

## Affordable Housing Grant & Incentive Chart

All programs applicable to Ontario and Niagara Region unless otherwise noted. Amounts shown are estimates or maximums as documented. Loan programs are noted separately from non-repayable grants.

Program	Estimated Value	Type	Notes & Eligibility
<b>Summary:</b> Grants / non-repayable (in document): ~\$5.33M   HST Rebate Recovery: ~\$3.5M   MLI Select: Millions in avoided interest (50 yrs)   Additional programs: AHF / ACLP / Niagara Regional			
<i>Programs included in your document</i>			
<b>CMHC SEED Funding</b>	<b>\$150,000</b>	Non-repayable grant + interest-free loan	Pre-development soft costs: accessibility audits, geotechnical study, Passive House energy modelling. National program — Niagara Region eligible.
<b>FCM Green Municipal Fund — Planning Grant</b>	<b>\$175,000</b>	Grant	Funds feasibility studies required for net-zero institutional buildings. Prerequisite for the \$500k GMF Capital Grant. All Ontario municipalities eligible.
<b>CMHC MLI Select (100-Point Pathway)</b>	<b>Millions in avoided interest over 50-year amortization</b>	Mortgage rate incentive	1% incentivized rate reduction over 50-year term. Passive House certification = very high probability of achieving 100 points. National program.
<b>FCM GMF Capital Grant</b>	<b>\$500,000</b>	Grant	Awarded for achieving ≥40% energy savings. Passive House (90% savings) makes this a high-probability win. Requires Planning Grant as prerequisite. All Ontario municipalities eligible.
<b>Development Charge Waivers</b>	<b>~\$1,400,000</b>	Municipal waiver	NOTE: Open Door Program as referenced is Toronto-specific. Niagara Region has its own DC waiver for non-profits (up to 100% of Regional DCs) — this entry must be reframed using the applicable Niagara municipality's DC exemption framework.
<b>HST Rebate Recovery (Purpose-Built Rental)</b>	<b>~\$3,500,000</b>	Federal tax rebate	13% HST on all construction labour and materials fully refundable under Purpose-Built Rental. The single largest non-debt capital injection in the project. Available Canada-wide.
<b>Federal Heritage Restoration Grant</b>	<b>\$500,000</b>	Grant	Earmarked for restoration of the West Heritage Anchor. Eligibility subject to confirmed federal or provincial heritage designation of the specific property.
<i>Additional programs identified — not in original document</i>			
<b>CMHC Affordable Housing Fund (AHF)</b>	<b>Variable — forgivable loans + contributions</b>	Forgivable loan / contribution	\$14.6B national program. Priority to vulnerable populations. Low-interest and forgivable loans for new affordable housing construction. Portal currently closed — monitor for next intake window. Ontario + Niagara eligible.
<b>CMHC Apartment Construction Loan Program (ACLP)</b>	<b>Variable — low-interest repayable loans</b>	Repayable low-interest loan	\$55B program. Fully repayable at very low rates. Designed to work in tandem with MLI Select — ACLP funds the construction, MLI Select insures the long-term financing. Active. Not referenced in original document — significant gap.
<b>Canada Greener Affordable Housing (CGAH)</b>	<b>Variable — loans + contributions</b>	Loan + contribution	Deep-energy retrofits and new affordable housing builds. Distributed \$38.7M to 161 Ontario projects in one recent funding round. Aligns directly with Passive House / energy efficiency goals. Active.
<b>Niagara Region DC Waiver (Non-Profit)</b>	<b>Up to 100% of Regional Development Charges</b>	Regional grant / waiver	Niagara-specific. Direct Niagara equivalent to the Toronto Open Door reference in the original document. Should replace or supplement the DC Waiver entry above. Active.

<b>Program</b>	<b>Estimated Value</b>	<b>Type</b>	<b>Notes &amp; Eligibility</b>
<b>Niagara Region DC Deferral</b>	<b>Deferral for duration of affordability</b>	Deferral	Niagara-specific. For projects with a Regional affordable housing agreement. Regional Development Charges deferred for as long as units remain affordable. Active.
<b>New Niagara Housing Incentive Program</b>	<b>TBD — program details pending</b>	Incentive (TBD)	Niagara-specific. Designed specifically for affordable and purpose-built rental — the exact profile of this project. Targeted January 2026 launch. Contact Niagara Region Housing Services directly to confirm current status and eligibility.
<b>Ontario Building Faster Fund</b>	<b>Variable — flows via municipality</b>	Provincial infrastructure grant	\$1.2B provincial program rewarding municipalities that meet housing targets. Purpose-built rental and affordable housing are eligible uses. Access through the applicable Niagara municipality. Active.
<b>Federal Lands Initiative (FLI)</b>	<b>Variable — land access / contribution</b>	Land access / contribution	Access to surplus federal lands and buildings for affordable housing development. Project-specific — only applicable if federal land is part of the site assembly. Worth investigating given the heritage anchor component.