2017

Home For Good (HFG)
Program Guidelines

Ontario Ministry of Housing
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TABLE OF CONTENTS

Introduction 1

Provincial Context 2

Supportive Housing Definition 5

Program Vision and Objective 5

Service Manager Participation and Funding Allocations 6

Service Manager Program Delivery 7

- Eligibility Criteria – Recipients 8
- Eligible Use of Funds – Operating Funding 9
- Operating Payment Process 10
- Stacking – Operating Funding 10
- Eligible Use of Funds – Capital Funding 11
- Capital Project Submission Process 12
- Stacking – Capital Funding 13
- Capital Project Approval Process 14
- Capital Project Payment Process – Affordability Payments 14
- Project Funding 15
- Affordability Criteria and Rents 16
- General Program Requirements 17
- Contributions by Others 17
- Energy Efficiency 18
- Suite Meters 18
- Indemnification and Repayment 18
- Capital Project Reporting 18

Accountability and Reporting 19

- Transfer Payment Agreement (TPA) 19
- Take-Up Plan (TUP) and Quarterly Reports – Applies to Operating Funding Only 19
- French Language Services Act Compliance 19

Roles and Responsibilities 21

Important Dates 22

Appendix A: Examples of Eligible Support Services 23

Appendix B: French Language Services Report and Designated Areas 25

Appendix C: Ministry of Housing Contacts 29

Appendix D: MCSS / MCYS Contacts 31

Appendix E: LHIN Contacts 33

Appendix F: Map of LHIN Regions 35

Introduction

Supportive housing is widely recognized as being a key component to assisting people living with complex physical and mental health challenges to achieve and maintain housing stability. When delivered appropriately, supportive housing is proven to prevent homelessness and to assist people with lived experience of homelessness to secure and maintain housing.

As part of the 2016 Budget and the Long-Term Affordable Housing Strategy (LTAHS) Update, the Province of Ontario reaffirmed its goal of ending chronic homelessness by 2025. A significant component of this goal is an ongoing investment in supportive housing including:

- Operating funding for housing assistance and support services, eventually assisting up to 6,000 families and individuals in supportive housing; and
- Support for the construction of up to 1,500 new supportive housing units over the long-term.

In total, up to $33.3 million in operating funding is being made available in 2017-18, up to $66.6 million is being made available in 2018-19 and up to $100 million in 2019-20 for housing assistance and support services.

Funding will be delivered through three streams:

- A Service Manager stream to be delivered in select communities;
- An Indigenous stream, to support Indigenous organizations in providing culturally appropriate services and supports; and
- A provincial stream, managed by the Ministries of Health and Long-Term Care (MOHLTC) and Community and Social Services (MCSS), to address the unique needs of very specific target populations transitioning from the correctional and / or forensic systems.

The Service Manager stream of this investment will be captured under a new program called Home For Good (HFG). HFG is a homelessness-focused program, which will provide housing assistance and support services to people within the following four provincial priority homelessness areas:

- Chronic homelessness;
- Youth homelessness;
- Indigenous homelessness; and
- Homelessness following transitions from provincially-funded institutions and service systems (e.g., hospitals and prisons).

For the first two years of the program (2017-18 and 2018-19, respectively), the Service Manager stream will be provided to Consolidated Municipal Service Managers and District Social Services Administration Boards selected through an Expression of Interest (EOI) process. The province proposes to take an open and flexible approach to the EOI, which would be focused on outcomes.

Please note that there is a separately administered stream for non-Service Manager applicants wishing to apply to the Indigenous funding stream. Service Managers are eligible to apply for funding through this EOI to support Indigenous people, provided a partnership is in place with local Indigenous organizations to ensure culturally-appropriate services.

Funds to be made available for the first two years of the program will include operating funding for housing assistance and support services, as well as capital funding to develop new supportive housing units.

It is the province's intention to provide those Service Managers selected for initial program delivery with operating funding on an ongoing basis, beyond the initial two year period (subject to annual provincial budget approvals, and fulfilment of accountability requirements). Depending on the results of the first two years, the province may consider expanding the program to additional communities with the incremental funding available in the third year (2019-20).

The following Program Guidelines provide information about the administration of HFG. The guidelines will apply to the first two years of the program only (2017-18 and 2018-19), and may be updated on an as needed basis.

Provincial Context

In recent years, the province has moved forward with several strategic activities and reports to tackle the challenges of housing and homelessness. HFG is informed by these activities and reports, which include:

1) Poverty Reduction Strategy

Through its second Poverty Reduction Strategy, "Realizing Our Potential" (https://www.ontario.ca/page/realizing-our-potential-ontarios-poverty-reduction-strategy-2014-2019-all) launched in September 2014, Ontario made commitments including:

- Ending homelessness over the long-term;
- Building the evidence base required to guide effective poverty reduction policies and programs; and
- Seeking expert advice to help define homelessness, understand how to measure and collect relevant data, and to set a target related to homelessness.

2) Expert Advisory Panel on Homelessness

In January 2015, Ontario established an Expert Advisory Panel on Homelessness to provide recommendations on how to achieve the goal of ending homelessness under the Province's Poverty Reduction Strategy. In October 2015, the Panel released its report, "A Place to Call Home: Report of the Expert Advisory Panel on Homelessness" (http://www.mah.gov.on.ca/AssetFactory.aspx?did=11038),).

The Panel's report includes recommendations on the need to define, measure, and collect data on homelessness and the importance of setting a target to end chronic homelessness in Ontario. In response, the government committed to a number of immediate and long-term actions, including:

- Setting a target to end chronic homelessness in 10 years, by 2025;
- Adopting the recommended definition of homelessness, including chronic homelessness, to build common language and understanding about homelessness;
- Planning to require enumeration at the local level to gather data about homelessness; and
- Prioritizing provincial actions to reduce homelessness in four areas: chronic homelessness; youth homelessness; Indigenous homelessness; and homelessness following transitions from provincially-funded institutions and service systems (e.g., hospitals and prisons).

Adopting these four provincial priorities supports the overall target of ending chronic homelessness. It recognizes that achieving the target requires both the housing of people who are currently chronically homeless and also the prevention of additional people becoming chronically homeless. The provincial priorities recognize groups who are disproportionately represented among the homeless, and at high risk of becoming chronically homeless.

3) Long-Term Affordable Housing Strategy (LTAHS) Update

In March 2016, Ontario unveiled its Long-Term Affordable Housing Strategy Update, which reflects new research and best practices that support Ontario's transformation towards a better housing system, including the design and administration of this program.

The LTAHS Update is guided by an updated vision that:

> "Every person has an affordable, suitable and adequate home to provide the foundation to secure employment, raise a family and build strong communities."

The vision is associated with two overarching outcomes:

- All Ontarians have an affordable, suitable and adequate home; and
- Ending chronic homelessness and reduced overall homelessness.

Also, as part of the LTAHS Update, the government developed a Supportive Housing Policy Framework (http://www.mah.gov.on.ca/Page15268.aspx), and a Best Practice Guide (http://www.mah.gov.on.ca/Page15259.aspx). These documents should be considered when designing local supportive housing programs. The Framework helps to foster a coordinated supportive housing system and sets out expectations related to system and client outcomes, while the Best Practice Guide assists housing and service providers by identifying best practices in the delivery of housing and supports.

4) Comprehensive Mental Health and Addictions Strategy – Phase 2

In 2011, the Province launched the Comprehensive Mental Health and Addictions Strategy (http://www.children.gov.on.ca/htdocs/English/professionals/specialneeds/mentalhealth/mentalhealthstrategy.aspx), which has helped people access coordinated mental health services, when and where they need them. Phase 2 of the Strategy includes the creation of a Mental Health and Addictions Leadership Advisory Council, and increasing support to community services partners.

In its 2016 report, "Moving Forward – Better Mental Health Means Better Health" (http://www.health.gov.on.ca/en/common/ministry/publications/reports/bmhmbh2016/movingforward 2016.pdf), the Advisory Council noted that three areas of work are being prioritized:

i. promoting, preventing and intervening early;
ii. closing critical service gaps; and
iii. building the foundations necessary for better access to high-quality services across Ontario through increased integration, measurement, and accountability.

The report also recommended that Ontario create at least 30,000 units of supportive housing for people with mental health and addiction challenges over 10 years.

In February 2017, MOHLTC announced its support for the creation of up to 1,150 additional supportive housing units for people living with mental illness and / or addictions, who are homeless or at risk of becoming homeless. These housing units would provide a secure and affordable place to live, as well as services such as counselling. These units are being delivered separately from HFG, through MOHLTC and Local Health Integration Networks (LHINs).

5) Developmental Services Transformation

Since 2004, Ontario has been working to transform the developmental services system to:

- Make it fair and more consistent across the province;
- Ensure that service providers and MCSS are held accountable for the quality of the services and supports delivered;
- Ensure that long-term, sustainable planning guides the responsible and effective use of resources;
- Promote independence and inclusion for adults with developmental disabilities in their communities; and
- Provide more choice and flexibility to individuals and families in choosing the services that best meet their needs.

The goals of this transformation are independence, inclusion and choice for all people with developmental disabilities in Ontario.

The transformation project includes a Developmental Services Housing Task Force, which is currently working on addressing housing issues for adults with developmental disabilities.

Supportive Housing Definition

As defined in the Ontario Supportive Housing Policy Framework, supportive housing refers to a combination of housing assistance and support services that enable people in need to live as independently as possible in their community.

To the extent possible, support services should be customized with the needs of the individual in mind. The aim of these supports is to promote housing stability, and each person's ability to live independently.

This definition is intended to capture several forms of housing assistance (such as rent supplements and housing allowances) and housing types (such as scattered units, dedicated supportive housing buildings with independent living units, and congregate care models). For further clarity, these could also exist within the context of social housing and other forms of government-assisted housing as well as private market housing. A few examples of support services include counselling, personal support, case management, income support and applying for financial assistance, assistance with dispensing medication, and life skills training (e.g., purchasing food / meal preparation, and money management). For more examples of eligible types of support services under this program, please see Appendix A.

Under this program, individuals in need must receive both support services and housing assistance – including those in social housing and other forms of government-assisted housing – at the time of entering the program. However, as individuals' needs change, the level of housing assistance and supports may be adjusted as appropriate.

Program Vision and Objective

As noted in the Supportive Housing Policy Framework, the province's vision for supportive housing is as follows:

> "Every person in need has quality, safe and affordable supportive housing, feels empowered to live as independently as possible, and flourishes in the community of their choice."

This vision reflects several broad LTAHS Update themes, including: policies and programs that are person-driven, provide people with more housing choice, and support social and economic inclusion.

The objective of HFG is to make demonstrable progress in the goal of ending chronic homelessness, by assisting members of the four provincial priority homelessness areas to obtain and retain housing with appropriate support services. Recognizing the diversity of client needs and local community circumstance, the program is intended to support a variety

of flexible, local approaches to the delivery of suitable assistance and supports, consistent with the Framework.

To make progress towards Ontario's ultimate goals to end chronic homelessness and provide all Ontarians with an affordable, suitable and adequate home, this program intends to achieve the following outcomes:

- Improved access to housing assistance;
- Improved access to other supports to meet individual goals;
- Increased housing stability;
- Increased sense of inclusion and community connection; and
- Improved physical, mental and emotional wellbeing.

HFG is aimed at supporting the following system-level outcomes:

- Enhanced system coordination to better identify and respond to needs;
- Increased capacity to provide housing assistance to people with complex needs; and
- Reduced pressure on institutions and service systems, including emergency services.

Lessons learned through the initial delivery of HFG in the first two years is intended to inform the delivery of incremental funding available in the third year, as well as any potential additional / future actions to assist in the goal of ending chronic homelessness.

Service Manager Participation and Funding Allocations

To participate in HFG in 2017-18 and 2018-19, Service Managers will be required to submit an Expression of Interest (EOI) to the Ministry of Housing (MHO). The purpose of the EOI is to provide Service Managers with an opportunity to define their supportive housing needs associated with the target populations, detail proposed program responses, inform MHO about their ability to deliver operating funding (and capital funding where relevant), and identify intended community partners.

This approach will help to demonstrate how it is possible for selected Service Managers to make a significant impact towards ending chronic homelessness in their communities. The Province intends to select Service Managers based on criteria that includes being representative of the diverse geography and demographics of Ontario, and being in the best position to effectively eliminate chronic homelessness in their respective areas.

In their EOI submissions, Service Managers will need to describe the level of need in their communities, and what resources they would need to effectively end chronic homelessness

The EOI process for the first two years assumes that funding will be delivered to a select number of Service Managers in order to support demonstrable progress toward the goal of ending chronic homelessness. The intention is to select Service Managers who represent a range of Ontario's diverse demographics and geography, including but not limited to covering population in urban, rural / remote, and northern locations.

The requirements of the proposals, and the criteria for evaluation, are established in the EOI document. The program has been designed to provide flexibility in how outcomes are achieved, and Service Managers are not required to provide a fixed amount of housing assistance or support service per client in their proposals. Service Managers are invited to put forward proposals that reflect local needs and opportunities in their respective communities.

With the assistance of partner ministries including MCSS, MOHLTC and the Ministry of Children and Youth Services (MCYS), MHO will evaluate the proposals received, and determine the funding amounts to be notionally allocated to successful Service Managers for operating and capital expenses.

While HFG includes both operating and capital funding components, there is operating funding available to support significantly more spaces than there is to support capital spaces. It is assumed that many of the new supportive housing spaces supported will be provided within existing facilities, or new capital facilities supported through other funding streams. While capital funding is available to support some number of spaces, no new operating funding will become available under this program to support these new capital units as they come on-stream. Service Managers are required to quantify the amount of operating funding needed to support these units over time and to identify the source of this operating funding.

Service Managers will be permitted to use up to 10% of their allocated operating funds to cover operating administration costs. Service Managers may request an additional 5% of their allocated capital program funds for capital administration costs.

MHO, at its sole discretion, reserves the right to reallocate funds to another Service Manager in instances where allocations may not be fully used within a fiscal year. At the end of each quarter of each fiscal year, MHO will review Service Managers' progress on expensing funds against their annual allocation.

Service Managers are required to fully expense their annual allocations within each fiscal year. Funds which have not been spent shall be recovered by the province, and cannot be carried-over into the next fiscal year. If underspending has occurred, this may result in a deduction in future payment amounts.

Service Manager Program Delivery

The following sections of the Program Guidelines provide further details about HFG, to be delivered and administered by Service Managers.

Ministry of Housing reserves the right to waive any of the requirements set out in these guidelines.

Eligibility Criteria – Recipients

Under HFG, funding will be provided to Service Managers to assist recipients who fall within one or more of the Provincial priority homelessness areas:

- Chronic homelessness;
- Youth homelessness;
- Indigenous homelessness; and
- Homelessness following transitions from provincially-funded institutions and service systems (e.g., hospitals and prisons).

As per the report of the Expert Advisory Panel on Homelessness, "A Place to Call Home: Report of the Expert Advisory Panel on Homelessness" (http://www.mah.gov.on.ca/AssetFactory.aspx?did=11038), chronic homelessness refers to people, often with disabling conditions (e.g., chronic physical or mental illness, and / or substance abuse problems), who are currently homeless and have been homeless for six months or more in the past year (i.e., have spent more than 180 cumulative nights in a shelter or place not fit for human habitation). Service Managers are encouraged to prioritize recipients who are chronically homeless, and those who have endured the most difficulty in obtaining and retaining housing in the past.

In addition to utilizing pre-existing knowledge about needs in the community, Service Managers are encouraged to work, where appropriate, with MCSS / MCYS regional offices, LHINs and local community agencies that provide supportive housing and homelessness-related services (such as existing supportive housing providers, emergency shelter solutions, street outreach, drop-ins and not-for-profit agencies) when developing and implementing the program. This would include identifying potential recipients who would fall within one or more of the Provincial priority areas and facilitating the referral, housing and ongoing supports processes that may be required.

MHO requires Service Managers' initiatives under HFG to:

- Focus on assisting those across the four provincial homelessness priority areas who have had significant challenges – including complex service / health needs – accessing and maintaining housing;
- Support appropriate community-level collaboration and / or partnerships during the development of the program's design, implementation and administration stages (e.g., connections to LHINs, MCSS / MCYS regional offices, mental health and substance use service providers, developmental services providers and other services as needed);
- Be consistent with the Supportive Housing Policy Framework and Best Practice Guide;
- Leverage other services / funding where possible / appropriate (e.g., other support services or municipal / private / charitable contributions);
- Encourage locally relevant solutions that better meet peoples' needs in a holistic manner;
- Address needs that change over time (e.g., continuing to support at-risk youth once they leave transitional supportive housing, life transitions and aging); and

- Participate in an evaluation component requirement of the program, including tracking success in housing people with diverse characteristics (e.g., developmental disability, mental health and addictions, acquired brain injury, fetal alcohol spectrum disorders, etc.).

Eligible Use of Funds – Operating Funding

Operating funding is to be used to provide housing assistance and / or support services to help eligible recipients obtain and retain stable housing.

As this program strives to prevent chronic homelessness and support recipients to remain stably housed over time, the Province is open to housing assistance being provided for a variety of housing models that best meet recipients' needs, including transitional and / or dedicated supportive housing.

As recipients' needs may change over time, Service Managers are encouraged to ensure that housing assistance and support services continue as long as they are needed by recipients.

The types of housing assistance which are eligible to be funded are as follows:

- Rent supplements (rent subsidies tied to a rental unit and paid directly to landlords, on behalf of recipients); and
- Housing allowances (rent subsidies paid directly to recipients).

Housing assistance funding can be offered to recipients for first-and-last months' rent, as well as their regular monthly rent.

If a Service Manager elects to use capital funding for new supportive housing units under HFG, then housing assistance and support services must be linked to the tenants in these units once they are completed. Operating funding can also be used to provide housing assistance and support services independently of the capital units.

If a portable housing benefit framework is approved by the Minister or set out in regulations under the Housing Services Act, 2011, Service Managers will be encouraged to deliver housing allowances in a manner that is consistent with that framework.

MHO expects that Service Managers will provide a variety of housing assistance and support services to recipients, either directly or through partnerships with external community agencies and housing providers. Service Managers are encouraged to work with providers that have supportive housing experience and those who provide specialized services for individuals who fall within the provincial priority areas. This may include experience with the four provincial priority homelessness areas, administering rent subsidies and support services, and familiarity with the addiction and mental health system.

All local supportive housing programs funded under HFG must adhere to applicable laws including the Accessibility for Ontarians with Disabilities Act, 2005 and the Ontario Human Rights Code.

Service Managers are also encouraged to carry out a needs assessment with prospective recipients prior to providing assistance, to ensure that the services to be offered meet recipients' level and type of needs.

As operating funding will be provided on an ongoing basis into the future, Service Managers should periodically reassess recipients' needs. It is anticipated that recipients may continue to receive housing assistance funding, while their level of support services may change over time.

Operating Payment Process

Subject to the Transfer Payment Agreement, operating funding will be flowed to Service Managers on a quarterly basis, based on MHO's fiscal year (April 1 to March 31). Service Managers' quarterly payments will be based on their Take-Up Plan (see "Accountability and Reporting"). Payments will be conditional upon the receipt of agreements between Service Managers and support services providers for the support services to be provided, as well as quarterly update reports.

Funds are required to be fully spent within the fiscal year. If funds are not fully spent by Service Managers during a fiscal year, then they must be returned to MHO.

Stacking – Operating Funding

Service Managers are permitted to use operating funding to expand the housing subsidies and support services being provided to existing affordable and social housing units (e.g., stacking). These units include: rent-geared-to-income units; affordable units built under previous and current affordable housing programs; and units administered by not-for-profit housing providers.

To illustrate potential operating stacking scenarios, please see the following examples:

Stacking Example #1	Eligibility
An adult who has experienced homelessness in the past six months is offered, and accepts, a social housing unit. A Service Manager would like to use HFG funding to provide the new tenant with support services, to help them remain housed.	Yes, this is eligible under HFG. Only support services can be offered to social housing tenants under this program, and not further housing assistance.

Stacking Example #2	Eligibility
A Service Manager would like to use HFG funding to provide a greater rent supplement to a tenant who lives in a private market rental unit. The tenant is not at-risk of homelessness, nor has the tenant experienced it in the past.	No, this is not eligible under HFG as the tenant does not fall into one of the four Provincial priority homelessness areas.
Stacking Example #3	**Eligibility**
A youth leaving the child welfare system and at a high risk of becoming homeless is placed into an Investment in Affordable Housing (IAH) program funded unit (with rent at 80% of average market rent). A Service Manager would like to use HFG funding to provide additional housing allowance and support services.	Yes, this is eligible under HFG.

Eligible Use of Funds – Capital Funding

Capital funding is to be used to increase the supply of physical supportive housing units. Both transitional and long-term supportive housing projects are eligible. Completed units must also be linked to housing assistance and support services. In other words, if a Service Manager wishes to pursue a capital project under HFG, operating funding must also be targeted to tenants in that specific project for the remainder of the two years of the program.

Eligible capital projects must be one of the following:

- New construction, including additions and extensions;
- Acquisition and / or rehabilitation of existing residential buildings to maintain or increase the affordable rental housing stock; or
- Conversion of non-residential buildings or units to purpose-built rental buildings / units.

Social housing redevelopment which involves building new affordable rental units / additions on social housing sites may be eligible provided that the appropriate ministerial or Service Manager consent, as applicable, is obtained as per the Housing Services Act, 2011**.**

For example, a single family home being utilized by a Service Manager as social housing could be renovated, and then used for congregate care for a number of individuals.

Projects that are not eligible include:

- Nursing homes, long-term care homes, and retirement homes;
- Emergency shelter solutions (e.g., homeless and survivors of domestic violence) and crisis care facilities;
- Owner-occupied housing; and
- Student residences.

Capital Project Submission Process

Selected Service Managers will solicit proposals through an open, competitive process and select housing projects to recommend to MHO for funding approval.

Service Managers will submit specific recommended projects for MHO's approval.

Recommended projects shall:

- Be approved by council / board / delegated authority;
- Be procured in accordance with procurement policies adopted and maintained under the Municipal Act, 2001, as required;
- Have all required municipal approvals such as zoning, minor variances, land severances, or site plan approvals in place to permit the proposed development, or be well advanced in the planning approvals process;
- Be able to sign a Contribution Agreement (CA) no later than March 31st of each program year;
- Start construction within 120 days after signing a Contribution Agreement;
- Be financially viable from a construction and operating cost perspective – based on Service Manager confirmation;
- Meet the current Ontario Building Code requirements;
- Have rents that on average for the project are at or below 80% of the Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR) for the community or as approved by MHO for a minimum of 20 years (please see "Affordability Criteria and Rents" on page 15);
- Provide the required equity, if applicable – 10% for private proponents; 4% for partnerships between private sector and non-profit organizations; 0% for non-profit organizations;
- Provide a clear indication about the types of supports that will be made available directly, or via partnership (via agreement, Memorandum of Understanding, or other arrangement) in place with the appropriate agency / partner to provide coordinated support services (e.g., with community mental health and addictions agencies, and others);
- Address housing and support service needs consistent with provincial priority areas;
- Have an occupancy plan in place to ensure that units will be occupied in a timely manner.

Service Managers are encouraged to give priority consideration to projects that:

- Have Contributions by Others, including the Service Manager, host municipality, and proponent – to be used in partnership with HFG funding;
- Are sponsored by providers that agree to project affordability periods beyond the minimum 20-year term to ensure the longer-term supply of affordable housing stock;
- Have energy efficiency features that reduce and / or eliminate greenhouse gas emissions;
- Are fully accessible and / or have units that are accessible to persons with disabilities.

All projects must be submitted through the Grants Ontario System (GOS), along with required documentation and additional project background information such as that contained in Council / board reports.

Stacking – Capital Funding

Service Managers are permitted to use capital funding to expand capital projects (e.g., stacking) created under current and previous affordable housing programs.

To illustrate potential capital stacking scenarios, please see the following examples:

Stacking Example #1	**Eligibility**
Under the IAH (2014 Extension), a Service Manager received funding to build ten affordable rental units. The Service Manager would like to build five new supportive housing units on the same site, with HFG funding.	Yes, this is eligible under HFG. Please note that funding could, if the mortgagee agreed, be added to the proponent's existing mortgage under the IAH (2014 Extension).
Stacking Example #2	**Eligibility**
Under the 2016 Social Infrastructure Fund, a Service Manager received funding to build five affordable rental units, and to provide $80,000 in funding for each unit. Under HFG, the Service Manager would like to provide an additional $10,000 per unit, for a total of $90,000 in funding for each unit.	No, this is not eligible under HFG as no net new supportive housing units are being developed.

Stacking Example #3	Eligibility
Under the 2016 Social Infrastructure Fund – IAH, a Service Manager received funding to build six affordable units in a ten-unit project. The Service Manager would like to convert the four market units in the project to affordable supportive units using HFG funding.	Yes, this is eligible under HFG.

Capital Project Approval Process

Once approved, a project will receive a Conditional Letter of Commitment (CLC) from MHO, which will confirm Ministry approval and outline the steps to take prior to signing a Contribution Agreement (CA).

The CA shall describe legal obligations and reporting requirements for the project (including but not limited to, use of funds, permitted encumbrances, construction and permanent insurance requirements and completion on budget within timelines without outstanding construction liens and / or work orders). All Service Managers are required to enter into CAs directly with proponents.

Capital Project Payment Process – Affordability Payments

Subject to the Transfer Payment Agreement (see “Accountability and Reporting”), capital funding will be provided using provincial affordability payments. MHO will advance quarterly payments to Service Managers over a 20-year period. The administration fees would be advanced to the Service Managers after the Contribution Agreements have been executed.

The first capital payment would begin on or about the time of the proponent’s first required payment for long-term financing (i.e., the interest adjustment date). Payments would then be forwarded to the proponent on a monthly basis by the Service Manager, and would be used to help service the proponent’s monthly principal and interest payment.

Service Managers will be required to provide MHO with information about project’s financial obligations, including interest rate, amortization period, mortgage term, and other relevant details from the lending financial institution as requested.

Following substantial completion of the construction on an approved project, but before the acquisition of permanent mortgage financing, the Service Manager must submit to MHO for approval all of the financial and mortgage information for the project and an Affordability Payment Schedule setting out the proposed monthly payments in respect of the project. The Affordability Payment Schedule must be approved by Service Managers’ council or board (as applicable), or by delegated Service Manager authority.

The above information and schedule will be required for the proponents' first affordability payment, and again at the time of mortgage renewal. This information must be submitted to MHO through GOS.

In no event shall the funding to be provided according to an Affordability Payment Schedule or any update approved on mortgage renewal exceed the amount of the principal and interest payments owing in respect of the funded units under the permanent financing.

Service Managers and / or proponents are encouraged to obtain several quotes from major financial institutions, in order to secure the most favourable mortgage terms possible. Mortgage rates shall be competitive, and not exceed the mortgage rate for the proponent's own mortgage. Service Managers may select a mortgage length (term) of their choice.

Project Funding

Subject to the Transfer Payment Agreement, the MHO component of HFG will fund up to 75% of the total capital cost per unit or $150,000 per unit, whichever is less. Total capital costs include land, financing, hard (construction) and soft costs but less any HST rebates. An example is provided below:

> Example: 10 unit project
>
> Total Capital Cost = $1,800,000
> Total Capital Cost per unit = $1,800,000 ÷ 10 = $180,000
>
> HFG funding per unit is the lesser of:
> (a) 75% of $180,000 = $135,000 or
> (b) $150,000
>
> The maximum funding per unit will be $135,000
> The total maximum HFG capital funding for the project will be $1,350,000

Service Managers may set variable amounts of funding per unit based on factors such as unit bedroom size, unit type (e.g., low-rise apartment, high-rise apartment, townhouse), or geographic location of the project within the service area. Service Managers are also encouraged to support projects that incorporate enhanced energy efficiency and / or accessibility measures.

Service Managers are required to perform their due diligence to ensure that a project is financially viable from a construction cost and on-going operating context and that costs per unit are accurate.

The Canada Mortgage and Housing Corporation (CMHC) has developed an Affordable Housing Project Viability Assessment Tool which can help determine a project's financial viability based on preliminary calculations. The tool is available at CMHC Affordable Housing Project Viability Assessment Tool (http://www.cmhc.ca/en/inpr/afhoce/afhoce/tore/into 001.cfm).

MHO, at its discretion, may require an independent analysis to confirm project financial viability.

Affordability Criteria and Rents

Approved capital projects must remain affordable for a minimum period of 20 years. Affordability is defined as having rents for the project that are at or below 80% of CMHC AMR at the time of occupancy. If the Service Manager wishes to provide greater affordability to tenants, then rent supplements may also be utilized.

Average rent is calculated using actual rents paid by tenants, and any rent supplements provided by the Service Manager. If rent supplements are used for HFG supportive units to provide deeper affordability for tenants, the Service Manager shall ensure that total rent received by a proponent, including rent from the tenant and any rental supplements from the Service Manager or other party shall not exceed 100% of CMHC AMR. In addition, the total of the rent paid by the tenant and any federal and / or provincially funded rent supplements paid to the proponent must be used to calculate the weighted average rent in a project.

While individual unit rents may be set above or below the 80% threshold, in no instance shall an HFG-funded capital unit have a rent that is greater than the CMHC AMR for the area.

If CMHC AMRs are not available for certain communities, or in instances where in the opinion of Service Managers the CMHC AMRs do not reflect the actual AMRs in the local market area, Service Managers may request an alternate AMR by submitting a business case including a local market rent survey for MHO's consideration.

Projects may include both HFG supportive units and market units, but only units with rents that meet affordability requirements will receive HFG funding.

Rent increases under this program must be in accordance with the Residential Tenancies Act, 2006 (RTA) rent increase guideline. The Transfer Payment Agreement will provide that rent increases follow the RTA rent increase guidelines (irrespective of whether they apply) and that rent must still remain at or below 80% of CMHC AMR.

MHO updates AMR rent level information on its website annually at Average Market Rent Information (http://www.mah.gov.on.ca/page1117.aspx).

The Province provides information about RTA rent increase guidelines on its website at RTA Rent Increase Guidelines (https://www.ontario.ca/page/rent-increase-guideline).

General Program Requirements

The following general program requirements apply to projects approved under HFG:

a. Construction:
- Projects must start construction within 120 days of signing a CA.
- Written confirmation of construction start must be provided to MHO
- Site inspections will be conducted at the discretion of MHO

b. Municipal Property Tax:
- Where the new municipal multi-residential property tax rate or multi-residential tax rate is higher than the residential class rate, Service Managers are required to:
  - Reduce property taxes for projects (and other multi-residential assessment) by setting the municipal portion of the new multi-residential tax rate or the multi-residential tax rate equivalent to the municipal residential tax rate so that those taxes would effectively be calculated at a rate equal to the residential rate for the area;
  - Provide a grant for projects for at least the economic equivalent of the above; or
  - Provide a tax exemption for the Rental Housing projects for at least the economic equivalent of the above.

c. Municipal Housing Facility Bylaw:
- Service Managers are required to have a Municipal Housing Facility Bylaw to enable municipal contributions in according with the Municipal Act, 2001.

d. Equity:
- Minimum 10% equity must be provided for projects sponsored by private proponents.
- Minimum 4% equity must be provided for projects sponsored by partnerships between private companies and non-profit organizations.
- No equity contribution is required for projects sponsored by non-profit or cooperative housing organizations to encourage participation by these groups in the program.
- Please note that private lenders may have additional equity requirements.

Contributions by Others

In addition to the mandatory requirements of reducing property taxes / grants in lieu and providing required equity, Service Managers and proponents are encouraged to provide additional contributions in order to increase the financial viability of the project and / or to provide deeper affordability.

Contributions by Service Managers may include: waiving or reducing development charges, planning approvals application fees, building permit fees, and full property tax exemptions as well as contributions of municipal grants, and municipally-owned land.

Contributions by proponents may include: land or cash, including that from fundraising and donations.

Energy Efficiency

MHO encourages the use of energy efficient features in building design and ENERGYSTAR-rated products should be used when available.

Suite Meters

As of January 1, 2011, it is mandatory that suite meters be installed in all new social and affordable rental housing units.

The Energy Consumer Protection Act, 2010 and Ontario Regulation 389/10 set out the rules for suite meter installation. For further information, please contact the Ontario Energy Board's (OEB) Consumer Relations Centre at 1-877-632-2727 or 416-314-2455, or go to Ontario Energy Board website (http://www.ontarioenergyboard.ca/).

Indemnification and Repayment

There are obligations for all HFG parties with regard to the indemnification and recovery of government funding. Specific obligations and provisions are included in the Transfer Payment Agreement.

MHO has developed the Affordable Housing Program & Investment in Affordable Housing: Risk Mitigation Strategies Guide (http://www.mah.gov.on.ca/Asset9886.aspx) that provides best practices and clarification on preventing and resolving issues with affordable housing projects that may experience difficulties.

In cases where a HFG capital project encounters difficulties, the risk mitigation strategies outlined in the Guide may assist proponents and Service Managers.

Capital Project Reporting

Service Managers are required to confirm construction start date of projects, complete an Initial Occupancy Report once projects are completed and occupied, as well as an Annual Occupancy Report each year.

Additionally, Service Managers are required to obtain from the proponents and forward to MHO an audited capital cost statement from an independent auditor(s) within six months of the initial occupancy date, or such additional time acceptable to MHO. All reports and updates are to be submitted through GOS, where possible.

Accountability and Reporting

The Province places a high degree of importance on accountability for its actions, decisions, and policies with regard to the use of public funds for programs and services. The government has an obligation to demonstrate value for money, and to ensure that funds have been spent appropriately and in a timely manner. Accordingly, the following accountability mechanisms have been established for HFG:

Transfer Payment Agreement (TPA)

A key accountability tool is the requirement for participating Service Managers to enter into a Transfer Payment Agreement with the Province. The TPA contains the accountability framework for HFG, and outlines the roles and responsibilities of the parties involved, and the terms and conditions upon which funds will be provided, all as required by the Province's Transfer Payment Accountability Directive.

Take-Up Plan (TUP) and Quarterly Reports – Applies to Operating Funding Only

Following the execution of the Transfer Payment Agreement, Service Managers will be required to submit a Take-Up Plan to MHO for approval. The TUP provides an opportunity to forecast the number of recipients to be assisted in 2017-18 and 2018-19, the types of supports that will be made available to them, and forecast operating expenditures. The Plan needs to be approved by Service Managers' local Councils and District Administration Boards (as applicable), or by delegated Service Manager authority.

Service Managers are required to submit updated Take-Up Plans to MHO on a quarterly basis, including a fourth quarter (Q4) report with Performance Indicators data, to assess if HFG is achieving its outcomes in a quantitative manner. Updates will be submitted to MHO for approval. Updates will include actual expenses and households assisted for the previous quarter(s), and a reforecast of remaining spending for the then current fiscal year.

Service Managers shall provide MHO with additional information, data and reports as MHO may require to report back on progress made towards achieving program outcomes.

In no event shall the funding provided according to the Plan (and any approved updates) exceed the amount of funding allocation to the Service Manager by MHO for operating funds.

French Language Services Act Compliance

Service Managers who are located in or servicing an area that is designated under the French Language Services Act (FLSA) are required to:

- Ensure services are provided in French; and,
- Make it known to the public (through signs, notices, other information on services, and initiation of communications in French) that services provided to and communications with the public in connection with HFG are available in French.

Services being provided to the public directly by Service Managers, or through the office of a sub-contractor (such as a local non-profit agency), are required to comply with the FLSA.

To demonstrate compliance, Service Managers are required to complete and submit a French Language Services Report to MHO confirming that the requisite French language services are being provided. An initial report must be signed and submitted to MHO at the time of signing the Transfer Payment Agreement. Subsequently, update reports must be provided on an annual basis. A sample French Language Services Report has been included in Appendix B.

To facilitate the completion of the Take-Up Plan, quarterly reports, and the French Language Services Report, sample templates will be included as part of successful Service Managers' Transfer Payment Agreements. Service Managers will be required to submit all of these documents to MHO using GOS. Service Managers can obtain support with the System via e-mail at AIMSsupport@ontario.ca, or via phone at 416-585-7070 or 1-866-417-5399.

Roles and Responsibilities

The Province and Service Managers will each be responsible for specific tasks, including but not limited to:

Province	Service Managers
Establishing the Supportive Housing Policy Framework, Best Practices Guide and Program Guidelines.	Engaging in planning activities related to program delivery, which may include assessing service needs, identifying partners, and developing planning processes.
Developing tools and acting as a facilitator / convener (where needed) to assist with best practices, and connect with partner ministries.	Delivering services and administering the program consistent with the Supportive Housing Policy Framework and Program Guidelines.
Entering into Transfer Payment Agreements with Service Managers.	Entering into Transfer Payment Agreements with the Province.
Administering funding.	Creating, entering into, and monitoring service contracts with service providers as appropriate.
Developing, reviewing and approving Take-Up Plans and Quarterly Reports	Completing and submitting Take-Up Plans and Quarterly Reports to MHO, including the collection of financial and Performance Indicator data.
Monitoring compliance with the Transfer Payment Agreement and Program Guidelines.	Complying with the requirements in the Transfer Payment Agreement and Program Guidelines.

Important Dates

The HFG program will be developed along the following timelines:

Activity	Date
Issue EOI to Service Managers	Mar 2017
MHO Teleconference with Service Managers	Mar 2017
Service Managers prepare their EOIs	Mar – May 2017
Service Managers submit EOIs for review and evaluation by MHO and partner ministries	May 19, 2017
MHO, in collaboration with partner ministries, evaluates the EOIs and selects participating Service Managers	May – Jul 2017
Service Managers sign Transfer Payment Agreements, and submit Take-Up Plans to MHO	Aug – Oct 2017
Funding flows to Service Managers	Oct 2017
Quarterly Reports due to MHO	2017-2018
	Q3 (Oct-Dec): Jan 15, 2018 Q4 (Jan-Mar): Apr 15, 2018 2018-2019
	Q1 (Apr-Jun): Jul 15, 2018 Q2 (Jul-Sep): Oct 15, 2018 Q3 (Oct-Dec): Jan 15, 2019 Q4 (Jan-Mar): Apr 15, 2019

To obtain further information about HFG, Service Managers are encouraged to contact their respective regional staff contacts at Ministry of Housing, Ministry of Community and Social Services and their Local Health Integration Network. Contact information is included in the appendices.

Appendix A: Examples of Eligible Support Services

The types of support services that are eligible to be funded include, but are not limited to, the following:

- Counselling, case management, crisis prevention, harm reduction, and intervention services.

- Assistance with substance use issues, including: assessments; treatment services offered in residential and non-residential settings; relapse prevention; recovery planning; fetal alcohol supports; supports related to concurrent disorders and withdrawal services.

- Support with mental health and mental illness, including: psycho-socio assessments; diagnosis and dual diagnosis; treatment planning; individual or group therapy sessions, and support groups.

- Support with physical and cognitive disabilities.

- Pre-discharge planning from provincial institutions (e.g., hospitals and prisons).

- Household set-up assistance, including: obtaining personal identification; moving; transportation; basic furnishings; and rent / utility deposits.

- **Development of support service plans, to document recipients' goals, activities, and** levels of support to be provided.

- Assistance with maintaining rental tenancy, including information about: rights and responsibilities; tenant-landlord relations and orientations; and information about how to be a good neighbor and crisis intervention / eviction prevention.

- Assistance with basic needs, including: personal care (e.g., bathing, hygiene, and dressing); exercise; shopping; purchasing food and meal preparation; house cleaning; laundry; money management (e.g., budgeting, banking, financial goals); dispensing medication; and conflict resolution.

- **Assistance with transitioning to other forms of housing that better meets recipients'** needs. This would include: support regarding how to choose a suitable home; assessing readiness for congregate living, independent and supported living, rental tenancy, and / or home ownership; and instruction on basic home maintenance and repairs.

- Assistance with referrals to gain access to services including: income support; employment, job placements, vocational counselling, education, and skills training; parenting courses and child care; legal services; and recreational activities.

- Assistance with the coordination of opportunities for social engagement and inclusion in community life, including: volunteer experiences; participation in social clubs, organizations, and sports; and transportation to events.

- Support to connect with peers and strengthen positive relationships with family members and friends.

- Provision of services to facilitate discharge planning from provincial institutions (e.g., hospitals and prisons).

- Provision of services to address non-clinical medical needs, including: routine medical care; and general health information (e.g., nutritional counselling and medication management).

- Referrals to external service providers to address clinical medical needs.

- Recruitment and / or employment of staff members and peer support workers to deliver support services to recipients, either on-site or through external community agencies.

Appendix B: French Language Services Report and Designated Areas

FRENCH LANGUAGES SERVICES REPORT

Please complete and submit this Report, including Schedule A, on an annual basis by May 31st of each year.

Service Manager:
Service Manager Address:
Service Manager Contact:

Name:
Number:
Email:

This report is to confirm that the _____[Service Manager name] is providing services under Home For Good and has an office(s) located in or serving an area designated in the Schedule to the French Language Services Act ("FLSA").

The _____[Service Manager name] confirms that it is:

Providing Home For Good services to the public in French in all of its offices (including the offices of sub-contractors) located in or serving an area designated in the Schedule to the FLSA as described in Schedule A; and,

Making it known to the public, including by way of signs, notices, other information on services, and initiation of communications in French, that services provided to and communications with the public in connection with Home For Good are available in French.

I declare that the above information is true and complete.

_____

Service Manager Signature

Name:
Title:

I have the authority to bind _____ [Service Manager name]

Dated at _____ this _____ day of_____ , 20__.

Schedule A

As a Service Manager providing services under Home For Good and having offices (including the offices of sub-contractors) located in or serving an area designated in the Schedule to the French Language Services Act, please complete the section below. A list of designated areas can be found in Schedule B.

Service Manager Name:
Name of Designated Area(s):
Description of Services:

Please select all items that apply to the services you are providing under Home For Good in an office (or the office of a sub-contractor) that is located in or services a designated area.

Signage and visibility of available services in French

Over-the-counter services are available in French

Written correspondence and telephone service are available in French

Translation of written material produced for public use is available in French

Other _____ [please specify]

Please list any services or locations in designated areas where these French language services are not being provided. Please explain.

Schedule B

List of Designated Areas under the French Language Services Act

Service Manager	Designated Area(s)
City of Toronto	All
Central Region	
Regional Municipality of York	City of Markham (As of July 1, 2018)
Regional Municipality of Peel	City of Mississauga; City of Brampton
County of Simcoe	Town of Penetanguishene; Townships of Tiny and Essa
Eastern Region	
City of Cornwall	County of Glengarry; Township of Winchester; County of Stormont
City of Kingston	City of Kingston
City of Ottawa	All
United Counties of Prescott and Russell	County of Prescott; County of Russell
County of Renfrew	City of Pembroke; Townships of Stafford and Westmeath
Western Region	
Municipality of Chatham-Kent	Town of Tilbury; Townships of Dover and Tilbury East
City of Hamilton	All of the City of Hamilton as it exists on December 31, 2000
City of London	City of London
Regional Municipality of Niagara	City of Port Colborne; City of Welland
City of Windsor	City of Windsor; Towns of Belle River and Tecumseh; Townships of Anderdon, Colchester North, Maidstone, Sandwich South, Sandwich West, Tilbury North, Tilbury West and Rochester

Service Manager	Designated Area(s)
Northeast Region	
Algoma District Services Administration Board	District of Algoma
Cochrane District Social Services Administration Board	All
City of Greater Sudbury	All
Manitoulin-Sudbury District Services Board	District of Sudbury
District of Nipissing Social Services Administration Board	District of Nipissing
District of Parry Sound Social Services Administration Board	Municipality of Callander
District of Sault Ste. Marie Social Services Administration Board	The part of the District of Algoma that is part of the district for the District of Sault Ste. Marie Social Services Administration Board
District of Timiskaming Social Services Administration Board	All
Northwest Region	
Kenora District Services Board	Township of Ignace
District of Thunder Bay Social Services Administration Board	Towns of Geraldton, Longlac and Marathon; Townships of Manitouwadge, Beardmore, Nakina and Terrace Bay

Appendix C: Ministry of Housing Contacts

Municipal Services Office – Central
777 Bay Street 13th Floor
Toronto, ON, M5G 2E5
General Inquiry: 416-585-6226
Toll Free: 1-800-668-0230
Fax: 416-585-6882

Contact: Ian Russell, Team Lead, Regional Housing Services
Tel: 416-585-6965
Email: ian.russell@ontario.ca
Serving: Durham, Halton, Muskoka, Peel, Simcoe, York

Municipal Services Office – Eastern
8 Estate Lane, Rockwood House
Kingston, ON, K7M 9A8
General Inquiry: 613-545-2100
Toll Free: 1-800-267-9438
Fax: 613-548-6822

Contact: Mila Kolokolnikova, Team Lead, Regional Housing Services
Tel: 613-545-2123
Email: mila.kolokolnikova@ontario.ca
Serving: Cornwall, Hastings, Kawartha Lakes, Kingston, Lanark, Leeds and Grenville, Lennox and Addington, Northumberland, Ottawa, Peterborough, Prescott and Russell, Renfrew

Municipal Services Office – Western
659 Exeter Road, 2nd Floor
London, ON, N6E 1L3
General Inquiry: 519-873-4020
Toll Free: 1-800-265-4736
Fax: 519-873-4018

Contact: Tony Brutto, Team Lead, Regional Housing Services
Tel: 519-873-4032
Email: tony.brutto@ontario.ca
Serving: Brantford, Bruce, Chatham-Kent, Dufferin, Grey, Hamilton, Huron, Lambton, London, Niagara, Norfolk, Oxford, St. Thomas, Stratford, Waterloo, Wellington, Windsor

Municipal Services Office – Northeastern
159 Cedar Street, Suite 401
Sudbury, ON, P3E 6A5
General Inquiry: 705-564-0120
Toll Free: 1-800-461-1193
Fax: 705-564-6863

Contact: Cindy Couillard, Team Lead, Regional Housing Services
Tel: 705-564-6808
Email: cindy.couillard@ontario.ca
Serving: Algoma, Cochrane, Greater Sudbury, Manitoulin-Sudbury, Nipissing, Parry Sound, Sault Ste. Marie, Timiskaming

Municipal Services Office – Northwestern
435 James Street, Suite 223
Thunder Bay, ON, P7E 6S7
General Inquiry: 807-475-1651
Toll Free: 1-800-465-5027
Fax: 807-475-1196

Contact: Peter Boban, Team Lead, Regional Housing Services
Tel: 807-473-3017
Email: peter.boban@ontario.ca
Serving: Kenora, Rainy River, Thunder Bay

Housing Programs Branch - Toronto
777 Bay Street, 14th Floor
Toronto, ON, M5G 2E5
Fax: 416-585-7003

Contact: Walter Battello, Account Manager, Regional Services Delivery Unit
Tel: 416-585-6480
Email: walter.battello@ontario.ca
Serving: Toronto

Appendix D: MCSS / MCYS Contacts

Central Region
6733 Mississauga Road, Suite 200
Mississauga, ON L5N 6J5
Tel: (905) 567-7177
Fax: (905) 567-3215
Toll Free: 1-877-832-2818

17310 Yonge Street
Newmarket, ON L3Y 7R8
Tel: (905) 868-8900
TTY: (905) 715-7759
Fax: (905) 895-4330
Toll Free: 1-877-669-6658

Serving: Dufferin, Halton, Peel, Simcoe, Waterloo, Wellington, York

Eastern Region
347 Preston Street, 3rd Floor
Ottawa, ON K1S 2T7
Tel: (613) 234-1188
Fax: (613) 783-5958
Toll Free: 1-800-267-5111

11 Beechgrove Lane
Kingston, ON K7M 9A6
Tel: (613) 545-0539
Fax: (613) 536-7272
Toll Free: 1-800-646-3209
TTY: (613) 536-7304

Serving: Cornwall, Durham, Hastings, Kawartha Lakes, Kingston, Lanark, Leeds & Grenville, Lennox & Addington, Northumberland, Ottawa, Peterborough, Prescott & Russell, Renfrew

Western Region
217 York Street, Suite 203
P.O. Box 5217
London, ON N6A 5R1
Tel: (519) 438-5111
Fax: (519) 672-9510
Toll Free: 1-800-265-4197
TTY: (519) 663-5276

119 King Street West
Hamilton, ON L8P 4Y7
Tel: (905) 521-7280
Fax: (905) 546-8277
Toll Free: 1-866-221-2229
TTY: (905) 546-8276

Serving: Brantford, Bruce, Chatham-Kent, Grey, Hamilton-Niagara, Huron, Lambton, London, Norfolk, Oxford, St. Thomas, Stratford, Windsor

North Region
199 Larch Street
10th Floor, Suite 1002
Sudbury, ON P3E 5P9
Tel: (705) 564-4515
Fax: (705) 564-2163
Toll Free: 1-800-461-1167
TTY: (705) 564-3233

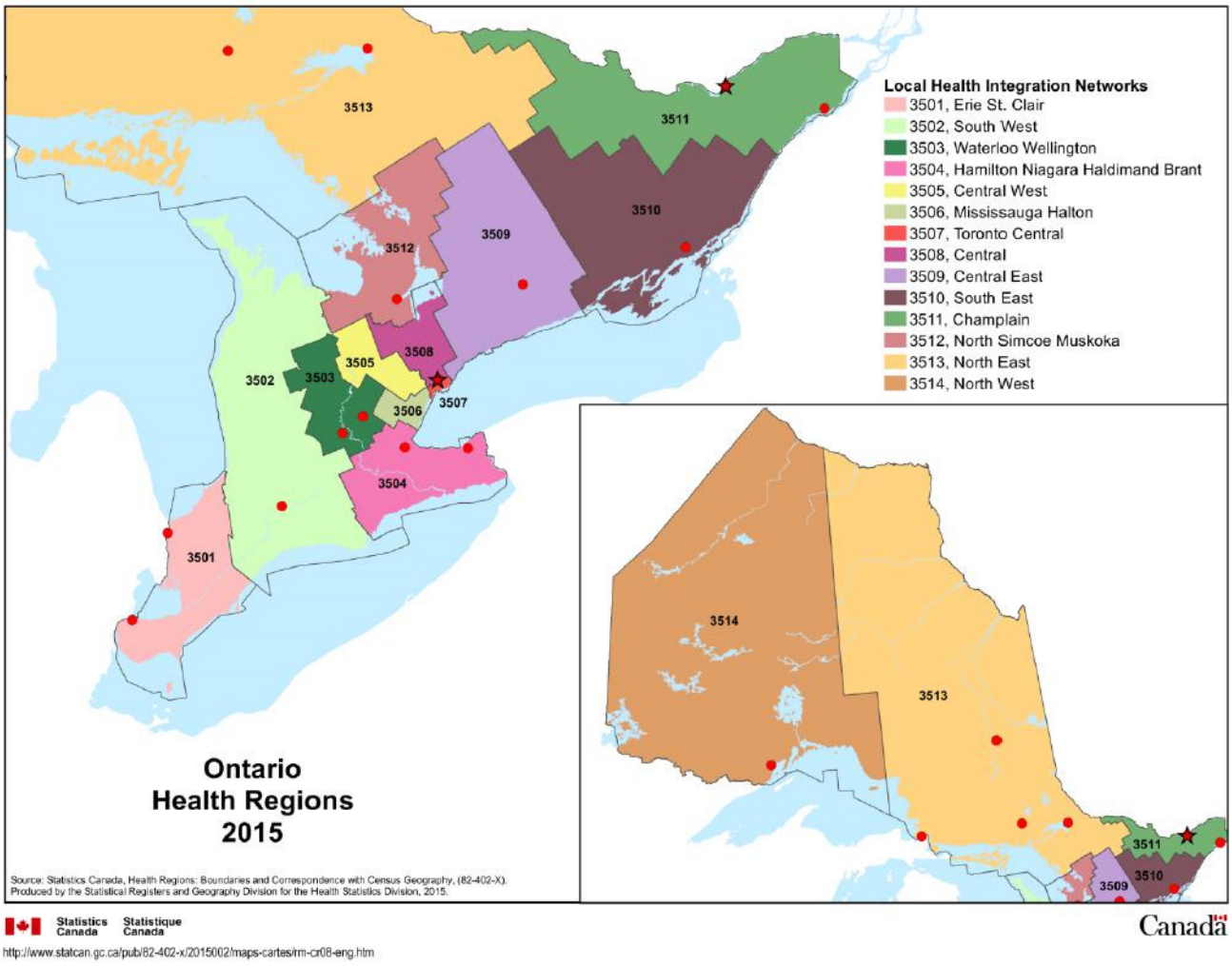
621 Main Street West
North Bay, ON
P1B 2V6
Tel: (705) 474-3540
Fax: (705) 474-5815
Toll Free: 1-800-461-6977
TTY: (705) 474-7665

Serving: Algoma, Cochrane, Kenora, Manitoulin-Sudbury, Nipissing, Parry Sound, Rainy River, Sault Ste. Marie, Sudbury, Thunder Bay, Timiskaming

Toronto
375 University Avenue, 5th Floor
Toronto, ON M7A 1G1
Tel: (416) 325-0500
Fax: (416) 325-0565
TTY: (416) 325-3600
Serving: Toronto

Appendix E: LHIN Contacts

LHIN	Contact Information
Central	central@lhins.on.ca 1-866-392-5446 http://www.centrallhin.on.ca/
Central East	centraleast@lhins.on.ca 1-866-804-5446 http://www.centraleastlhin.on.ca/
Central West	centralwest@lhins.on.ca 1-866-370-5446 http://www.centralwestlhin.on.ca/
Champlain	champlain@lhins.on.ca 1-866-902-5446 http://www.champlainlhin.on.ca/
Erie St. Clair	eriestclairlhin@lhins.on.ca 1-866-231-5446 http://www.eriestclairlhin.on.ca/
Hamilton Niagara Haldimand Brant	hamiltonniagarahaldimandbrant@lhins.on.ca 1-866-363-5446 http://www.hnhblhin.on.ca/
Mississauga Halton	mississaugahalton@lhins.on.ca 1-866-371-5446 http://www.mississaugahaltonlhin.on.ca/
North Simcoe Muskoka	northsimcoemuskoka@lhins.on.ca 1-866-903-5446 http://www.nsmlhin.on.ca/
North East	northeast@lhins.on.ca 1-866-906-5446 http://www.nelhin.on.ca/
North West	northwest@lhins.on.ca 1-866-907-5446 http://www.northwestlhin.on.ca/

LHIN	Contact Information
South East	southeast@lhins.on.ca 1-866-831-5446 http://www.southeastlhin.on.ca/
South West	southwest@lhins.on.ca 1-866-294-5446 http://www.southwestlhin.on.ca/
Toronto Central	torontocentral@lhins.on.ca 1-866-383-5446 http://www.torontocentrallhin.on.ca/
Waterloo Wellington	waterloowellington@lhins.on.ca 1-866-306-5446 http://www.waterloowellingtonlhin.on.ca/

Appendix F: Map of LHIN Regions