



Council-In-Committee Meeting – September 09, 2025

Social Services Advisory Committee Meeting – August 25, 2025

Subject: Provincial Allocation of Ontario Priorities Housing Initiative (OPHI) and Canada-Ontario Community Housing Initiative (COCHI) Funding and Investment Plan 2025/2026 – Budget Amendment

Report Number: ESS-25-007

Division: Emergency and Social Services

Department: Social Services & Housing

Purpose: For Decision

Recommendation(s):

That Staff Report ESS 25-007, Provincial Allocation of OPHI and COCHI Funding and Investment Plan 2025/2026 – Budget Amendment be received as information; and

That Council accept the COCHI funding in the amount of \$838,700 and the OPHI funding in the amount of \$446,400; and

That Council authorize the Treasurer and Clerk to sign the required Transfer Payment Agreement with the Ministry of Municipal Affairs and Housing; and

That Council approve the per program funding allocations as outlined in this staff report; and inclusive of amending the Approved 2025 Operating Budget as outlined in Tables 1 and 2; and

Further that the COCHI and OPHI Investment Plan containing the per program allocations be submitted to the Ministry of Municipal Affairs and Housing.

Executive Summary:

The purpose of this staff report is to advise Council of the COCHI and OPHI funding allocations from the Ministry of Municipal Affairs and Housing for the fiscal year 2025-2026. Further, Council approval of the per program allocations is being sought and authorization to communicate these allocations to the Ministry of Municipal Affairs and Housing through the required Investment Plan.

Discussions:

The Canada Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI) funding are funding streams from the Ministry of Municipal Affairs and Housing to support affordable housing. This funding is 100% provincial with no required municipal levy contribution.

Since 2019, the COCHI program has replaced the federal Social Housing Agreement funding. This funding can be used by Service Managers to repair, regenerate and expand community housing to protect affordability support for tenants. It can also be used to support community housing providers whose original operating agreements are expiring and help them to become more sustainable. The definition of Community Housing within the context of COCHI is “housing that is owned and operated by non-profit housing corporations and housing co-operatives or housing owned directly or indirectly by provincial, territorial, or municipal governments”.

The COCHI funding allocation for Haldimand and Norfolk Counties for the fiscal year 2025/2026 is \$838,700. Staff are proposing that \$796,765 be allocated for New Build, under the capital component of COCHI funding. The balance of the COCHI funds, \$41,935 (5% of the total funding) will be retained by the Service Manager for program administration.

The OPHI program is intended to provide flexible funding to all 47 Service Managers to address local priorities in the areas of housing supply and affordability, including new affordable rental housing construction, renovation assistance for lower income homeowners for repairs related to health and safety and/or accessibility, rental assistance, and tenant supports. This program is similar to the previous federal-provincial housing program called “Investment in Affordable Housing” and the related “Extension” to this program.

The OPHI funding allocation for Haldimand and Norfolk Counties for the fiscal year 2025/2026 is \$446,400. Within the various OPHI program streams, staff are proposing the following allocations.

Ontario Renovates – Staff are recommending that \$256,080 be allocated to the Ontario Renovates program, which offers forgivable loans to low-income homeowners for health, safety, and accessibility-related repairs, and also supports our local community housing providers to complete essential repairs.

Rent Supplements – Staff are proposing that \$24,000 be allocated to the rent supplement program. Rent supplements provide housing assistance to tenants who are living in market rent housing that is unaffordable. In the rent supplement program, the Service Manager enters into agreements with housing providers or private market landlords and the rent supplement payment is paid to the landlord. The rent supplement is provided through OPHI funds and the partnering agency, which is Kent Park Community Homes for OPHI rent supplements.

Housing Allowances – Staff are proposing that \$144,000 be allocated to the housing allowance program stream. Similar to rent supplements, housing allowances provide rent assistance to individuals who are living in private market rent that is difficult for the tenant to afford. The housing allowance payment is paid to the tenant who uses the funds toward payment of their rent along with the portion they pay. Housing staff does monitor the list of housing allowance participants and assess on an ongoing basis. To determine eligibility, staff obtain the tenant’s address and name of landlord. If staff become aware of a recipient of the housing allowance not being used to pay their rent, then they would be removed from the program. The benefit of paying the funds to the tenant is that the housing allowance is then portable, meaning that if the tenant moves (e.g. for safety reasons such as in domestic violence cases) then the housing benefit goes with them to maintain affordability and housing stability.

The remainder of the OPHI funding, \$22,320 (5% of the total allocation) will be maintained by the Service Manager to offset the costs to administer the program.

The per program allocations for COCHI and OPHI are communicated to the Ministry of Municipal Affairs and Housing through the required Investment Plan.

Finance Comments:

Norfolk County

The Approved 2025 Operating Budget includes allocations of \$487,600 for OPHI and \$690,500 for COCHI, both 100% funded by MMAH. The budgets are developed based on the most recent fiscal information available at the time. For 2025, a status quo budget from the known 2024-25 allocation was used.

If approved, the budget will be amended as outlined in Tables 1 and 2.

Table 1 – COCHI Budget Amendment Request

Program Stream	Approved (\$)	Amended (\$)	Increase/ (Decrease) (\$)
Ontario Renovates	406,000	0	(406,000)
Rental Housing – New Build	250,000	796,800	546,800
Administration ¹	34,500	41,900	7,400
MMAH Funding	(690,500)	(838,700)	148,200
Shared Levy	\$0	\$0	\$0

Table 2 – OPHI Budget Amendment Request

Program Stream	Approved (\$)	Amended (\$)	Increase/ (Decrease) (\$)
Ontario Renovates	154,500	256,100	101,600
Housing Allowance	199,900	144,000	(55,900)
Rent Supplement	60,000	24,000	(36,000)
Supports and Services	48,800	0	(48,800)
Administration ¹	24,400	22,300	(2,100)
MMAH Funding	(487,600)	(446,400)	(41,200)
Shared Levy	\$0	\$0	\$0

¹Administration: the net increase of \$5,300 (\$7,400 - \$2,100) will be recovered to Housing Services Administration to reduce the shared levy.

On the municipal share, Housing staff work to distribute COCHI and OPHI benefits equally. This includes tracking costs distributed by County to ensure a fair share of the funded programs, resulting in a cost share that does not fluctuate by a large amount year-over-year.

The Ministry has provided the Service Manager with planning allocations for fiscal 2026-27 (\$998,100 COCHI/\$332,300 OPHI) and 2027-28 (\$1,082,500 COCHI/\$124,800 OPHI). Calendar year 2026, 2027 and 2028 budgets will be developed based on this information, unless MMAH provides updated amounts. Regardless, Council is provided with an investment plan each year requiring their review and approval.

Haldimand County

Haldimand County Finance staff have reviewed this report and agree with the cost implications as identified by Norfolk County Finance staff.

Interdepartmental Implications:

N/A

Consultation(s):

N/A

Strategic Plan Linkage:

Building Norfolk - Develop the infrastructure and supports needed to ensure complete communities

Attachment(s):

N/A

Approval:

Approved By:
Al Meneses, Chief Administrative Officer, Norfolk County

Reviewed By:
Brian Davis
Acting Director Social Services and Housing

Prepared By:
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