



Council Meeting – December 16, 2025

Subject: HNHC Affordable Housing Development, Ramsey Drive
Dunnville: Shareholder Approval of Financing
Report Number: CS-25-177
Division: Corporate Services
Department: Administration
Ward: All Wards
Purpose: For Decision

Recommendation(s):

That Staff Report CS-25-177 be received as information;

And that Norfolk County Council, as Shareholder of the Haldimand Norfolk Housing Corporation (HNHC), give consent for the HNHC Board of Directors to enter into a financing agreement with the Canada Mortgage and Housing Corporation (CMHC) for the affordable housing development located at 311 Ramsey Drive in Dunnville, Ontario in accordance with the terms and conditions provided in the companion closed session memo, CS-25-014;

And that, in accordance with Section 2.12 (p) (v) of the HNHC Unanimous Shareholders Agreement, Norfolk County Council approve the registration of any provincial or federal funding agreement documents as liens on the title of the property at 311 Ramsey Drive in Dunnville, as required by the applicable provincial or federal funding programs;

And further that a copy of this resolution be provided to Haldimand County and the HNHC.

Explanation:

The Shareholders Agreement for the HNHC requires unanimous shareholder consent for the HNHC to take on any debt financing and also for any liens to be registered on title of any of their properties. For the purposes of the agreement, unanimous means the approval of both Haldimand and Norfolk County Councils. The applicable Council resolutions are required for the affordable housing development located at 311 Ramsey Drive in Dunnville.

Executive Summary:

Purpose of the Report: The purpose of this report is to seek Council's consent, as Shareholder of the HNHC, for the HNHC to enter into a financing agreement with CMHC for the Dunnville affordable housing development, and also to have any affordable housing funding agreements registered as liens on the title of the property as required by provincial and federal funding programs.

Background and Context: At the Council meeting of July 22, 2025 Norfolk County Council gave official Service Manager consent for the affordable housing development being undertaken by HNHC, in partnership with Haldimand County, at 311 Ramsey Drive in Dunnville. Construction has commenced on the project and funding approvals have been received through provincial and federal funders, including CMHC. According to the Shareholders Agreement, consent is required by both Haldimand and Norfolk Councils for the HNHC to take on any debt financing and to have any liens registered against any of their properties. Once consent of both Counties is received, HNHC can then execute the required funding agreements to secure the funding and complete project construction.

Key Findings and Analysis: HNHC has sought independent legal counsel who has reviewed all of the terms and conditions of the funding agreement. The agreement is a standard agreement that is commonly seen in affordable housing programs. Staff have no concerns with moving forward.

Conclusions: Obtaining Shareholder consent is the next step in the process for the Ramsey Drive affordable housing development. This development will provide much needed affordable housing in Haldimand County.

Financial Implications: There are no direct financial implications for Norfolk County. According to the arbitrated cost share agreement between Haldimand County and Norfolk County for social housing, all municipal contributions towards this development are the responsibility of Haldimand County.

Discussions:

311 Ramsey Drive is a 56-unit, mixed-income affordable housing facility in Dunnville, and will have a mixture of market, affordable and rent-geared-to-income units. The proposed 5-storey building includes a mix of bachelor, one-bedroom, and two-bedroom units—29% of which will be fully accessible—as well as a ground-floor childcare centre, and offices for housing and community services. The project is designed to Passive House standards, targeting significant reductions in energy use and greenhouse gas emissions.

Key partnerships are in place, including a lease agreement with Young Women's Christian Association (YWCA) Hamilton to operate the childcare centre by end of 2026 and housing agreements are underway with Community Living Haldimand and

Haldimand-Norfolk Women's Services organizations to support vulnerable residents in our community.

Key project conditions have now been met, including final design, site approvals, confirmation of community partnerships and funding sources.

Financing for this development is a mix of municipal, provincial and federal funding. The municipal contribution of land and capital funding is being provided by Haldimand County. The details of the provincial and federal funding are currently the subject of a communications embargo and as such have been provided to Council by way of a closed session companion memo.

To finalize the financing for the project, consent of Haldimand and Norfolk Councils is required for the HNHC to enter into a funding agreement with CMHC. In accordance with provincial and federal funding program requirements, all funding agreements must be registered on the title of the property as liens, for which unanimous shareholder consent is also required.

The affordable housing development at Ramsey Drive is a significant step forward for HNHC in realizing the goals outlined in their regeneration plan. This is an example of a great partnership between HNHC, Haldimand County, Norfolk County as Service Manager, the provincial and federal governments. The development will provide much needed affordable housing in Haldimand County, Dunnville specifically, as well as community services including licensed childcare.

Finance Comments:

Norfolk County

There are no direct financial implications for Norfolk County, as a result of this report. The shareholder's agreement provides unanimous consent is required for the HNHC to take on debt financing and to have any liens registered against any of their properties. The municipal contribution of land and capital funding is being provided by Haldimand County.

Haldimand County

Haldimand County Council has authorized a number of financial supports related to this development including: transfer of unencumbered land at no cost, reimbursement of related fees to a maximum of \$400,000, a monetary contribution of \$4.6 million with an additional \$665,500 if necessary as well as grants equal to the applicable property taxes for the 42 housing units to be leased as "Affordable" (i.e. rent geared to income or below market rent units). Haldimand County has enacted a by-law to deem this project a Municipal Housing Facility and entered into a Municipal Capital Housing Facility Agreement with HNHC to govern and provide the aforementioned financial supports.

Interdepartmental Implications:

Haldimand County

As noted, Haldimand Council has approved several financial supports to facilitate this development to support increasing the availability of affordable housing units and other urgent supports in the community

Housing Services

A key goal of Haldimand and Norfolk's 10 year Housing and Homelessness Plan is to ensure there is adequate and appropriate supply of rental units for households with low incomes. Developing mixed-income communities is widely recognized as a best practice. This complex will include 14 rent-geared-to-income units, 28 affordable units priced at 80% of the Average Market Rent, and 14 market-rent units.

Children's Services

Haldimand and Norfolk Children's Services Directed Growth Plan identifies local space expansion targets, priority neighborhoods, and underserved and vulnerable populations. Dunnville is identified as a priority neighborhood and the child care centre located in Ramsey Drive will provide spaces to 10 infants, 15 toddlers and 16 preschoolers for a total of 41 new spaces within our system. The centre has been approved for enrollment in Canada Wide Early Learning and Child Care (CWELCC).

Consultation(s):

Norfolk County Corporate Services has been in regular discussions with HNHC, Flourish (HNHC's Development Consultant), Haldimand County and the Social Services & Housing Department throughout the design and development of the Ramsey Drive project.

Strategic Plan Linkage:

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

As the Consolidated Municipal Services Manager for housing and homelessness, and majority shareholder of the HNHC, Norfolk County plays an important role in supporting the development of new, affordable housing in both Norfolk and Haldimand Counties. Norfolk Staff will continue to work alongside Haldimand County and HNHC throughout the development and construction processes of this project.

Attachment(s):

- Not applicable

Approval:

Approved By:
Al Meneses, Chief Administrative Officer

Reviewed By:
Amy Fanning, CPA, Treasurer/Director of Finance
Mark Merritt, CPA, Chief Financial Officer, Haldimand County
Brian Davis, Acting Director of Social Services & Housing

Prepared By:
Heidy Van Dyk, General Manager of Corporate Services