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Policy & Strategy Committee Meeting Agenda

Tuesday, July 15, 2025 – 9:00 a.m.

MODL Council Chambers, 10 Allée Champlain Drive Cookville NS

- 1. Call to Order**
 - 1.1. Mi'kma'ki Territorial Acknowledgement
- 2. Announcements, Acknowledgements, Recognition**
- 3. Public Input (15 Minutes)**
- 4. Changes/Approval of Agenda (as circulated)**
- 5. Approval of Minutes – June 17, 2025 (as circulated)**
- 6. Business Arising from Minutes**
- 7. Presentations/Scheduled Times**
 - 7.1 Nova Scotia Community Solar Program.....**9:15 a.m. 1-18**
- 8. Referral from Committees/Council - Nil**
- 9. Staff Reports**
 - 9.1 Planning & Development**
 - 9.1.1 Housing Strategy Development 19-50
- 10. Mayor's/Deputy Mayor's/Councillors' Matters - Nil**
- 11. Added Items - Nil**
- 12. In Camera - Nil**
- 13. Adjournment**

The future is bright

Nova Scotia Community Solar Program Solar Project in the District of Lunenburg



July 2025



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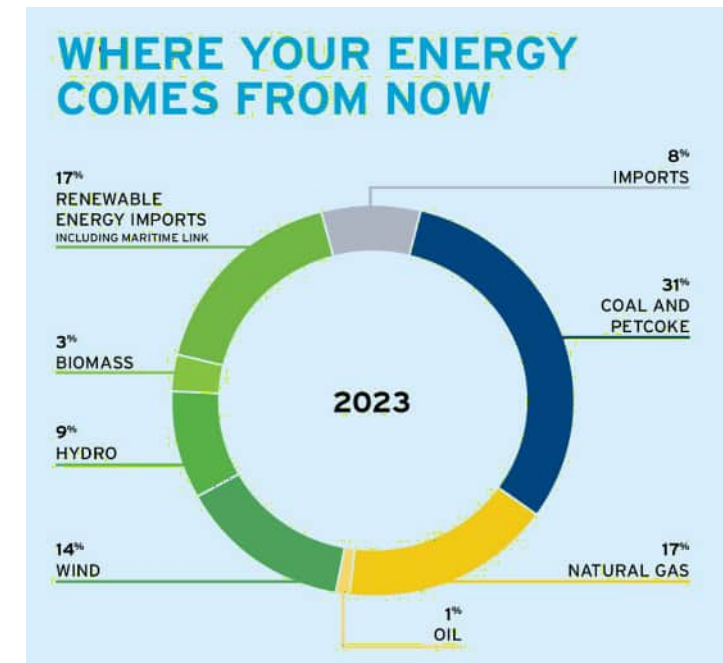
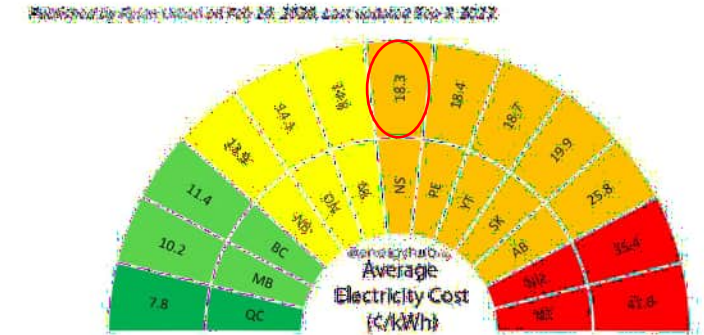


Community Solar Program
Company Information
The Site
Community Solar Development: Community Engagement, Municipal Support
Q&A

Nova Scotia Needs Renewable Energy

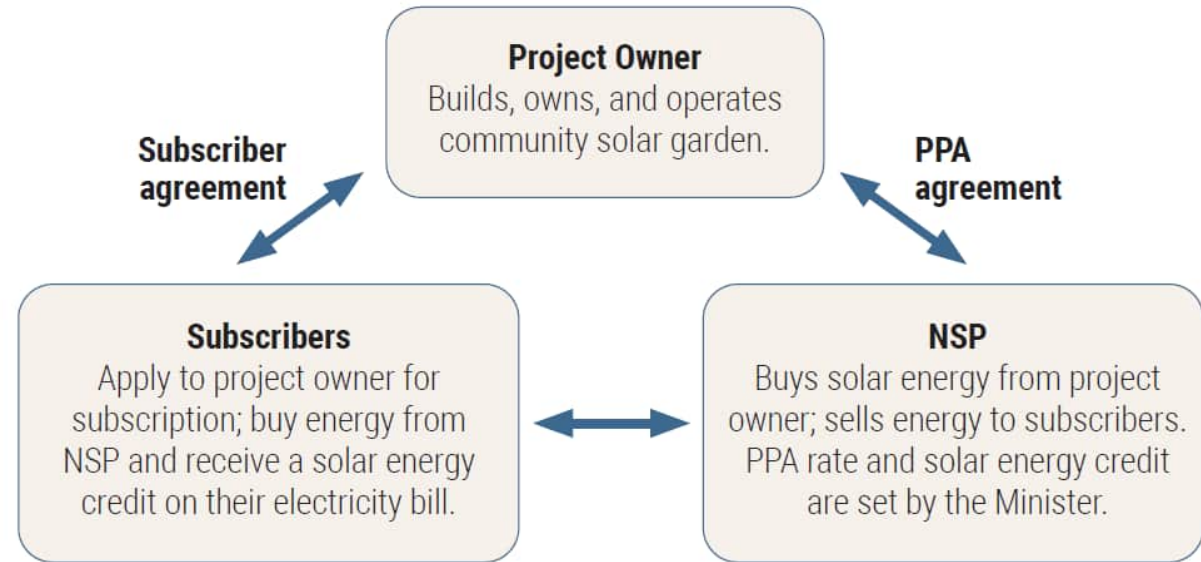
- ❖ NS has the following challenges:
 - High electricity price: Average \$0.183/kWh
 - High emission on electricity generation
 - Fossil fuel production: **31% of electricity from Coal; 17% from Natural Gas**
- ❖ NS passed **Environmental Goals and Climate Change Reduction Act** in October 2021. It contains 28 goals that will reduce greenhouse gas emissions, grow the green and circular economies, and move us to use the renewable energy.
- ❖ **Our Climate, Our Future: Nova Scotia's Climate Change Action Plan for Clean Growth** - most ambitious goals in Canada for cutting GHG emissions:
 - 53% below 2005 levels by 2030, net-zero, by 2050
- ❖ NS will get **80% of its electricity from renewable resources by 2030** by:
 - Rate-Based Procurement: 306 MW of Wind contracts issued in August 2022
 - Green Choice Program: 625 MW of Wind contracts issued in June 2024
 - **Community Solar Program: Up to 100 MW**

Electricity Prices in Canada 2023

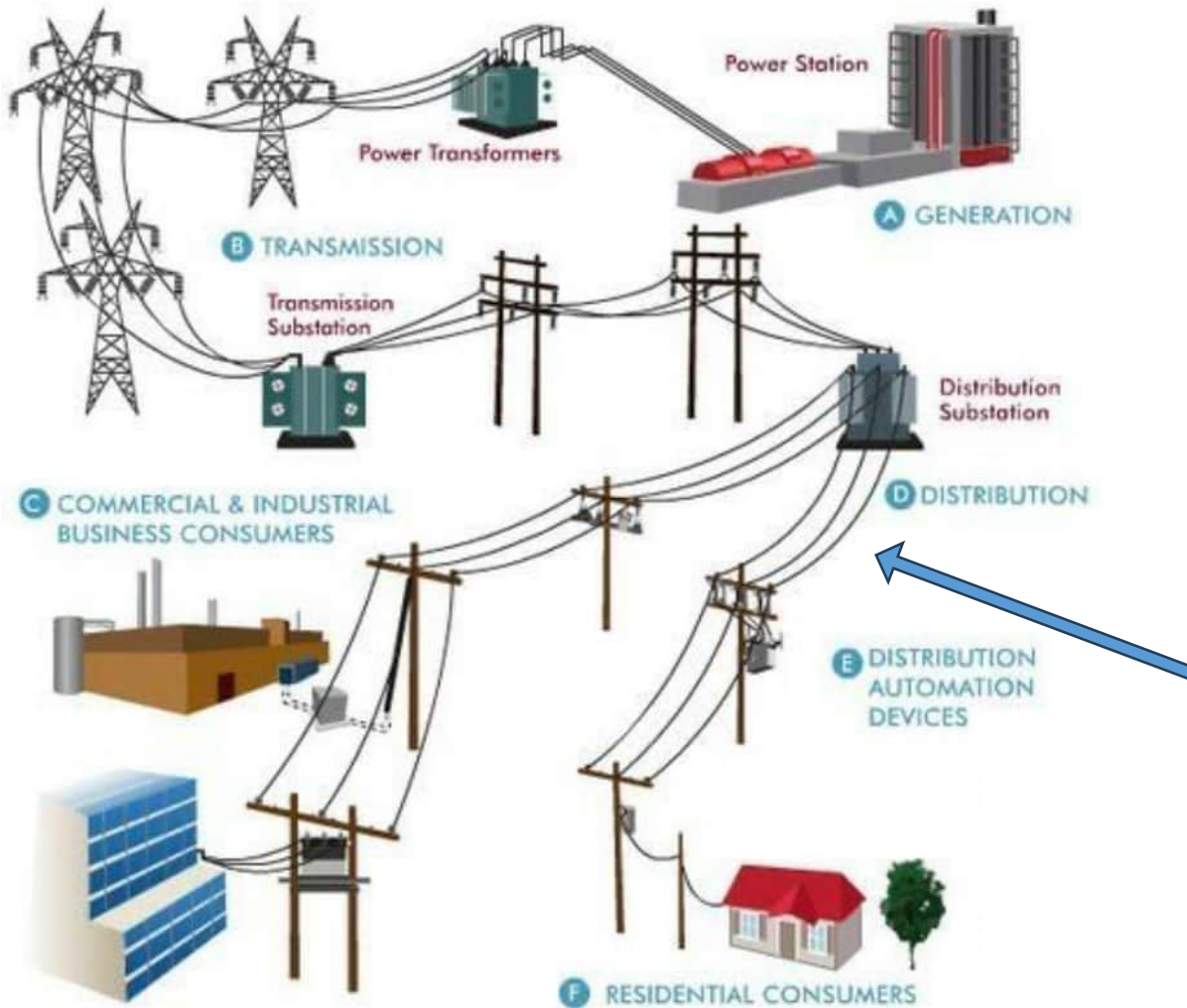


Nova Scotia's Community Solar Program

- ❖ The NS Community Solar Program seeks to expand solar energy to those residences or businesses who are interested in using green energy but unable to install solar PV panel
 - to build a community solar garden between 500 kW to 10 MW AC
 - Total Capacity for procurement: 100 MW AC
- ❖ How it works:
 - Project owners construct, generate and operate the community solar garden
 - Generated solar energy is connected to Nova Scotia Power Incorporated (NSPI)
 - Residences or businesses (Subscribers) enter a virtual subscriber agreement (PPA) with the Project Owner
 - NSPI administers the solar energy to subscribers, such as billing, payments
 - Project owners continue to engage subscribers and manage subscription
- ❖ Program was Launched on March 1, 2024. Review at first come first serve basis.
- ❖ Contract Term: 25 Years



Community Solar Project – Distribution Connected



- ❖ The Community Solar Project would be connected to the local distribution grid and will service the local community.
- ❖ It will help increase grid stability and resilience.



Community Solar Project Example

Community Benefits

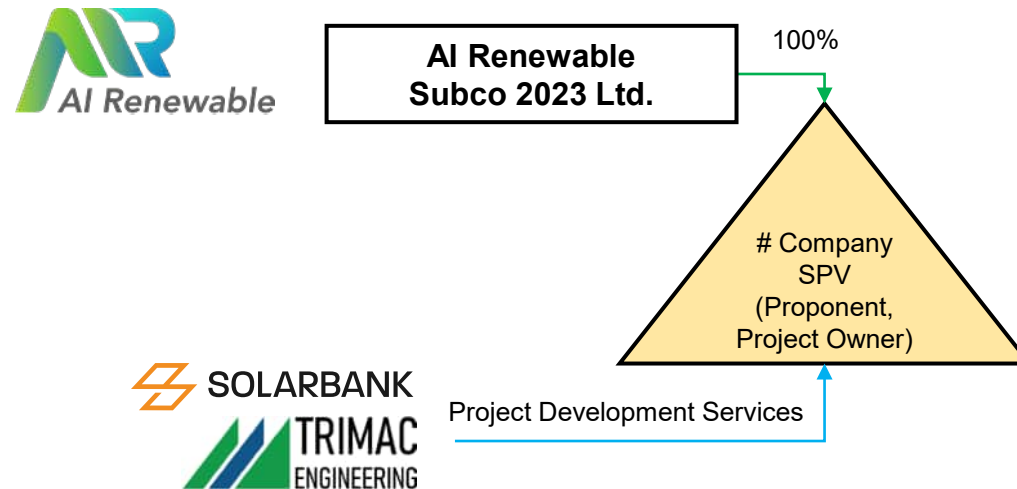
A community solar project in MODL has many **community benefits**, and can play a significant role in strengthening future renewable energy initiatives in the community in several ways:

- ❖ Energy Cost Savings: Subscriber will receive \$0.02/kWh credit on their bills for the solar electricity subscribed
 - approx. 10-15% off your NSP bill.
 - No commitment & no fees.
 - Priority Subscription offered to local community and other marginalized communities.
- ❖ Local green energy generation to increase grid resilience
- ❖ Reduce emissions (GHG)
- ❖ Local job creation and economic growth

The Proponent

Proponents

Proponent means a Person registered under the Community Solar Program for the purpose of applying for the process, who is responsible to develop, finance, own and operate the Project. For greater certainty, the Proponent must have a Controlling Interest in the Project at the time of Proposal submission and at the time that the Agreement is executed.



AI Renewable 2023 Limited Partnership

The AI Renewable 2023 LP, Is A **Flow-through** Limited Partnership, To invest on **Clean Infrastructure** and/or **Renewable** Energy Projects That Help To Reduce Energy Costs and GHG Emissions In Canada While Producing **Tax Benefits** And **Long-term Steady Cash Flows** For Investors.

MISSION STATEMENT:

To Be Part Of The Solution To Climate Change Through Tax-effective Sustainable Investments In Clean Infrastructure & Renewable Energy Technologies.



SolarBank Highlights

\$200M+
Project
Financing Managed

70 MWp+
Projects
Built

\$7.3M
Cash/
Investment

10,000+
Homes
Powered

1GWp+
Development
Pipeline

24/7/365
Control
Center

100+
Solar Plants Under
Management

EXPERIENCED DEVELOPER



10+ years experience in the Ontario, New York, and Maryland renewable energy markets

Experts in Engineering, Procurement & Construction (EPC)

100+ solar projects permitted, constructed and operating to date

EXCELLENT MANAGEMENT



An executive management team with 100+ years of combined experience in solar, clean and renewable technology, and finance

In-depth knowledge of energy markets and off-take contracts

ATTRACTIVE OPPORTUNITY



Project pipeline with long-term site control and limited permitting and operating risk

100% customer retention since inception with 90% government contracts and 10% C&I and municipal customers

LEADING RE+ MARKETS



Comprehensive understanding of regulatory climate, incentive programs and surging customer demand for Net-Zero

Access to low-cost development capital through U.S. and Canadian tax-advantage investment funds
























Full Vertical Integration

SolarBank's expertise at every stage makes us highly competitive on cost and volume, and long-term interests align with the community's.

Development

Grid Interconnection, AHJ Permitting, Environmental Approvals, Incentives & ITC, Power Purchase Agreements

EPC

Engineering, Procurement, Construction, COD/PTO

O&M

Operations & Maintenance, Subscriber Management, Asset Management



Origination

Policy and Financial Analysis, and Site Control

Financing

Equity, ITC & Debt, Construction Financing



Your trusted advisor for engineering projects.

At TriMac Engineering, we empower clients to tackle their most ambitious projects by delivering technical excellence. Our team of industry leading engineers, designers and technologists design and execute projects across industrial, commercial, and institutional sectors in Nova Scotia.

We don't just say we'll get the job done right, we prove it.

AREAS OF EXPERTISE



Mechanical Engineering



Electrical Engineering



Structural Engineering

PRINCIPAL ENGINEERS



Andrew MacNeil,
P.Eng. Senior Mechanical Engineer



Blair MacNeil,
P.Eng. Senior E&I Engineer



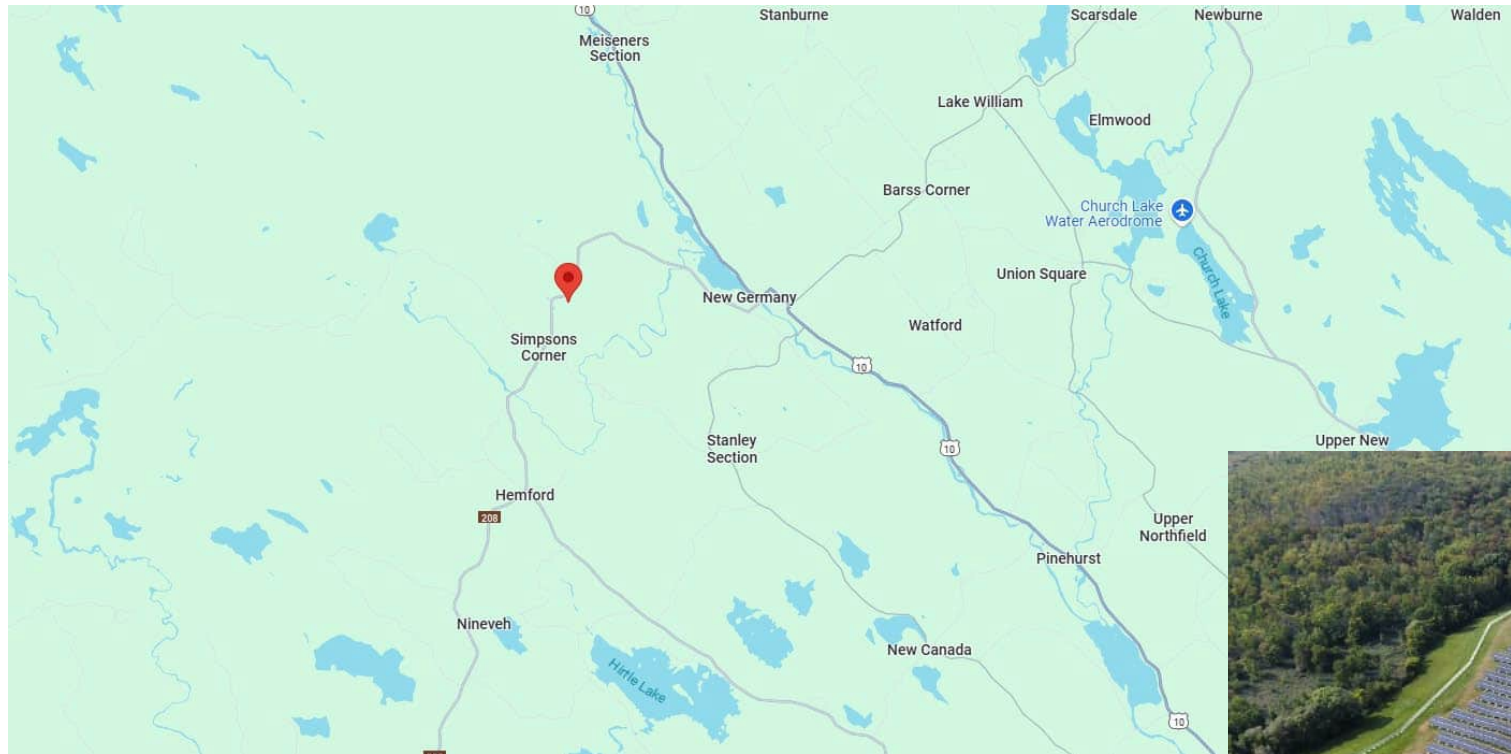
Joel MacNeil,
P.Eng. Senior Mechanical Engineer

AWARDS



Solar Project in MODL

- ❖ Red marker shows the Location of the Solar Project.
- ❖ Private lands with long-term Lease Agreements executed with the Landlord.



Community Solar Project Example

Community Solar Development

- ❖ The program first launched on March 1, 2024 and operates on a first-come, first-serve basis until the full 100MW is allocated. We are currently in the phase of preparing a proposal to submit to the Nova Scotia Community Solar Program for review.



- ❖ We have completed the site assessment, preliminary design and Preliminary Interconnection Assessment
- ❖ We are currently working on fulfilling the program engagement requirements, which include **Community Engagement and Municipal Support**, other preliminary feasibility studies, and checking with Planner for solar permitting requirements
- ❖ Once we have completed all application requirements, we will submit a proposal submission to the province
- ❖ If selected for a contract, detailed engineering work will commence after the contract is granted; and all protocols including, but not limited to site plan review, geotechnical study, Wetland Delineation, Detail Interconnection Studies and other requirements, will be followed

Community Solar Application Requirements

Community solar projects require activities/plans in the program application process. Examples include but are not limited to:

- **Community Engagement**
- First Nation Engagement
- Municipal Support Letter or Resolution
- Permitting
- Geotechnical Preliminary Assessment
- Preliminary Engineering and Design
- Subscription Management Plan
- Financing Plan
- Construction Plan
- Economic Viability and Risk Assessment
- Community Benefits
- Interconnection Preliminary Assessment

Community Engagement Plan

❖ For Public:

- **In-person** Public Meeting hosted near the project site; **On-line** Public Meeting
 - **MODL Meeting #1**
Monday, July 14, 2025 6:00 PM-7:30 PM
2121 Route 208, New Germany, NS (Hemford District Fire Department)
 - **MODL Meeting #2 Online**
Monday, July 28, 2025 6:00 PM-7:30 PM
Microsoft Teams Meeting
- **Website** Notification (<https://www.airenewable.ca/community-solar/modl-solar-project/>)
- Emailed or sent letter correspondence, notifying of project outline and public meeting to:
 - Residents and property owners near the site (around 60 letters)
 - The municipal staff and Council
 - Local District Councilor

❖ First Nations Engagement

❖ Marginalized Community Engagement

❖ Provided contact info for on-going inquiries and questions

Subscription Plan

Priority Subscription Plan

We are offering priority subscriptions to communities interested in green energy & energy savings

- ❖ Firstly, to the project's surrounding communities and marginalized communities, such as MODL local residences, low income or senior housing, First Nation community
- ❖ Second, to other communities in project adjacent areas and other marginalized communities
- ❖ Finally, to the general public and businesses for the excessive capacity

Next Step: Municipal Support Resolution or Letter

Together, we make our
planet a better place to live!

Thank You
Q&A

Contact:

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jmacneil@trimaceng.ca





Policy & Strategy Committee
Item #: 9.1.1
Date: July 15, 2025

Housing Strategy Development

Policy and Strategy Committee Discussion

DRAFT Presentation to the Council July 10, 2025



Agenda

- Questions for the Council to consider
- Background
- Defining the Issue
- Exploring solutions
- Discussion



Questions for the Council to consider

- How would Council **define the issue**?
 - What **outcomes** will a successful strategy produce?
- What **role** does council see for the Municipality?
 - What is Council's appetite for direct involvement?
- Are there concepts presented today that merit further exploration?
- Are there other potential solutions not yet explored that are of interest to Council?



Background



Types of Housing

Structure of housing ownership

- **Small scale rental**
 - Owned by individual landlords or small businesses
 - Often 1-3 units, landlords manage property directly
- **Large scale rental / REIT**
 - Owned by corporations or investment trusts
 - Offers professional property management
- **Homeownership**
 - Most common form of housing: “I own my home”
 - Around 90% of households in MODL own and live in their homes
- **Condo**
 - Individuals own units and share common areas
 - Managed by a condo corporation

Types of affordable housing

- **Subsidized private (tenant-based)**
 - Tenants pay a portion of rent, with the rest covered through ongoing subsidies
- **Subsidized private (developer-based)**
 - Developers receive incentives to include below-market units in housing projects
- **Subsidized public**
 - Owned and operated by a government authority
- **Non-profit**
 - Run by charities or associations
 - No profit motive
 - Targets low-income families
- **Cooperative**
 - Residents are shareholders in the housing corporation
 - Make decisions collectively and sign occupancy agreements



Affordability and Emerging Trends

Definitions of affordable

- **Affordable**
 - Housing is affordable if it costs <30% of pre-tax income
 - Includes rental, ownership, and co-op housing
- **Deeply affordable**
 - At least 40% below average market rent
- **Market rate**
 - No subsidy
 - Tenants pay full market value

Exploration of non-traditional housing & emerging trends

- **Recreational Vehicles (RVs)**
 - Mobile units with basic amenities
 - Not typically permitted for permanent residence
- **Modular**
 - Prefabricated homes assembled on-site
- **Tiny homes**
 - Compact, often mobile; <37m² per NS regulations
- **Cohousing**
 - Private units + shared community facilities
- **Green housing initiatives**
 - Focus on sustainability and energy efficiency
 - Examples: heat pumps, better windows, home insulation



Benefits & Issues of Affordable Housing Models

Type	Definition	Benefits	Issues
Subsidized Private (tenant-based)	<ul style="list-style-type: none"> • Tenants pay part of the rent (e.g. 30% of income) • Remaining cost is subsidized 	<p>Quicker to get up and going than other options</p> <ul style="list-style-type: none"> • Rapid deployment via rent supplements • Leverages existing private rental stock 	<p>Short term solution</p> <ul style="list-style-type: none"> • Does not increase permanent affordable housing • Relies on private vacancy • Not sustainable as a sole approach
Subsidized Private (developer-based)	<ul style="list-style-type: none"> • Developers receive financial incentives to provide below-market units for a fixed term 	<ul style="list-style-type: none"> • Supports creation of new affordable housing • Increases actual housing supply 	<ul style="list-style-type: none"> • Affordability often time limited (e.g. 20 years) • Depends on developer participation
Subsidized Public	<ul style="list-style-type: none"> • Government owns and manages housing • Tenants pay rent geared to income, often capped at 30% 	<p>Long term affordable</p> <ul style="list-style-type: none"> • Deep affordability for generations • Mostly provincially owned and controlled 	<p>Limited supply</p> <ul style="list-style-type: none"> • High cost of construction and repair • Dependent on upper government funding • Aging units and backlog maintenance

Benefits & Issues of Affordable Housing Models

Type	Definition	Benefits	Issues
Non-profit	<ul style="list-style-type: none"> • Housing owned or operated by non-profit groups (e.g., charities, housing associations) • Offer affordable homes without generating profit for owners or shareholders 	<p>Long term affordable</p> <ul style="list-style-type: none"> • Stable rents; reinvestment keeps rent low • Community legacy, the homes continue to serve local families at low cost • Leverage additional resources 	<p>Limited supply</p> <ul style="list-style-type: none"> • Small scale • Dependent on government funding cycles • Lack of capacity and technical expertise
Co-op	<ul style="list-style-type: none"> • Residents are members who co-own and co-govern the housing • Democratic communities where the residents make decisions on how the co-op operates 	<p>Community-led</p> <ul style="list-style-type: none"> • Democratic governance • Strong community engagement <p>Long term solution</p> <ul style="list-style-type: none"> • Cost-covering rent only • Provide affordability lasting well beyond the initial public investment 	<p>Requires interest and capacity in community</p> <ul style="list-style-type: none"> • Governance burden on residents • Conflict risks <p>Long development time</p> <ul style="list-style-type: none"> • Needs capital and expertise

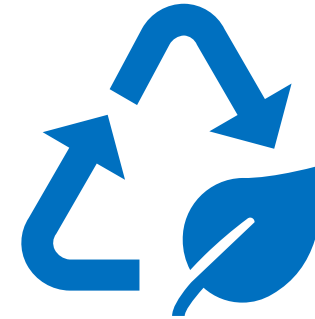
Provincial Goals and Priorities



Expand supply and improve affordability



Targeted support for those in need



Sustainable, inclusive growth

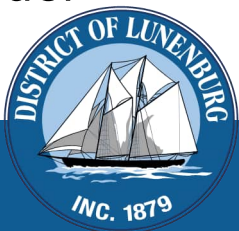
Provincial strategy

Notable Programs

- Land for Housing Initiative
- Housing for Healthcare Workers
- Secondary & Backyard Suite Incentive Program
- Indigenous and African Nova Scotian Housing Initiatives

Key Programs and Initiatives (2025-2028)

- Nova Scotia Priorities Housing Initiative (NSPHI)
 - A capital funding program to build and preserve affordable housing
 - Funds 236 new affordable units (below market rent for 15 years)
- Canada Community Housing Initiative (CCHI)
 - A federal-provincial program to renew public, non-profit, and co-op housing
 - Supports 11,615 social housing units across NS
- Canada-Nova Scotia Targeted Housing Benefit (CNSTHB)
 - A portable rent supplement for vulnerable tenants
 - Helps 10,000+ households afford rent
 - Includes a special stream for survivors of gender-based violence



Current Identified Gaps

- There are concerns with the 2023 Municipal Housing Needs Assessment
 - A market study is being conducted by MODL, due to be completed this Fall
 - The 2026 census will be critical for an up-to-date evaluation
- The Federal strategy is changing due to the recent election
 - While new/revised programs are expected, the specifics have not been settled for all relevant cases
- Housing in the rural context is far less studied
 - Researchers have stated that studies often approach 'rural' as a monolith – within MODL there are different rural areas



Defining the Issue



Theme 1: Lack of supply

- Most municipal plans were anticipating stable population
- General issues identified (e.g. CMHC report)
 - Expensive for owning, renting, and building
 - Consistently low rental vacancy rates
 - Building new housing is a slow process (relative to demand)
- Weak rental supply has consequences (for renters and owners)
 - "Hidden" housing issues (precarious, unsuitable, unfit, etc.)
- Persistent shortages have worsening impacts and entrench behaviour



Theme 2: Diversity of housing options

- MODL has high homeownership – 90% owner and 10% renter in 2021 (Municipal Housing Needs Assessment 2023)
 - While ownership is generally good, the lack of rental options can cause other municipal problems
- Changing and ageing demographics
 - Need for ageing in place – accessibility, community, support systems
 - Majority of current housing stock built for young working families
 - Housing suitability is a greater concern when moving is difficult



Theme 3: Affordability & Financialization

Financialization: characterized by growing market dominance of purely financial interests (owners or developers)

- Domestic and international examples show that strong financialization steers development in particular ways
 - Preference for condoism/renterism
 - Prioritizes either urban density or 'idyllic vacation home' development
- MODL has a variety of urban and rural areas which require different kinds of development to be appropriate and affordable
 - True Affordability requires that low-cost housing is readily available in many forms, in many areas



Theme 4: Issues facing non-market housing

- Small, but growing, community of developers (especially in NS)
 - Successful projects can be used as templates/guides
 - Limited financing, inexperienced boards, and deteriorating housing stock
- A high-cost environment compounds affordability challenges
 - Development slows over multiple projects for non-profit organizations
- Pre-development costs are substantial barriers
 - The priorities of these developments makes cost-recovery more difficult
- Poor coordination with government agencies reduces stability and long-term sustainability



Theme 5: Short-Term Rentals & Rural Homelessness

- **Short-term rentals reduce the availability of long-term housing in rural areas**
 - Airbnb and similar platforms are growing faster in rural areas than in cities
- **Rural homelessness is driven by a combination of housing scarcity, social stigma, and lack of support services**
 - Few affordable rentals and long waitlists
 - Limited public transit and social services
 - Shortages worsen rural equity issues (prejudice, auto-dependence, reputation loss and social networks, job security, etc.)
- **Current Landscape**
 - Short-Term Rentals in NS: 238 registered through the Province, 826 rooms in total (June 23, 2025)
 - Rural Homelessness and Housing Insecurity: 723 total intakes were reported, with 27.6% from MODL (South Shore Open Doors Association, February 2025)



Exploring Solutions



A note about Jurisdiction

Responsibility for housing is split between all levels of government

- Federal: National strategy, CMHC, financial support programs
- Provincial: Housing strategy, housing programs, affordable housing strategy, land-use framework, managing public housing etc.
- Municipal: Regulations (e.g. Subdivision by-law, zoning), development approval, setting property taxes, etc.

The Provincial government holds the primary responsibility for housing and wields the most direct influence over it



Lessons to learn from academia

- **Ren Thomas (Publications and interview)**

- Local coordination and alignment with provincial programs were vital
 - Alignment helps communities access funding more easily and ensure projects meet government priorities
- Regional housing committees improve communication and program delivery
 - These committees create forums for municipalities and non-profits to share knowledge and identify shared challenges
 - Committees help align planning across jurisdictions, increasing efficiency in rural housing responses
- There is diversity in attempted solutions from directly building housing stock to managing portfolios, designating non-profits, and business partnerships
 - Municipalities use different combinations of policy tools, from capital grants to incentives tailored to local markets
 - Non-profits increasingly act as developers, using partnerships and fundraising to fill gaps in capacity and financing



Municipal Juriscan summary

Juriscan covered the counties of NS, some towns, and other municipalities similar to MODL

- Outcomes desired
 - Increased housing stock and variety of housing
- Approaches
 - Reduce permitting process, waive fees, divest municipal lands
- Difficulties
 - Sudden population increase, ageing demographics, prior low vacancy rates, and a lack of immediate construction capacity



Current MODL Actions

- Collaboration with towns
 - Municipal Joint Services Board (Waste management, I.T., H.R. services)
 - Water and Wastewater service sharing agreements (Bridgewater, Lunenburg)
 - Extending Bridgewater transit network (currently being investigated)
 - Joint Regional Growth Management Committee
- Supports for development
 - Use of municipal land for housing (e.g. Stonemont, FH apartments, surplus property)
 - Work with developers on higher density projects (e.g. 23-unit land lease community in Cookville)
- Municipal-wide land use planning (Currently in review)



Mapping of Case Studies to Themes

	Theme 1 Lack of supply	Theme 2 Diversity of housing options	Theme 3 Affordability & Financialization	Theme 4 Issues facing non-market housing	Theme 5 Short-term rentals & Rural homelessness
ANS Housing Strategy	✓	✓	✓	✓	✓
Lawrence Street Project (Queens)	✓	✓		✓	
CRD Rural Housing (BC)	✓			✓	
Affordable Housing Development Navigator Program				✓	
Strait Area AtHome (NS)				✓	
12 Neighbour Tiny Homes (NB)		✓			✓
Rent-to-Own Program (Bahamas)		41	✓		

Case Study: African Nova Scotian Housing Strategy (All themes)

Holistic approach to housing and community building in response to the 2021 NS provincial housing report

Four "Big Moves"

1. Community Bank and Incubator (Themes 1 and 4)
2. Community Land Trust (Themes 1, 2, and 3)
3. Housing Development Toolkit (Themes 4 and 5)
4. Housing Hub (Theme 5)

Three Takeaway Themes (from the action items)

- i. Consolidate resources into one point of access
- ii. Facilitate/educate about the development process
- iii. Focus on improving quality



Case Study: Lawrence Street Project, Region of Queens Municipality



Themes 1 & 2

- 30 units currently in construction
- Approx. 100 planned within 5 years
- Includes 1-, 2-, and 3-bedroom units
 - Focus on senior housing, accessibility, and Passive House design

Theme 4

Municipal Support:

- Region of Queens Municipality leased the land for \$1
- Re-zoned the lots
- Provided approx. \$203,000 in pre-development funding

CMHC's Co-operative Housing Development Program provided repayable/forgivable loans as funding

Case Study: CRD Rural Housing Program, BC (Themes 1 & 4)

Core information

- A 2025-2026 pilot program for Salt Spring and the Southern Gulf Islands
- Led by the Capital Regional District (CRD), which oversees regional services for 13 municipalities and 3 electoral areas

Navigator program

- CRD to hire a dedicated housing coordinator to assist throughout the 2-year pilot
- Housing coordinator will:
 - Administer pilot funding
 - Assist with zoning, permits, funding applications and compliance
 - Support non-profit developers, residents and local builders

Accessory Dwelling Unit (ADU) Incentive Program

- Provides eligible homeowners with 50% of the cost to build an ADU (up to \$40,000)
 - Grant is received after unit completion
 - Units cannot be rented to family, left vacant, used non-residentially, or used as short-term rentals
- In exchange, owners must commit to non-market rents for five years
 - Rents must follow Provincial Rental Income Limits for 5 years, even if tenants change
- Comparison: BC's Program vs. NS's Secondary Suite
 - Both offer up to 50% of costs (max \$40,000)
 - BC requires 5 yrs of non-market rent; NS does not regulate rent level
 - BC prohibits renting to family members; NS allows either family caregiving or low-income tenancy



Case Study: Affordable Housing Development Navigator Program, Public Good Society of Dartmouth (Theme 4)

Core Information

- Community-focused organization within Dartmouth North
- AHDNP program ran 2021-2022, involving 5 non-profit agencies

Key Focus

- Consolidating resources for affordable housing efforts in the Dartmouth North community

Navigator Program

- Contracted one part-time development manager to facilitate
- Provided resources, workshops, specialized information, and a network
- Facilitated the efforts of local non-profits, educating and guiding project development, applications, and follow-through



Case Study: Strait Area AtHome Housing Association, NS (Theme 4)

Core Information

- A newly created (May 2025) non-profit housing association in the Strait of Canso area (southeastern Cape Breton)
- Jointly established by
 - Strait Area Chamber of Commerce
 - Richmond County
 - Town of Port Hawkesbury
- Aims to address rural housing challenges outside urban containment boundaries

Key Focus

- **Community-led housing expansion initiative**
 - Originally focused on Port Hawkesbury, now expanded to include Richmond County
 - Seeks to engage the business community in addressing the housing gap
 - Project launch aims to mobilize private sector participation in housing solutions
- **Multi-stakeholder Coordination**
 - The association is not led by a single government entity
 - Involves: elected officials, government staff, private developers, local community members



Case Study: 12 Neighbours Tiny Homes, NB (Themes 2 & 5)

Core information

- A non-profit tiny home community located in Fredericton, NB
 - Initiated in 2021 by social entrepreneur Marcel LeBrun
 - Total investment: \$13 million
 - Mission: “achieve lasting transformation in reducing poverty and homelessness”
- Plans to build 99 modular tiny homes, with over 96 units completed by 2024
 - Each unit is between 200-250 square feet, equipped with a kitchen, full bathroom, living room and a bedroom
 - Rent is kept at 30% of income

Key focus

- Provides safe, permanent and affordable housing
 - The homes are rental units that are subsidized by Social Development
 - All referrals for subsidized houses are from the NB Housing waiting list
- Delivers services such as addiction recovery, education and skills training to support residents’ independence
 - Includes onsite employment options like a café to offer job opportunities and income pathways



Case Study: Rent-to-Own: A Place to Call Home, Bahamas (Theme 3)

Core information

- Launched in October 2022 by the Department of Housing
 - Pilot Phase rolled out in Abaco, with expansion to other islands
 - Aim to provide a sustainable path to homeownership and empower Bahamians through financial education
- Initial pilot constructed 50 homes
 - Home models are available in 2-bed/1-bath and 3-bed/2-bath configurations
 - Occupancy agreements lasting up to 36 months

Key focus

- Offers working and self-employed people a financially viable path to homeownership
 - The 5% down payment will be made through monthly payments by the applicant
 - Converting rent payments into mortgage down-payment credits over a fixed-term occupancy
- Integrates mandatory education and counselling
 - Applicants must complete a Homeownership Empowerment Course that provides financial training on savings, budgeting and planning

Comparison: Canada's Rent-to-Own

- Canada currently does not have a nationally coordinated, government-led rent-to-own program
- Most initiatives are offered by private companies



Discussion



Questions for the Council to consider

- How would Council **define the issue**?
 - What **outcomes** will a successful strategy produce?
- What **role** does council see for the Municipality?
 - What is Council's appetite for direct involvement?
- Are there concepts presented today that merit further exploration?
- Are there other potential solutions not yet explored that are of interest to Council?

