplated in the Funding Recipient's application without the written consent of the Town.
  - b) The outcomes report to evaluate use of the funding is not delivered to the Town before the \_\_\_\_\_ day of \_\_\_\_\_, 202\_\_ without written consent of the Town.
  - c) If proposed activities have not commenced within three (3) months of receipt of funds OR the grant funding has not been fully expended within twelve (12) months.

**IN WITNESS WHEREOF** the Funding Recipient acknowledges and agrees to the within terms and conditions of the funding and signifies its consent and agreement by executing these presents on the \_\_\_\_\_ day of \_\_\_\_\_, 202\_\_.

**FUNDING RECIPIENT:**

\_\_\_\_\_

Per: \_\_\_\_\_

Name:

Title:

Per: \_\_\_\_\_

Name:

Title:

## Affordable Housing Pre-Construction Grant Program Application Form

### 1. Application Information

Applicant Name: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

I am applying on behalf of a:

- Registered Non-profit Organization
- Co-operative
- Charitable Organization
- Community Interest Corporation

Name of Organization: \_\_\_\_\_

Date of Incorporation: \_\_\_\_\_

Are you the legal owner of the property for which the pre-construction grant will be applied?

- Yes
- No – please indicate the legal owner’s contact information below

Owner: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Briefly describe your organization, including any previous affordable housing projects completed.

---

---

---

---

---



Summarize how you will use the funds. Attach additional pages if necessary.

<b>Activity</b>	<b>Cost</b>

#### 4. ATTACHMENTS

Please ensure your application is complete. The Town may request additional documentation, including proof of funding from other levels of government, or quotes or invoices related to the identified costs. The following attachments should accompany your application form:

- Proof of registration of non-profit corporation, charitable organization, co-operative or Community Interest Corporation
- Audited financial or Engagement Review statements
- Organizational profile, including current list of Board of Directors, audited financial statements or Review Engagement (past three (3) years)
- Current affordable housing portfolio (if applicable)
- Project information, including project concept and development approach, preliminary site information, estimated project timeline and milestones, preliminary budget and funding strategy
- Pre-construction plans, including detailed description of proposed activities, cost estimates for eligible expenses, expected outcomes and deliverables, timeline for completion

## 5. SIGNATURES

I hereby request that this application be considered under the Affordable Housing Pre-Construction Grant Program. By signing below, I certify that all information included on this application form is truthful and accurate.

Applicant's printed name: \_\_\_\_\_

Applicant's signature: \_\_\_\_\_

DD/MM/YY: \_\_\_\_\_