



MUSKOKA AFFORDABLE HOUSING INITIATIVES PROGRAM (MAHIP)

APPLICATION

Information

This application is intended for proponents (private, non-profit, or public) who have a defined affordable housing project in Muskoka and are seeking MAHIP Capital Incentive funding. Incomplete applications may be delayed or returned.

Application Information

Applications will be reviewed by a multi-disciplinary team of District staff for eligibility, completeness, and alignment with the pre-set evaluation criteria. Additional information may be requested during the review process.

Funding recommendations are subject to available program budget and approval by District Council. Submission of an application for funding does not guarantee funding approval. Successful applicants will be required to enter into a Funding Agreement with the District and security must be registered on title before any MAHIP capital funds are released.

Refer to “Supporting Documents Required” at the end of this application for the complete list of documents that must be submitted.

Refer to “Additional Details” at the end of this application to provide a detailed description of your proposed project, including information about the site, construction readiness, project concept (building and unit size and type, energy provisions, accessibility features, etc.), development schedule (proposed implementation plan and schedule), drawings, additional financing details, etc.

The District of Muskoka reserves the right to reject or decline any or all applications submitted or to request additional information.

MUSKOKA AFFORDABLE HOUSING INITIATIVES PROGRAM (MAHIP)

Proponent Type

☐ Private Sector	☐ Private Non-Profit
☐ Joint Venture/Partnership	☐ Other: Specify:
Charitable Number (if applicable):	

Construction Type

☐ New Construction of Multi-Residential Units	☐ Construction/creation of new Additional Residential Unit(s) (ARU/secondary suite – new structure or within existing structure)
☐ Conversion of Non-Residential Properties/Space to Rental Housing	☐ Additions to Existing Rental Properties

Applicant Information	Address & Postal Code	Contact information
Registered Owners:		E-mail Phone #
Agent:		E-mail Phone #
Ontario Land Surveyor:		E-mail Phone #

Corporation Name (please attach copy of incorporation documents including Corporate Profile Report that shows active status):

Subject Property Information

Lot(s):	Concession(s):	Ward:
Town/Municipality:	Reference Plan No.:	Part(s):
Assessment Roll No.:	Address:	Postal Code:

Are there any existing easements or restrictive covenants affecting the subject property? If yes, please describe and also indicate them on the accompanying site plan:	☐ Yes	☐ No	
Has this property previously received any renovation program assistance (RRAP, Ontario Renovates, AHP, MAHIP)? If yes, please specify the program and date:	☐ Yes	☐ No	☐ Unknown
Do you intend to apply for other financial assistance or funding from any other federal, provincial or municipal incentive programs? If yes, please specify the program and date:	☐ Yes	☐ No	☐ Unknown

Existing Uses of Property:	
☐ Residential	☐ Institutional
☐ Industrial	☐ Vacant
☐ Commercial	☐ Other
Muskoka Official Plan Designation:	
☐ Urban Centre	☐ Community Area
☐ Special Policy Area	☐ Rural
Please indicate proximity to services (e.g. grocery store, hospital, etc.):	Km:
Please indicate proximity to closest public transport system:	Km:
Age of existing building (if applicable):	

Application – Muskoka Affordable Housing Initiatives Program – Capital Incentives

Are the property taxes paid up to date? (please attach proof)		☐ Yes	☐ No
Insurance payments up to date? (please attach proof)		☐ Yes	☐ No
Are all mortgage payments up to date? (please attach proof including listing and particulars of any current mortgages)		☐ Yes	☐ No
Is the dwelling on a Reserve?		☐ Yes	☐ No
Current Market Value \$	Post Construction Market Value \$		
Please attach a current property valuation prepared and completed by a certified accredited professional land appraiser. (please attach proof). Valuations must be dated within 1 year of the date on the application. Valuations must be completed by an “arm’s length” third party having no conflict of interest with the respondent and/or project.			
Is further division or development of any of the lots, blocks or retained lands contemplated? If yes, please describe:		☐ Yes	☐ No
Is the property currently on full municipal services?		☐ Yes	☐ No
Is access to the property on a year-round publicly maintained road?		☐ Yes	☐ No
Can the site accommodate on-site parking in accordance with local zoning by-laws?		☐ Yes	☐ No
Will legal ownership of the property be transferred from the current owner to a corporation before or during development? If yes, please describe:		☐ Yes	☐ No

Zoning and Regulatory Approvals

Current Zoning:		
Does the proposed project comply with the current zoning of the property?	☐ Yes	☐ No
Have you conducted a pre-consultation meeting with your local municipality (town or township)?	☐ Yes	☐ No
Based on the pre-consultation meeting, please list all studies completed and any studies outstanding and their status:		
Completed studies:		
Outstanding studies:	Status:	Expected completion dates:
☐ Municipal verification that the proposal complies with local zoning by-law or community planning permit in effect or a copy of an approved building permit.		
☐ Municipal verification that sufficient water and sewer capacity is available to service the development or a copy of an approved connection permit or servicing agreement.		
ZBA/CPPS#:	OPA#	
Have all applicable regulatory approvals been obtained? If yes, please attach supporting documentation. If no, have all required applications been submitted and please describe which approvals are outstanding including any upcoming meeting dates:	☐ Yes	☐ No

Description of Proposed Project

Proposed Building Type:		
☐ Mixed Use	☐ Single Family Detached	☐ Semi-Detached
☐ Duplex	☐ Townhouse	☐ Modular Home
☐ Elevator Apartment	☐ Walkup Apartment	☐ Other
Proposed number of stories:		Proposed residential gross floor area (sq.ft or m ²):
Proposed Project Density (units per hectare):		Min/Max allowable density (units per hectare):
Please describe the intended method of construction:		
With this project utilize modular construction technologies? If yes, please describe.		☐ Yes ☐ No
If mixed-use please specify the intended use of the non-residential space and size expressed both in sq. ft. and percentage of total gross floor area:		

Unit mix/description:

Unit Types	Total number of Units in the Project:	Proposed unit size (sq.ft or m ²):	Number of units proposed for MAHIP funding
Studio:			
Studio (A)			
1 Bedroom			
1 Bedroom (A)			
2 Bedroom			
2 Bedroom (A)			
3 Bedroom			
3 Bedroom (A)			
Total Number of Units	0		0

(A) denotes Accessible/Barrier-free

Is condominium registration contemplated:	☐ Yes	☐ No
Is a Life Lease contemplated:	☐ Yes	☐ No
Are any of the units intended for use as Staff Housing:	☐ Yes	☐ No
Are any proposed tenancies conditional on employment with the landlord? (staff/workforce housing): If yes, please describe:	☐ Yes	☐ No
Has a preliminary construction schedule been prepared showing key milestones?	☐ Yes	☐ No
Please provide expected construction start and substantial completion dates:	Start Date	Completion Date:

Client Group(s) Served:			
Please indicate if newly developed units would be prioritized for any the following categories:			
☐ Singles	☐ Seniors	☐ Mixed	
☐ Family	☐ Accessible / Special Needs	☐ LGBTQIA2S+	
☐ Women and Children Fleeing Domestic Violence	☐ Homelessness or at risk	☐ Indigenous persons	
☐ Youth (16-24)	☐ Women, Trans, Non-Binary	☐ Recent Immigrants and Refugees/Newcomers	
Rationale for target:			
Would you be agreeable to entering into a memorandum of understanding to have the District as first point of contact to place an affordable housing applicant in the unit?		☐ Yes	☐ No
Describe the accessibility provisions and the extent of the project serving individuals with disabilities:			
Describe any specific energy efficiency provisions that have been included in the design. Provide an energy management plan summary showing the impact on initial construction costs and long-term operating expenses:			

Outline standards exceeding Ontario Building Code requirements (e.g. accessibility, energy efficiency). Please quote sections for each:

Ontario Building Code:	Proposed efficiency:	% above OBC:

Does your site plan clearly designate a pick-up/drop-off zone suitable for future public transit stops?	☐ Yes	☐ No
Does your site plan include a continuous, accessible pedestrian route that has the potential to connect to existing or future pathways?	☐ Yes	☐ No
Will apprentices be employed in the construction of the units? If yes, the number of apprentices to be employed:	☐ Yes	☐ No
Indicate which trade(s) would be represented through employed apprentices:		
Will the local workforce be employed in the construction of the units? If yes, describe how you will ensure these commitments are implemented in practice:	☐ Yes	☐ No

Proponent Information

Have you previously acted as the lead proponent on a residential construction project?	☐ Yes	☐ No
If yes, how many projects have you completed as the lead proponent in the last 10 years:	# of Projects	
Of those, how many were multi-unit residential buildings (5 or more units):	# of Projects	
Have you completed any projects that utilized government housing funding or initiatives (e.g. RRAP, Ontario Renovates, AHP, MAHIP):	☐ Yes	☐ No
Have all residential projects you led in the last 10 years been completed and occupied:	☐ Yes	☐ No
Proponent Experience and Capacity		
Proponent must demonstrate the capacity and financial ability to develop and manage affordable rental housing. Provide evidence of financial competence and a proven track record, including details of similar projects (budget, actual costs, size, scheduled and actual completion dates, financial sources), references, and familiarity with social and neighborhood factors. Details of capacity and financial ability:		

Joint Venture/Partnership Information (if applicable)

List all partner organizations and their involvement, include written confirmation of other program funding from partners, if applicable. Provide evidence of a successful track record and financial competence for any/all partners involved. Provide copy of partnership agreement or memorandum of understanding. Partnership Information:

- ☐ Copy of partnership agreement or memorandum of understanding attached
- ☐ Current and previous years' audited financial statements and bank statements attached
- ☐ Not applicable
- ☐ Where there is one registered owner and the spouse of this owner has a matrimonial interest in the property, the owner and the spouse must sign the application form (secondary suites + 1 to 6 units)

Private sector applicants must provide proof of equity

Equity contribution (for this project):

Amount: \$	Percent of Project Cost:
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MAHIP Capital Incentive Funding Request

What type and amount of funding is being requested?

Multi-Residential Rental Units			
Funding Amount/Unit	Affordability Period	# of Units	Total Funding Requested
\$15,000	7 Years		\$ 0.00
\$40,000	10 Years		\$ 0.00
\$80,000	20 Years		\$ 0.00
\$100,000	25 Years		\$ 0.00

Additional Residential Units			
Funding Amount/Unit	Affordability Period	# of Units	Total Funding Requested
\$40,000	10 Years		\$ 0.00
\$50,000	15 Years		\$ 0.00

Funding from other sources

Is funding from other sources, in any form (e.g. grants, consumer rebates, mortgage financing, etc.) received or expected to be received, (including any funding applied for) for work that may be covered through other funding must be disclosed. If yes, please specify in Estimated Project Cost table below.	☐ Yes	☐ No
I will be seeking/have sought funding from other sources for construction (e.g. grants, consumer rebates, etc.). If yes, please provide a detailed explanation and supporting documentation (i.e. letters of participation, funding commitment letters, etc.).	☐ Yes	☐ No

Project Capital Budget

Estimated Project Cost Details

Item	Cost	Income & Financing	Amount
Land Acquisition and Servicing		Owner contribution	
Soft Costs, Fees, and Charges (e.g. legal fees) Please Specify		Other Financing (i.e. loan), please specify	
Total estimated hard construction costs including taxes:		Other Government Capital Funding/Grants, please specify	
Estimated other costs (e.g. landscaping) Please specify:		Muskoka Affordable Housing Initiatives Funding Amount requested	
Estimated Total Costs for Construction:	\$ 0.00	Total funding & other finances (equal to estimated total costs):	\$ 0.00

Proposed Rents for units requesting MAHIP Funding: (Alternative Average Market Rental details can be found at this [link](#))

Unit Type	Number of units	Proposed Rent	Utilities Included in rent				Utilities paid by tenant			
			Heat	Hydro	Gas	Water	Heat	Hydro	Gas	Water
Studio			☐	☐	☐	☐	☐	☐	☐	☐
1 Bedroom			☐	☐	☐	☐	☐	☐	☐	☐
2 Bedroom			☐	☐	☐	☐	☐	☐	☐	☐
3 Bedroom			☐	☐	☐	☐	☐	☐	☐	☐

Additional Details

Applicants are encouraged to review other capital incentive and post construction funding programs that may be available in addition to MAHIP. Information about additional housing and homelessness funding opportunities is available on the District of Muskoka website.

Applicants are encouraged to also contact the local area municipality to ask about any further municipal grants, fee reductions, or other financial incentives that may be available for housing projects.

Below, please provide a detailed description of your proposed project, including information about site details, construction readiness, project concept (building and unit size and type, energy provisions, accessibility features, etc.), development schedule (proposed implementation plan and schedule), additional financing details, etc. For conversion/renovation projects, please include pictures of current structure.

Terms and Conditions

I/We acknowledge and understand that the following terms and conditions shall apply to this application and, if assistance is approved, to any subsequent funding:

1. Any labour charges from the applicant or members of the applicant's family are not eligible.
2. The amount of capital incentive funding is based on the cost of the District of Muskoka approved project as described in this application.
3. The entire amount of MAHIP capital incentive funding, if approved, may only be used to finance the District of Muskoka approved construction at the location identified on page 1 of this application form.
4. The capital incentive funding will be subject to the terms and conditions set out in the Affordable Housing Project Facility Agreement and any funding related documentation (e.g. mortgage). Appropriate security will be registered on title and discharged when all requirements have been met.
5. If any information in the application is incorrect or false, the District of Muskoka may cancel the application.
6. If any terms and conditions of the capital incentive funding agreement are not met, the District of Muskoka shall have the right to seek recovery of any funds dispersed.
7. All work must be done in accordance with all applicable local, municipal, and/or provincial legislation (i.e. zoning, building & fire codes, etc.)
8. Funds will be dispersed in accordance with the Affordable Housing Project Facility Agreement.
9. Construction shall commence within 120 days of execution of the Affordable Housing Project Facility Agreement, unless otherwise agreed to by the District of Muskoka.

Declaration and Consent

I/We hereby confirm that to the best of my/our knowledge the information provided is complete and accurate in every respect.

I/We hereby confirm that I am/we are the owner(s) of the property identified on page 1 and no other person is an owner.

I/We hereby confirm that The District of Muskoka and/or its authorized representatives or agents may carry out the necessary enquiries for the purpose of confirming the information provided in this application form.

I/We give the District of Muskoka permission to check the information that I/we have given them with the person or agency who can confirm the information and to provide such further information and/or documents as the District of Muskoka may request in this regard.

I/We acknowledge that personal information submitted on and with this Application, is collected by The District of Muskoka to be used only to: contact the applicant(s) about the Program; determine eligibility; and to make application under this program.

I/We hereby authorize the inspection of this property as required, on the understanding that any inspections conducted by the District of Muskoka and/or its authorized representatives are for internal administrative purposes only, and provide no guarantee or assurance of compliance with any applicable building codes or standards.

I/We hereby acknowledge that when funding is granted, we cannot claim the cost of the work covered by the capital incentive funding for any Provincial Tax Rebate programs.

The District of Muskoka reserves the right to reject or decline any or all applications submitted or to request additional information.

I/We have read, understood and agree to the terms and conditions listed above.

Name (please print)	Signature	Date

The information on this form or any attachments hereto will be used to determine initial and ongoing eligibility for MAHIP program funding and is collected in accordance with the Municipal Freedom of Information and Protection of Privacy Act, R.S.O. 1990, c.56 (“MFFIPA”). Questions about the collection or release of this information should be directed to: The District Municipality of Muskoka, 70 Pine Street, Bracebridge, ON, P1L 1N3 or by telephone at 705-645-2412.

Completed application forms will be kept on file until the application is approved or is withdrawn by the applicant. If your application is not complete or documents are missing, you will be contacted by phone or email.

If you have any questions about this application, please contact:
Affordable Housing Department at 705-645-2412 Ex 4410 or
affordablehousing@muskoka.on.ca.

Supporting documentation Required

Completed application form with all of the required signatures

- ☐ All persons registered on title to the property must sign the application form. (secondary suite + 1 to 6 units)
- ☐ Copies of specifications and one copy of drawings showing at minimum the site plan, configuration of units, elevators, number of parking spaces, amenity space, and any wheelchair-accessible features (as per building permit application requirements)
- ☐ Development schedule showing key dates
- ☐ Copies of all required regulatory approvals obtained to date, including (as applicable):
- ☐ Municipal verification that the proposal complies with local zoning by-law or community planning permit in effect or a copy of an approved building permit.
- ☐ Municipal verification that sufficient water and sewer capacity is available to service the development or a copy of an approved connection permit or servicing agreement.
- ☐ Demolition Permit (if applicable)
- ☐ Photo ID for all persons who have signed the application
- ☐ Articles of Incorporation (for corporations)
- ☐ Corporate Profile Report that shows active status (for corporations)
- ☐ Energy management plan (if required for this project)
- ☐ Property valuation letter
- ☐ Proof of equity (private sector only)
- ☐ Evidence of financial sustainability (non-profit applicants)
- ☐ Proof of mortgage in good standing – statement from mortgagor(s)
- ☐ Proof of property taxes in good standing (statement from Town/Municipality)
- ☐ Current insurance certificate
- ☐ Documentation of funding from other sources (if applicable)
- ☐ Picture of structure (for renovation/conversion projects)