



**City of Kingston
Report to Council
Report Number 24-232**

To: Mayor and Members of Council
From: Lanie Hurdle, Chief Administrative Officer
Resource Staff: Jennifer Campbell, Commissioner, Community Services
Date of Meeting: September 17, 2024
Subject: Limestone City Co-operative Housing Inc. - Project Proposal Update

Council Strategic Plan Alignment:

Theme: 1. Support Housing Affordability

Goal: 1.3 Increase supply of new-build not-for-profit and co-op housing and ensure sustainability and quality of existing stock.

Theme: 4. Foster a Caring and Inclusive Community

Goal: 4.2 Help address food insecurity and sustainability.

Executive Summary:

In June 2023, City Council approved a contribution of \$50,000 to Limestone City Co-operative Housing Inc. (LCCH), to advance its housing project development work. This is a standard City contribution for consulting fees to support new affordable housing projects.

Following this, in February 2024, City Council committed the City-owned property located at 900 Division Street for a one-year period to allow the LCCH to develop architectural designs as well as a financing plan for a future residential development.

LCCH engaged a consultant/architect (Planetary Harvest Projects) to produce a preliminary concept for this housing development, which is attached as Exhibit A to this report. The project aims to address a number of social issues including the housing crisis and food insecurity.

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LCCH intends to apply to the Seed Funding program with the Canada Mortgage and Housing Corporation (CMHC) and to the Sustainable Affordable Housing Fund with the Federation of Canadian Municipalities (FCM) to continue the design work and advance it to a Class B estimate, which would include advancing the project through the detailed design phase, a zoning by-law amendment and generating a construction cost estimate. LCCH is also trying to secure funding to support the development of an innovation and feasibility study, a business plan and viability report as well as the retention of professional philanthropic services. A Class B estimate is required to submit a construction loan application with CMHC.

The total cost estimate to advance the project to a Class B estimate and retain philanthropic services is estimated at \$2,290,000. This amount includes the cost to retain NOOR consultants (\$1,580,000) which would lead the majority of the studies to advance the work to a Class B. This amount would also cover the land use studies and zoning amendment application.

As indicated, LCCH intends to apply for Seed Funding with CMHC which could provide a maximum of \$350,000 in the form of an interest-free repayable loan and a maximum of \$150,000 in grant funding. The CMHC Seed Funding is not retroactive which means that funds cannot be utilized to cover costs already incurred. LCCH also intends to apply for the Sustainable Affordable Housing Fund with FCM which provides a maximum grant of \$250,000.

If LCCH was successful in obtaining the maximum funding from both CMHC seed funding and FCM funds, there would still be a minimum financial gap of \$1,540,000 to advance studies and design to a Class B estimate which would enable LCCH to then apply for a construction loan with CMHC. It should be assumed that the financial gap could be greater, especially with the CMHC Seed Funding including a repayable loan portion. City staff have been advised by a CMHC representative that the seed funding programs are very competitive, and an applicant should not expect to receive the maximum amount.

Therefore, LCCH is requesting a forgivable loan from the City of up to \$2,290,000 of which it is anticipated at least \$1,540,000 would likely be in the form of a grant. The LCCH Board Chair has confirmed that the Board is supportive of this request although it has not yet been endorsed by the Board of Directors. The total value of the grant and loan would depend on what other additional sources of funding LCCH can secure, which are still unknown. This funding would ensure that the project is shovel ready; outside of this the overall construction cost for the project is estimated by Planetary Harvest Projects to be between \$170M and \$180M.

The City would also need to provide consent to the LCCH to file a zoning by-law amendment as 900 Division Street is still owned by the City of Kingston.

It is important to note that this financial request is much higher than the typical City contributions to support affordable housing design costs. This type of investment usually includes a commitment to a number of actual housing units; whereas the LCCH project offers housing for its co-operative members through a mixed-income housing project and proposes a 14-storey cooperative housing development with indoor farm/vertical farming. This report provides Council with options for next steps as it relates to LCCH's request and future affordable housing project.

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Recommendation:

That Council consider the following options as it relates to the Limestone City Co-Operative Housing Inc.'s request for funding and commitment to the 900 Division Street City-owned property:

Option 1:

That Council approve up to \$2,290,000 as a forgivable loan/grant from the Working Fund Reserve to be allocated to the Limestone City Co-Operative Housing Inc. to complete the following work:

a zoning by-law amendment application for 900 Division Street on behalf of the City of Kingston;

advance the design and costing to a Class B estimate for a future cooperative housing development;

develop an innovation and feasibility study as well as a business plan and viability report; retain an owner's representative to Class B;

retain philanthropic services; and

That staff report back on the status of the Limestone City Co-Operative Housing Inc. project in February 2025.

Option 2:

That Council decline the request for \$2,290,000 from the Limestone City Co-Operative Housing Inc.; and

That Council continue to commit the City-owned property at 900 Division Street until February 2025, as previously approved, allowing the Limestone City Co-Operative Housing Inc. opportunity to secure its financing to advance design and studies to a Class B estimate; and

That staff report back on the status of the Limestone City Co-Operative Housing Inc. project in February 2025.

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Options/Discussion:**Background**

The Limestone City Co-operative Housing Inc. (LCCH) is a local co-operative housing organization that obtained its certificate of incorporation in May 2023. The organization's goal is to offer housing for its co-operative members through a mixed-income housing project. This is the organization's first housing development project. LCCH does not currently own or operate any other housing projects.

On June 20, 2023, through [Report Number 23-174](#), City Council endorsed a contribution of up to \$50,000 to support LCCH with the retention of consulting expertise to develop a concept and budget for a future residential development.

LCCH retained a consultant/architect to support the development of its future project and on February 6, 2024, through [Report Number 24-074](#), City Council committed the City-owned property located at 900 Division Street for a one-year period to allow the Limestone City Co-operative Housing Inc. to have a dedicated property to develop architectural designs as well as a financing plan for a residential development.

At this location LCCH, with support from Planetary Harvest Projects (PHP), aims to construct a 14-storey cooperative housing and indoor farm/vertical farming development with 248 proposed residential units. The initial proposal contemplated 5-6 rent-geared-to-income (RGI) units, and it now contemplates that in addition to the RGI units, 30% of all units (approximately 74 units) will offer rent at a rate of 80% of average market rent (AMR) or less. The number of RGI units could vary depending on final architectural plans and grant opportunities. CMHC funding programs require that the development includes a minimum of 30% of all units be established at 80% AMR or less. Though the addition of 74 affordable housing units within the city is much needed, the introduction of these 74 affordable housing units within the Kingscourt-Rideau district is concerning as this is the district with the highest concentration of housing and homelessness facilities. This is something that was flagged by City staff in early discussions with LCCH. The Kingscourt-Rideau district includes about 33% of the city's shelter beds and community housing units (i.e. supportive, social, and affordable housing units). Council strategic priorities provide clear direction that support appropriate redistribution of affordable housing across all areas of the city.

Other units within the project, will be set at "cost" which the LCCH hopes will be at or below market rent. As an incorporated not-for-profit housing co-operative, LCCH cannot charge more in housing costs than what is reasonably necessary to maintain the building and pay off debts and obligations. Furthermore, residents are co-operative members, not tenants, and are expected to contribute to the maintenance and upkeep of the LCCH through mandatory volunteer hours. This approach often means that it is cheaper to occupy a unit in a not-for-profit housing co-operative than a traditional apartment building.

The project that is contemplated by LCCH would incorporate various green spaces including community gardens and vertical farming which would enable members to grow and consume

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their own food. Very preliminary information indicates that the overall project cost could range between \$170M - \$180M. There is still significant work to be done on the concept and business/financing plans.

Analysis

LCCH is now considering retaining a consultant/architect to move the project to the Class B estimate stage which would include advancing the project through the detailed design phase, a zoning by-law amendment and generating a construction cost estimate. NORR has provided a cost estimate of \$1,580,000 to complete a design, and the related studies needed to complete a zoning amendment application. Furthermore, LCCH is requesting funding to complete an innovation and feasibility study, a business plan and viability report as well as retain philanthropic services and an owner's representative to Class B. The total amount requested by LCCH is \$2,290,000 in the form of forgivable loan/grant.

LCCH is currently preparing to apply for funding through CMHC Seed Funding program and then the Affordable Housing Fund and the Co-op Housing Development Program as well as the FCM Green Municipal Fund - Sustainable Affordable Housing Fund and continues to explore other sources of seed funding available.

CMHC Seed Funding

CMHC's Seed Funding program provides financial support for individuals or organizations involved in the initial phases of creating an affordable housing project. Applications can be considered for up to \$350,000 in interest-free loans and a maximum of \$150,000 of non-repayable grant contribution to assist with early development expenses, for a maximum funding of \$500,000. These expenses can include things like the formulation of a business plan, creation of preliminary design concepts and conducting environmental site assessments. This fund is not retroactive and therefore cannot be utilized for expenses already incurred.

CMHC - Co-op Housing Development Program loan structure

Construction funding is a combination of both forgivable and repayable loans. Although CMHC can fund up to 100% of the eligible soft and hard project costs (repayable and forgivable combined). Up to two-thirds of project costs could be considered as repayable loans and up to one-third of project costs as forgivable loans when combined with repayable loans. City staff were informed by CMHC that this program will be oversubscribed and therefore projects should not expect to receive 100% funding.

FCM Green Municipal Fund (GMF) - Sustainable Affordable Housing Fund

The Affordable Housing initiative supports local affordable housing providers, including municipal, not-for-profit organizations and housing co-ops, to retrofit existing affordable housing units, or construct energy efficient new builds.

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GMF funds local sustainability projects that help municipalities adopt climate solutions faster. The funding can cover between 50 and 80 percent of eligible project costs. The funding offers grants for planning, studies and pilot projects. Loans are also available for capital projects, and most recipients receive an additional grant of up to 15% of their loan amount.

The maximum seed funding that LCCH could receive from both CMHC and FCM seed funding programs combined is \$750,000, including a repayable loan with CMHC. The financial support requested by LCCH is \$2,290,000. This means that the City would need to provide a grant of at least \$1,540,000 and possibly up to \$2,290,000 to complete the design, studies, Class B cost estimate and retain professional services. It is important to note that significant additional financing would be required for this project to proceed to construction.

Public Engagement

Public engagement for this project will be required through the relevant and appropriate land use process.

Climate Risk Considerations

The LCCH project proposes residential development on an underutilized property located within the existing urban boundary, hence maximizing existing resources. Furthermore, the LCCH project proposes significant green spaces as well as community gardens and vertical farming.

Indigenization, Inclusion, Diversity, Equity & Accessibility (IIDEA) Considerations

It is anticipated that the project will provide affordable rental and co-operative ownership options for Kingston residents.

Financial Considerations

The financial contribution of up to \$2,290,000 could be funded from the Working Fund Reserve. There is currently approximately \$9.8M remaining in the Working Fund Reserve. A healthy Working Fund Reserve is around \$10M.

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Exhibits Attached:

Exhibit A – LCCH Schematic Drawings and Assessment Report - Planetary Harvest Projects

Exhibit B – LCCH Proposal



LIMESTONE CITY COOPERATIVE HOUSING ASSESSMENT REPORT

May 3rd, 2024

Dear Jeff and LCCH Board Members,

This Assessment report follows the overall Masterplan Framework presented December 1st, 2023 where we interpreted the descriptive architectural notes the LCCH provided in its the original RFP document.

This document accompanies the Limestone City Cooperative Housing Schematic Drawings prepared by Planetary Harvest Projects on April 2nd, 2024.

This report highlights the:

- Synergies of the LCCH Project with the City of Kingston’s strategic vision for the future in terms of housing, food security and climate change.
- Photorealistic renderings of the Co-op
- Initial feasibility assumptions and proforma prospectus
- Next steps for funding and engagements

Planetary Harvest Projects is here to help you navigate towards additional funding and continued project success.

Sincerely,



RC (Chuck) Smith



Richard Gibson

Limestone City Cooperative Housing Project (Assessment Report)

The Housing Opportunity

Kingston has a housing affordability crisis limiting Kingston’s social and economic vitality.¹⁶ Household incomes are polarized and there is a clear contrast between renters and owners.¹¹ The situation is forecast to become worse as demand for attainable housing increases from these mixed-income sectors:

- in-migration from younger seniors (age 55-74)
- young families (age 25-44) and
- post-secondary students, entry level workers

The City of Kingston is supportive of proven concepts such as well-governed co-ops to be expanded.¹⁶ The Limestone City Cooperative Housing project would ensure that approximately 250 mixed-income families would have a safe, attainable, well-maintained home.^{3,5}

The Limestone City Cooperative Housing project will increase the long-term housing supply in Kingston, aiding the alleviation of inflationary pressures on accommodations, decreasing resident turnover rates, reducing gentrification and renoventions, aiding employers hiring and retaining staff by minimizing car dependent commuting into the city, and expanding supportive and attainable housing.¹⁶

Climate Leadership

Since 2009, the City of Kingston has pursued an ambitious vision to become Canada's most sustainable city, aiming to be an innovative carbon-neutral city, fostering climate leadership and resilience.¹⁴ In fact, the City of Kingston was the first Ontario municipality to declare a climate emergency (in 2019) recognizing the threats and opportunities from carbon emissions and energy efficiency.^{15,16}

Climate projections for Kingston in the 2050s indicate significant adverse weather events may become commonplace such as:

Notable increase in temperatures: Average temperature rising by 4°C and hot days exceeding 30°C surging from 6 to 48 days annually will heighten the demand for cooling systems, energy consumption, and potential power outages due to grid overload.¹⁴

Heat-related health risks: Risks especially among vulnerable groups, are expected to rise while the demand for cooling, greenspace, and outdoor recreation could strain existing resources.¹⁴

Change in freeze-thaw cycles are anticipated: A decrease in thaw cycles per year, but more concentrated in winter months, leading to winter related power outages, water main breaks, and increased and rapid snowmelt for potential flooding risks.¹⁴

Anticipated increase in precipitation and heavy rainfall events: Increases up to 10% in annual precipitation expected in all seasons except summer. Annual heavy rains to increase up to 10 times per year accompanied by a rise in intense rain and severe storm events.¹⁴

Storm water system overload: Increased frequency and magnitude of combined sewer overflows, road and culvert washouts.¹⁴

Wind gusts: Stronger wind gusts, with gusts over 90km/h expected to increase 15%.¹⁴

Premature degradation of buildings: Weathering impacts may increase maintenance requirements¹⁴

Effective land use planning, urban design, and mixed-use developments influence building and transportation emissions from cities. Location, density design, and car dependency, are vital considerations for reducing greenhouse gas emissions.¹⁵

The opportunities with the greatest potential to further reduce Kingston's emissions are:¹⁴

- Climate and energy smart buildings
- Supporting local food systems
- Waste management
- Widespread adoption of electric vehicles

Addition of new visually interesting housing structures that incorporate architectural diversity, material and climate mitigation technologies, with higher densities and taller buildings, have the potential to dramatically advance public interest objectives and enhance urban design aesthetics.¹⁵

The Four Lenses on New Housing

The City developed 4 perspective lenses to assess housing affordability challenges within its 'Density By Design: Kingston Mid-Rise and Tall Building Policy Issues and Options Report'¹⁵ which will be useful to frame the interconnectedness of the social, technical and

design aspects of the Limestone City Co-op Housing (LCCH) project within this Assessment Report.

Lens 1. The Link Between Land Use Planning, Transportation, Building Design and Climate

Lens 2. Affordability and Market Choice

Lens 3. “Sense of Place” and Neighbourhood Character

Lens 4. Ease of Development in the Most Important Places

Innovative climate smart and attainable housing projects can align with the city's unique built and cultural heritage, and desired future density, by balancing design and context and creating an inviting sense of place for residents for a vibrant and sustainable future.

Limestone City Cooperative Housing Inc. (LCCH)

Limestone City Cooperative Housing Inc. (LCCH) address the growing and pressing need for more attainable housing in Kingston.¹ LCCH offers a unique housing option for those who find home ownership financially out of reach, but who long for control and input over their living situation, or those that desire community-minded living.³

The purpose of this project is to provide the best in community environment for the LCCH association members.¹³ The target membership consists of:

- younger seniors (age 55-74)
- young families (age 25-44) and

- post-secondary students, entry level workers

This model aims to address the need for mixed-income, attainable housing, and offers the potential for the City of Kingston to advance its housing and climate leadership initiatives, while reflecting the basic philosophical principles and community objectives set out by the LCCH Board of Directors.^{8, 13}

On February 4, 2024 the City-owned property located at 900 Division Street was committed to the Limestone City Cooperative Housing for one year to allow LCCH to develop detailed concept plans with Planetary Harvest Projects (LCCH’s design firm), arrange for financing, work with community partners, and the City to develop, a biophilic residential design and a community-first, a co-op run, indoor farm.⁴

This LCCH project will not just benefit those who will eventually live in the housing co-operative; it will positively impact everyone who works or lives nearby, enjoys gardens and local amenities, or loves year-round fresh produce.³

Co-Operative Housing

Healthy neighbourhoods are ones where residences, employment opportunities, amenities and services are concentrated near each other, where active transportation such as walking, cycling and transit are encouraged, and the housing choices suit a mix of incomes, life stages, and abilities.¹⁶ Housing affordability, accessibility, and healthy neighbourhoods are intertwined with cultural recognition and public health.¹⁶

What is Co-Operative Housing?

Many Kingston residents are struggling with the high cost of housing, lack of suitable housing for their demographic and inflation pressures in general. Housing co-operatives offer a permanently affordable, community-based solution for increasing a community's housing stock (which has been shown to boost local economic productivity).¹²

Co-operative housing offers a distinct living experience where members collectively operate their housing community by electing a Board of Directors comprised of fellow residents. Unlike traditional renting or owning, co-op residents are part of an organization that owns and manages the property, fostering a strong sense of community and self-governance. This model not only allows residents to have more control over their homes, from setting housing costs to deciding on renovations, but also promotes a collaborative environment where members actively participate in shaping their living space. Co-operative housing is one of the best ways to address the housing crisis, and yet there are only a handful in Kingston.^{1,2,3,4,9}

One of the distinguishing features of co-operative housing is its emphasis on self-governance and community involvement. Members have the opportunity to make decisions regarding various aspects of their housing, promoting a sense of ownership and responsibility. Through contributing volunteer hours for the betterment of the co-op, residents quickly develop meaningful connections and foster a supportive community atmosphere. Co-operatives offer residents greater flexibility and freedom over their living situations compared to traditional landlord-renter arrangements, providing a safe, well maintained and affordable place to live while ensuring housing costs remain reasonable.^{1,2,3,4,7,16}

Financially, co-operative housing operate on a non-profit basis, unlike landlords who seek profit, co-ops set monthly housing charges at cost, covering only the expenses necessary for running the community. This ensures that residents are not subjected to market-driven rent or mortgage payments, making housing more attainable for all members.

Research has shown that as the affordability of other housing has become increasingly uncertain, co-operatives offer greater stability and affordability over time compared to market housing.¹² Increasing the number of co-operative housing developments in Kingston could effectively address its housing affordability crisis while promoting community engagement, resilience and new economic opportunities to combat climate change.^{1,2,3,4}

Food Production Co-Ops

Of the four sectors in Kingston's community inventory, food sector carbon emissions are the most challenging to address, as global food transportation systems are beyond community influence. To reduce emissions in this sector, Kingston suggests that it will need to strengthen its local food systems.¹⁴

About 2% of food consumed in Kingston is locally produced, an increase in local production could significantly decrease carbon emissions due to transportation (food miles) and generate local economic benefits.¹⁴

Public feedback reveals significant interest in local food but with many expressing concerns over high costs and limited variety.¹⁴ There is enormous untapped potential for food production within the City

of Kingston for local food production and sales leading to greater food equity and food security.¹⁴

Indoor and urban agriculture can build community, empower individuals with skill-sharing, and connect more people to fresh local food.¹⁴ The proposed LCCH co-op has an integrated indoor food production facility which is in alignment with the City's Culinary Strategy and municipal guidelines for food-related activities such as farm-to-table, farmers markets and community gardens.¹⁴

The LCCH co-op will contribute to a healthy, equitable society, stimulate local economic development, food security and enhance community climate resilience.¹⁴ It is believed that the LCCH model is the first of its kind in Canada to combine co-op living with a full scale commercial indoor farm operation.

Housing Design Features

The LCCH proposes a new paradigm reflecting the values of community, indoor farming, food security, and common causes for human flourishing. It integrates attainable housing with a community accessible green courtyard, retail spaces, and physical workspaces that help reduce car dependency for social interactions, food essentials and commuting.¹⁴

The building design incorporates Jane Jacobs' philosophy of the "ballet of the good city sidewalk" along the building's edges and through the accessible green courtyard, with benches, trellises, and facilitation from building edges to the street thoughtfully integrated with greenery and landscaping to enhance safety, interest, and

sociability. The building includes semi-underground parking, a rooftop greenhouse atrium and planter boxes on every floor.

The roof top atrium and outdoor gardens offers amenities for social and culturally supportive gatherings (ceremonies, smudging, planting of culturally significant herbs and flowers etc.).

The LCCH design satisfies the human need for connection with nature. Using natural elements, such as wood, stone, and earth tones, to create a tranquil, Co-operative, harmonious atmosphere for a strong sense of place.

The overall LCCH project fosters a sense of belonging through communal spaces and shared experiences, eliminating loneliness by promoting trust and connections. It provides consideration for residents with mobility issues to fully engage with their surroundings.¹⁶ The LCCH understands the importance of creating an environment where residents truly feel at home.

Parking and Transportation: The geological characteristics of the site preclude an economical underground parking solution, however, recognizing the importance of preserving aesthetics, pedestrian safety and experience with climate action principles, the building's parking is partially below grade to host a shared LCCH fleet of EV vehicles with charging stations, member vehicles and retail parking stalls.¹⁵

Passenger vehicles accounted for 36% of Kingston's total community emissions.¹⁴ The proposed LCCH EV fleet vehicles and ride share option enables all members equitable access to rapid transport, alleviating cost concerns, and need for, purchasing their own vehicle.^{14,16}

The LCCH building design also supports active, healthy and sustainable alternatives to the car, including walking, biking and public transit ridership.¹⁵ Enhancing pedestrian amenities, such as benches, lighting, and landscaping/street trees, creates safer and more inviting environments for pedestrians.

Provisions for secured well-lit bike parking, both private and for retail and Co-op visitors, is available. A bike repair workshop and cleaning facility is located in the parking area to support and promote active bike transportation and decreased car dependent travel.¹⁵

Indoor Farm and Landscape Features

The LCCH project represents a Canadian first of its kind Co-operative that integrates a full scale commercial indoor farm, as a common Co-op cause, contributing to local food security. The indoor farm utilizes simplified, manual processes that are functional and user-friendly.

Food security: Food security will be enhanced by offering a fresh produce market within the Co-op's retail space and supplying other markets and farm to table programs.¹⁴ The indoor farm will produce root crops, leafy, legumes and fruiting crops maximizing food selection and nutritional density with the capacity to produce ~160,000 plants every 90 days on average.

Outdoor landscaping will focus on accessible edible forests by the public. Co-op members have planter boxes on every floor, supplied with horticultural plantings, including seasonal fresh herbs and leafy green seedlings from the indoor farm.

Low Carbon Food Transportation: Transportation of food into the City of Kingston generates significant greenhouse gas emissions, and with rising populations, creating more emissions.¹⁴ The LCCH is a full commercial scale vertical farm able to directly serve members, neighbours and the community with minimal transportation.

Waste heat sharing. The waste heat generated by the indoor farm lighting and HVAC operations can be efficiently shared, similar to district heating, with the residential areas of the building contributing to overall sustainability and cost effectiveness of the integrated Co-op.

Air quality: Spent air from the LCCH residences will be routed to the indoor farm for CO₂ capture before being vented out as oxygen enriched air.¹⁷ Energy savings in both summer and winter can be realized by utilizing the pre-conditioned residential air exhaust within the indoor farm and vice versa. This is a potential area for energy and carbon reduction through HVAC integration.

Water efficiency: Water demand in the indoor farm will be reduced by recycling HVAC condensate and irrigation water.¹⁷ Rainwater collection will be collected and used to water the residential planter boxes and supplement the needs of the indoor farm. Of note, rain water collection will assist in reducing storm water surges and storm drain flooding from anticipated heavy rains in the future.¹⁷

Organic Farm Waste Composting: The City of Kingston has a goal for diverting organic waste away from landfills.^{14,17} The LCCH indoor farm will compost all of its non-edible or unharvested planting material through a thermal digester system for re-use within the indoor farm and residential planter boxes.

Indoor farm waste recycling: The indoor farm systems to be used will incorporate material re-use, recycling and waste minimization processes.¹⁷

Carbon Reduction and Sustainability

The LCCH design responds to the available incentives for the construction of efficient, sustainable buildings aiming for Net Zero greenhouse gas emissions, offering benefits like lower energy expenses, improved environmental impact, healthier indoor air quality, reduced maintenance costs, and increased durability.¹⁷

Mass and Cross Laminated Timbers (CLT): The building is constructed of mass timber and cross-laminated timber (CLT) which embody captured carbon from the air, reducing the project's carbon footprint substantially when compared to concrete buildings. These mass timber structural members are a sustainable alternative to concrete or steel. CLT is renewable, modular, and allows for efficient construction. Efficient buildings are more adaptable to rapid changes in temperature and extreme heat.¹⁴

Energy Efficiency: The LCCH design incorporates energy efficient insulation, windows, appliances and equipment standards.¹⁷

Energy Transition: By 2040, Kingston's buildings will need to rely on low carbon sources of energy for heating and industrial processes.¹⁴ The integrated indoor farm design represents a step-change in energy efficiency for buildings as the complementary heating, cooling, and rain water collection systems will contribute to the LCCH building being environmentally and economically sustainability as well.

Renewable Electricity and Storage

Kingston is considering community-driven renewable energy initiatives for the long term, including exploring opportunities for solar energy Co-operatives to enhance local energy resilience and sustainability, with dynamic grid management.^{14,17}

An optional solar energy installation area is available on the stepback roof sections of the indoor farm. These solar panels could be integrated with the EV vehicle charging stations. These electric car batteries could also provide a backup energy source for the indoor farm during power outages, grid overload situations or as storage points for excess solar power during times of peak production as envisioned within Kingston's dynamic grid management vision.¹⁴

1) The Masterplan Framework

The project's vision and goals for community integration, and sustainability are being refined. The process of obtaining approvals from Kingston City Council and the collaboration between the design team, LCCH and the City continues.

The initial allocation of residential and commercial space considering factors such as unit size, amenities, and housing type have been proposed in this document.

2) Architectural Design Commentary

The presented design (Image 1, Image 2) harmonizes with the massing of its current (and future) surroundings and aligns with understood land use compatibility policies. The building was designed for a balanced urban environment, considering factors such as shadowing, privacy preservation, pollution levels, wind impacts, traffic effects, environmental concerns, infrastructure capacity, property enjoyment, streetscape aesthetics, reservation, architectural harmony, and view preservation. Some factors are subjective in nature and the presented design may not be the final iteration.

The design team chose to utilize setbacks to reduce the visual impact of height and mass for pedestrians and observers. This design element improves the human scale, preserves sunlight and sky views, widens public vistas, enhancing compatibility with adjacent structures, and supports design objectives such as improved building envelope performance.¹⁵

The presented design incorporates comfortable setbacks from the adjacent streets with opportunities for street activation and pedestrian comfort amenities such as trees and outdoor seating aiming to create vibrant and walkable streets.¹⁵ The design of the ground floor "street wall" is considered crucial for the pedestrian experience, and visual interest of the building at eye-level.¹⁵

The unique pathway through the building complex recreates a legacy footpath and significantly influences both the actual and perceived safety of individuals crossing through this public space. The use of Crime Prevention through Environmental Design (CPTED) concepts to promote successful street vitality is incorporated into the design.¹⁵

Building entrances play a crucial role in the legibility of structures, ensuring that residents and visitors can easily locate pedestrian and parking entry points. The design gives special attention to pickup/drop-off zones and commercial delivery areas with drop lockers to facilitate seamless access to the building.¹⁵

The building is capped with an atrium conservatory for a visually interesting and beautiful way to close the vertical lines from the mass timber supporting structure. Negative visual elements such as mechanical equipment will be appropriately hidden.¹⁵

Commercial Integration

The design has a combination of residential and commercial uses that integrates goods and services that co-op members and surrounding community would frequent in a walkable lifestyle on a regular basis. Partially below grade retail parking shared with the buildings fleet of EV vehicles and member parking is also available.¹⁵

Image 1: Street View



LIMESTONE CITY COOPERATIVE HOUSING STREET VIEW



Image 2: Aerial View



LIMESTONE CITY COOPERATIVE HOUSING AERIAL VIEW



3) Planning Approvals

The City has recognized the need to build greater sustainable, and more resilient communities, consistent with Provincial direction. The City's population projections against units currently in the pipeline represents 62% of the total number of housing units required over the next 30 years.¹⁵ Kingston's current policy allows consideration of tall buildings/high-density subject to specific criteria.¹⁵

As outlined in the 'Density By Design: Kingston Mid-Rise and Tall Building Policy Issues and Options Report' and the 'Mayor's Task Force on Housing Final Report' the planning department can consider factors that positively influence land use planning outcomes.¹⁵

The LCCH has presented initial design concepts to the City of Kingston's planning department and discussions are ongoing.

4) Feasibility Study

A high level proforma feasibility analysis of the LCCH housing project was drafted (Table 1,2 and Appendix 3,4).

With the City donating the land and contributing a hypothetical \$5M grant towards a 248 unit not-for-profit housing project, and with a conservative contribution based on 18 hours per month of volunteer time from the indoor farming component (Table 2) of the housing project of ~\$337, the base monthly housing charges (exclusive of heating costs and taxes) would be:

- 1 bedroom (560sf) \$917,
- 2 bedroom (660sf) \$1081,
- 3 bedroom (800sf) \$1310 and
- studio (450sf) \$737.

with an ample LCCH reserve fund for maintenance and upkeep of the property.

Kingston has encouraged the building of affordable housing by eliminating planning fees for affordable units (80% of CMHC median market rent or lower) in a new residential building, and eliminated planning fees for not-for-profits (containing affordable units).¹⁶

An additional, and significant, investment in time and effort is required to conduct a thorough feasibility study, to update the assumptions with more detail, and to successfully compete for grants and attract capital investment to advance the project. This activity is contained within the Select phase of the proposed Masterplan Framework.

Table 1: The Proforma Housing Prospectus

248 UNIT APARTMENT PROPOSAL LIMESTONE CITY COOPERATIVE HOUSING ELLIOT AND DIVISION STREETS, KINGSTON			
FINANCIAL PROSPECTUS			
CONSTRUCTION EXPENSES			
LAND VALUE	land area square feet 55,636 sq ft City of Kingston donated	land cost per sf \$ 170.00	\$0.00
CONSTRUCTION	total residential building area 239,100	const cost per sf \$ 460.00	Total \$109,986,000.00
	total commercial building area 6,500	const cost per sf \$ 250.00	Total \$1,625,000.00
	total CEA building area 7,425	const cost per sf \$ 250.00	See Indoor Farm prospectus \$1,856,250.00
SOFT COSTS	categories		cost estimates
	DESIGN COSTS (CMHC feasibility grant)		\$0.00
	ENGINEERING, (included above)		\$0.00
	PHP PROJECT OVERSITE		\$100,000.00
	CMHC MORTGAGE APP FEE		\$31,000.00
	CITY SERVICES (contingency)		\$800,000.00
TOTAL			\$931,000.00
SUBTOTAL COSTS			\$115,329,250.00
SUBSIDIES	CITY OF KINGSTON		-\$5,000,000.00
	PROVINCE OF ONTARIO		-\$10,000,000.00
	GOV OF CANADA		-\$25,000,000.00
TOTAL			-\$40,000,000.00
TOTAL CONST. COST			\$75,329,250.00
RESIDENTIAL HOUSING INCOME			
RES LEASE: 248 UNITS	total leaseable area 136,890	average housing cost/sf \$27.00	annual income \$3,696,030.00
COMMERCIAL LEASE	13,925	\$35.00	\$487,375.00
PARKING LEASING	154	\$1,800.00	\$277,200.00
STANDARD UNIT COST**	average unit area SQ FT 552	avg monthly housing rate \$1,242.00	
FARM LABOUR INPUT*	Annual farm input unit \$4,051.42	average monthly subsidy \$337.62	
FINAL UNIT HOUSING COST	Housing cost /ft after farm input*** \$19.66	ased on 552 sq ft average \$904.38	
RESIDENTIAL EXPENSES			
WATER, SEWER, WASTE, REC.	Annual residential cost per unit \$1,040.00	number of units 248	-\$257,920.00
MAINT,FEES,INSURANCE	Annual residential cost per unit \$4,711.00	number of units 248	total management fees -\$1,168,328.00
TOTAL REVENUE (after expenses)			\$3,015,077.00
MORTGAGE	Total Mortgage Amount \$75,329,250.00	2% CMHC, 50 yr, monthly \$229,587.00	annual cost -\$2,755,044.00
RESERVE FUND	annual amount/unit \$1,048.52	wowa.ca	\$260,033.00
Farm labour input* to offset unit housing costs based on 18 volunteer hours/month: \$1,053,370.00			
Standard unit cost**: the above projections are not inclusive of Municipal and Provincial taxes or heating costs.			
Housing Cost /unit***at \$19.66/sf/ 12 months: 1 bdrm 560sf \$917, 2bedrm 660sf \$1081, 3 bedrm 800sf \$1310, studio 450sf \$737.			
planetary harvest projects			

Table 2: The Proforma Indoor Farm Prospectus

PHP MULTI-VARIETAL INDOOR FARM SYSTEM LIMESTONE CITY COOPERATIVE HOUSING ELLIOTT AND DIVISION STREETS, KINGSTON			
FINANCIAL PROSPECTUS			
CAPITAL COSTS			
BUILDING	Floor area square feet 7,425	cost per sf \$ 250.00	See Multifamily Mortgage
PHP REVI SYSTEM	total number of grow bays 585	const cost per bay \$ 12,000.00	\$7,020,000.00
SOFT COSTS	categories		cost estimates
	DESIGN COSTS 4% of construction		\$280,800.00
	ENGINEERING, LEGAL contingency		\$55,000.00
	SERVICES contingency		\$120,000.00
SUBTOTAL			\$455,800.00
TOTAL COSTS			\$7,475,800.00
OPERATING COSTS			
UTILITIES	usage- .75 kw/hour/bay X 24 hours 10,530	cost/watts/hour \$ 0.0125	annual consumption \$48,043.13
MANAGEMENT WAGES	2 full time production managers @ \$40/hr \$80.00	paid hours + benefits 2,100.00	total management fees \$168,000.00
LABOUR WAGES	30 full and part time staff average \$23.00/hr \$690.00	\$690/hr X 1500 hrs 1,035,000.00	volunteer costs \$0.00
SUPPLIES	Number of Bays 585	Consumption per Bay/day \$0.75	annual consumption \$160,143.75
LOCAL DELIVERY	Cost per Kg \$0.45	% of VP production by wt 137,592.00	annual cost \$61,916.40
INSURANCE/TAXES, ETC	Floor area square feet 7,425	cost per sf. \$25.00	annual cost \$185,625.00
LEASE TO LCCH	Floor area square feet 7,425	cost per sf. \$25.00	annual cost \$185,625.00
EQUIPMENT LOAN	Total Mortgage Amount \$ 7,475,800.00	6% rate, 50 yr, monthly \$35,873.00	annual mortgage \$430,476.00
TOTAL OPERATING COSTS			\$1,239,829.28
REVENUE			
PRODUCE PRODUCTION	585 bays x 280 vp/bay = # VP*/ crop 163,800	Crops per year average 4	Annual VP* production 655,200.00
TOTAL PRODUCE SALES	Annual VP production 655,200	VP average retail price \$3.50	\$2,293,200.00
TOTAL OPERATING COSTS			-\$1,239,829.28
RESIDUAL INCOME			\$1,053,370.73
VP* Vegetable Placement (head of lettuce, bundle of carrots or beets) approximately 350 grams in weight.			
planetary harvest projects			

5) Funding Strategy

New funds are being announced regularly in support of housing initiatives, the most recent was on April 2nd 2024. The federal government is launching a new \$6 billion "Canada Housing Infrastructure Fund" meant to speed up construction and upgrade key infrastructure such as waste and water systems. An inquiry into the eligibility of the LCCH for a small study on rainwater collection for stormwater mitigation is warranted.

The City has noted that some community organizations have experience and expertise on their governing boards and capacity to scale up, others have significant creative ideas and energy, but lack the technical expertise needed for grant applications to advance their projects.¹⁶

In response, Interim funds should be sought by the LCCH to continue with advisory and relevant consultants to complete the relevant portions of the Step-by-Step Guide to Developing Affordable Housing document to gain additional funding consideration.¹⁰

Cross referencing the strategic directions provided by municipal, provincial and federal governments with their affordable housing and technology innovation programs against the LCCH proposed building designs will identify key stakeholders and programs for initial consultation.

A partial list of available funds is itemized in Appendix 2.

Significant pre-work is required for these consultations as the stakeholders should be aligned, with a letter of support or similar documentation, for the specific fund being sought. Having

documented support from local, provincial, federal governments and other stakeholder groups makes for a productive consultation.

These consultations will help prioritize the most appropriate grants for the project based on timing, depth of information available, critical paths, matching requirements and award dates.

Of interest is the Kingston Climate Action Plan which advances the adoption of net zero ready new construction ahead of the release of requirements expected in national building and energy codes in 2030.¹⁴, the Green Standard Community Improvement Plan, which incentivizes low carbon new buildings, and the Savings by Design and Commercial Custom New Construction programs.¹⁴

The LCCH combination of affordable housing and indoor farm production is unique in Canada. It advances both the LCCH's goal for developing Co-op housing and raises the profile of Kingston as an innovation centre for affordable housing, community sustainability, climate change mitigation and carbon reduction advancements.

The potential for innovation grants to assist with the development of competitive housing and energy grants is a useful exercise for consideration.

Proposed Next Steps

The Scope of Services is designed as an iterative process with successive detailed phases (Assess, Select, Define, Execute, and Operate) leading to the successful completion of the project.

This Assessment phase collected initial data regarding the Master Plan Framework, Council mandate, Physical requirement analysis, Workforce strategy, Architectural Design Schematic, Architectural schematic development, Planning Approvals, Preliminary planning discussions, Land use change application, Feasibility Study and Preliminary construction costing.

The Selection Phase of the Masterplan Framework is focused on obtaining critical approvals and generating the detailed data necessary to secure additional funding.

PHP Observations and Proposed Next Steps

The City will likely explore backing well-managed Co-operatives, pending financial scrutiny. The City noted that non-profit housing typically requires public/philanthropic funding to be viable.¹⁶

- The LCCH should seek City funds to complete relevant portions of the *Step-by-Step Guide to Developing Affordable Housing* document to gain consideration by potential funders such as the CMHC and its related housing and energy programs.¹⁰
- Connect with the Co-operative Housing Foundation of Canada, The Co-operative Housing Development Program, National Housing Co-Investment Fund, and the City to develop an aligned strategy for funding further studies on this unique Co-op/Indoor farm concept.

- Engage with the scientific community and seek support from local, provincial and federal innovation funders to further develop the synergistic Co-op/indoor farm and HVAC model.

The City received ~\$3.2M from the "Canada Housing Infrastructure Fund" to upgrade key infrastructure such as waste and water systems.

- Inquire on LCCH eligibility for a small study to model rainwater collection for managing storm water and storm surge mitigation from the LCCH design, for future buildings.

Continued and frequent communication with the Kingston Planning Department to work through the required zoning and other regulatory approvals.

- Project approval will require, among other reports, an Urban Design Study, Environmental Impact Assessment, Infrastructure and Utilities Upgrade Analysis, Archeological Study, and Community Engagement as outlined by the Planning department.
- Pursuit of a development permit and selection process (as part of the Masterplan Framework) to hire, with PHP oversight, a local design firm for implementation.

Utilizing the data contained in this Assessment Report, LCCH should continue to identify early-stage feasibility studies and engage with provincial and federal stakeholders in support of an initial funding or referral discussion.

APPENDIX 1: PUBLIC WORKSHOPS FOR LIMESTONE CITY COOPERATIVE HOUSING

Kingston City Hall

Date: January 31, 2024

A DAY IN THE LIFE OF A MEMBER OF LCCH: The daily routine at the LCCH is designed to incorporate various sustainable practices and community interactions throughout the day. Starting at 6:00 AM with activities like feeding birds, working out, and contributing to communal composting, residents engage in environmentally conscious tasks. As the day progresses, they partake in shared experiences such as coffee and conversation, tending to community gardens, and utilizing communal resources like car sharing and communal kitchens. Special events and annual celebrations further enhance community engagement and sustainability efforts, creating a vibrant and interconnected living environment focused on climate health and well-being.

WORKSHOP BRAIN STORMING RESULTS

TITLE: Indoor/Outdoor Communal Kitchen

Main Features: The Indoor/Outdoor Communal Kitchen features include accommodating up to 20 people, potentially offering multiple kitchen spaces for community use. It is conveniently located near an outdoor patio adjacent to a paddle pool, with close proximity to a communal beverage bar. Indoor and outdoor (with dogs permitted) dining areas are situated nearby, allowing for seamless transitions between spaces.

TITLE: Common Recreational Area

MAIN FEATURES: The LCCH offers a range of recreational and social support activities to enhance residents' well-being and community engagement. These include gardening, a tools library, computer/appliance repair stations, exercise areas, and bike repair stations for recreational pursuits. Additionally, LCCH provides social support amenities such as hospice space, a wellness center with a sauna, interdenominational chapel or meditation areas for spiritual well-being, daycare facilities for families, and a business center with work cubicles to support professional activities and productivity.

TITLE: Communal Food Production

FEATURES: The Communal Food Production initiative encompasses various features aimed at fostering community sustainability and food accessibility. These include food donation and sharing programs, diverse food offerings, a greenhouse for year-round cultivation, and a living wall within communal spaces. Additionally, the initiative incorporates seed-to-table practices, rainwater retention systems, solar panels for energy efficiency, and aquaponics for integrated food production. Coordination of activities ensures efficient operation and engagement within the community.

Paradiso Pizza & Subs

Date: February 26th, April 4th, 2024

Public engagement with residents near the proposed development. Concerns noted, building height and shadowing, parking, increased traffic and busy intersections, and backyard overlook. Overall tone from February 26th meeting to the April 4th meeting was positive once the initial renderings were shown.

APPENDIX 2: POTENTIAL FUNDING SOURCES

Canada Mortgage and Housing Corporation (CMHC)
National Co-Investment Fund
Canadian Co-operative Investment Fund (CCIF)
Affordable Housing Innovation Funds
Co-operative Housing Federation of Canada (CHF Canada)
Community Housing Transformation Centre
Sector Transformation Funds (CMHC/National Housing Strategy)
Green Kickstarter-type funds
Green Municipal Fund (FMC program)
Planning, Study and Capital Project Grants
Canadian Worker Co-operative Federation programs
Federal government Women and Gender Equality Canada programs
Employment and Social Development Canada
Federal Economic Development Agency for Southern Ontario
(FedDev Ontario)
Innovation, Science and Economic Development Canada (ISED)
Sustainable Canadian Agricultural Partnership (Sustainable CAP) and
Agri-Science programs
Ontario's Community Housing Renewal Strategy and their Housing
Supply Action Plan
Ontario's Bill 108, the More Homes, More Choices Act, 2019,
Community Benefits Charge
Kingston Climate Action Plan and Green Standard Community
Improvement Plan
Canada Housing Infrastructure Fund

Appendix 3: Pro Forma Tables

Table 1: The Pro forma Housing Prospectus

248 UNIT APARTMENT PROPOSAL LIMESTONE CITY COOPERATIVE HOUSING ELLIOT AND DIVISION STREETS, KINGSTON			
FINANCIAL PROSPECTUS			
CONSTRUCTION EXPENSES			
LAND VALUE	land area square feet 55,636 sq ft City of Kingston donated	land cost per sf \$ 170.00	\$0.00
CONSTRUCTION	total residential building area 239,100	const cost per sf \$ 460.00	Total \$109,986,000.00
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SOFT COSTS	categories		cost estimates
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	PHP PROJECT OVERSITE		\$100,000.00
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	CITY SERVICES (contingency)		\$800,000.00
TOTAL			\$931,000.00
SUBTOTAL COSTS			\$115,329,250.00
SUBSIDIES	CITY OF KINGSTON		-\$5,000,000.00
	PROVINCE OF ONTARIO		-\$10,000,000.00
	GOV OF CANADA		-\$25,000,000.00
TOTAL			-\$40,000,000.00
TOTAL CONST. COST			\$75,329,250.00
RESIDENTIAL HOUSING INCOME			
RES LEASE: 248 UNITS	total leaseable area 136,890	average housing cost/sf \$27.00	annual income \$3,696,030.00
COMMERCIAL LEASE	13,925	\$35.00	\$487,375.00
PARKING LEASING	154	\$1,800.00	\$277,200.00
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FINAL UNIT HOUSING COST	Housing cost /ft after farm input*** \$19.66	ased on 552 sq ft average \$904.38	
RESIDENTIAL EXPENSES			
WATER, SEWER, WASTE, REC.	Annual residential cost per unit \$1,040.00	number of units 248	total management fees -\$257,920.00
MAINT, FEES, INSURANCE	Annual residential cost per unit \$4,711.00	number of units 248	total management fees -\$1,168,328.00
TOTAL REVENUE (after expenses)			\$3,015,077.00
MORTGAGE	Total Mortgage Amount \$75,329,250.00	2% CMHC, 50 yr, monthly. \$229,587.00	annual cost -\$2,755,044.00
RESERVE FUND	annual amount/unit \$1,048.52	wowa.ca	\$260,033.00
	Farm labour input* to offset unit housing costs based on 18 volunteer hours/month:	\$1,053,370.00	
	Standard unit cost**: the above projections are not inclusive of Municipal and Provincial taxes or heating costs.		
	Housing Cost /unit***at \$19.66/sf/ 12 months: 1 bdrmm 560sf \$917, 2bedrm 660sf \$1081, 3 bedrm 800sf \$1310, studio 450sf \$737.		
planetary harvest projects			

Table 2: The Proforma Indoor Farm Prospectus

PHP MULTI-VARIETAL INDOOR FARM SYSTEM LIMESTONE CITY COOPERATIVE HOUSING ELLIOTT AND DIVISION STREETS, KINGSTON				
FINANCIAL PROSPECTUS				
CAPITAL COSTS				
BUILDING	Floor area square feet	7,425	cost per sf.	\$ 250.00
				See Multifamily Mortgage
PHP REVI SYSTEM	total number of grow bays	585	const cost per bay	\$ 12,000.00
				\$7,020,000.00
SOFT COSTS	categories			cost estimates
	DESIGN COSTS 4% of construction			\$280,800.00
	ENGINEERING, LEGAL contingency			\$55,000.00
	SERVICES contingency			\$120,000.00
SUBTOTAL				\$455,800.00
TOTAL COSTS				\$7,475,800.00
OPERATING COSTS				
UTILITIES	usage- .75 kw/hour/bay X 24 hours	10,530	cost/watts/hour	\$ 0.0125
				annual consumption \$48,043.13
MANAGEMENT WAGES	2 full time production managers @ \$40/hr	\$80.00	paid hours + benefits	2,100.00
				total management fees \$168,000.00
LABOUR WAGES	30 full and part time staff average \$23.00/hr	\$690.00	\$690/hr X 1500 hrs	1,035,000.00
				volunteer costs \$0.00
SUPPLIES	Number of Bays	585	Consumption per Bay/day	\$0.75
				annual consumption \$160,143.75
LOCAL DELIVERY	Cost per Kg	\$0.45	% of VP production by wt	137,592.00
				annual cost \$61,916.40
INSURANCE/TAXES, ETC	Floor area square feet	7,425	cost per sf.	\$25.00
				annual cost \$185,625.00
LEASE TO LCCH	Floor area square feet	7,425	cost per sf.	\$25.00
				annual cost \$185,625.00
EQUIPMENT LOAN	Total Mortgage Amount	\$ 7,475,800.00	6% rate, 50 yr, monthly	\$35,873.00
				annual mortgage \$430,476.00
TOTAL OPERATING COSTS				\$1,239,829.28
REVENUE				
PRODUCE PRODUCTION	585 bays x 280 vp/bay = # VP* / crop	163,800	Crops per year average	4
				Annual VP* production 655,200.00
TOTAL PRODUCE SALES	Annual VP production	655,200	VP average retail price	\$3.50
				\$2,293,200.00
TOTAL OPERATING COSTS				-\$1,239,829.28
RESIDUAL INCOME				\$1,053,370.73

VP* Vegetable Placement (head of lettuce, bundle of carrots or beets) approximately 350 grams in weight.

planetary harvest projects

Appendix 4: Pro Forma Mortgage Table

2% CMHC, 50 years, monthly as calculated by Wowa.ca

Month	Beginning Balance	Ending Balance	Monthly Payment	Interest	Principal						
0	75924219	75820648	229587	126016	103571	71	68126726	68010213	229587	113074	116513
1	75820648	75716906	229587	125844	103743	72	68010213	67893507	229587	112881	116706
2	75716906	75612991	229587	125672	103915	73	67893507	67776607	229587	112687	116900
3	75612991	75508903	229587	125500	104087	74	67776607	67659513	229587	112493	117094
4	75508903	75404643	229587	125327	104260	75	67659513	67542225	229587	112299	117288
5	75404643	75300210	229587	125154	104433	76	67542225	67424742	229587	112104	117483
6	75300210	75195603	229587	124981	104607	77	67424742	67307064	229587	111909	117678
7	75195603	75090823	229587	124807	104780	78	67307064	67189190	229587	111714	117873
8	75090823	74985869	229587	124633	104954	79	67189190	67071121	229587	111518	118069
9	74985869	74880740	229587	124459	105128	80	67071121	66952856	229587	111322	118265
10	74880740	74775437	229587	124284	105303	81	66952856	66834395	229587	111126	118461
11	74775437	74669960	229587	124110	105478	82	66834395	66715737	229587	110929	118658
12	74669960	74564307	229587	123935	105653	83	66715737	66596882	229587	110732	118855
13	74564307	74458479	229587	123759	105828	84	66596882	66477830	229587	110535	119052
14	74458479	74352475	229587	123584	106004	85	66477830	66358580	229587	110338	119250
15	74352475	74246296	229587	123408	106180	86	66358580	66239133	229587	110140	119448
16	74246296	74139940	229587	123231	106356	87	66239133	66119487	229587	109941	119646
17	74139940	74033407	229587	123055	106532	88	66119487	65999643	229587	109743	119844
18	74033407	73926698	229587	122878	106709	89	65999643	65879599	229587	109544	120043
19	73926698	73819812	229587	122701	106886	90	65879599	65759357	229587	109345	120242
20	73819812	73712748	229587	122523	107064	91	65759357	65638914	229587	109145	120442
21	73712748	73605507	229587	122346	107241	92	65638914	65518272	229587	108945	120642
22	73605507	73498087	229587	122168	107419	93	65518272	65397430	229587	108745	120842
23	73498087	73390489	229587	121990	107598	94	65397430	65276387	229587	108544	121043
24	73390489	73282713	229587	121811	107776	95	65276387	65155143	229587	108343	121244
25	73282713	73174758	229587	121632	107955	96	65155143	65033698	229587	108142	121445
26	73174758	73066624	229587	121453	108134	97	65033698	64912052	229587	107941	121647
27	73066624	72958310	229587	121273	108314	98	64912052	64790203	229587	107739	121849
28	72958310	72849816	229587	121094	108494	99	64790203	64668152	229587	107536	122051
29	72849816	72741142	229587	120914	108674	100	64668152	64545899	229587	107334	122253
30	72741142	72632288	229587	120733	108854	101	64545899	64423443	229587	107131	122456
31	72632288	72523254	229587	120552	109035	102	64423443	64300783	229587	106928	122659
32	72523254	72414038	229587	120372	109216	103	64300783	64177920	229587	106724	122863
33	72414038	72304641	229587	120190	109397	104	64177920	64054853	229587	106520	123067
34	72304641	72195062	229587	120009	109579	105	64054853	63931582	229587	106316	123271
35	72195062	72085302	229587	119827	109760	106	63931582	63808106	229587	106111	123476
36	72085302	71975359	229587	119645	109943	107	63808106	63684425	229587	105906	123681
37	71975359	71865234	229587	119462	110125	108	63684425	63560539	229587	105701	123886
38	71865234	71754926	229587	119279	110308	109	63560539	63436447	229587	105496	124092
39	71754926	71644435	229587	119096	110491	110	63436447	63312150	229587	105290	124298
40	71644435	71533761	229587	118913	110674	111	63312150	63187646	229587	105085	124504
41	71533761	71422903	229587	118729	110858	112	63187646	63062935	229587	104877	124711
42	71422903	71311861	229587	118545	111042	113	63062935	62938017	229587	104670	124918
43	71311861	71200634	229587	118361	111226	114	62938017	62812892	229587	104462	125125
44	71200634	71089224	229587	118176	111411	115	62812892	62687560	229587	104255	125333
45	71089224	70977628	229587	117991	111596	116	62687560	62562019	229587	104047	125541
46	70977628	70865847	229587	117806	111781	117	62562019	62436270	229587	103838	125749
47	70865847	70753880	229587	117621	111967	118	62436270	62310312	229587	103629	125958
48	70753880	70641727	229587	117435	112152	119	62310312	62184146	229587	103420	126167
49	70641727	70529389	229587	117249	112339	120	62184146	62057769	229587	103211	126376
50	70529389	70416864	229587	117062	112525	121	62057769	61931183	229587	103001	126586
51	70416864	70304152	229587	116875	112712	122	61931183	61804387	229587	102791	126796
52	70304152	70191253	229587	116688	112899	123	61804387	61677381	229587	102581	127007
53	70191253	70078167	229587	116501	113086	124	61677381	61550164	229587	102370	127217
54	70078167	69964893	229587	116313	113274	125	61550164	61422735	229587	102159	127428
55	69964893	69851431	229587	116125	113462	126	61422735	61295095	229587	101947	127640
56	69851431	69737780	229587	115937	113650	127	61295095	61167243	229587	101735	127852
57	69737780	69623941	229587	115748	113839	128	61167243	61039179	229587	101523	128064
58	69623941	69509914	229587	115559	114028	129	61039179	60910903	229587	101311	128277
59	69509914	69395696	229587	115370	114217	130	60910903	60782413	229587	101098	128489
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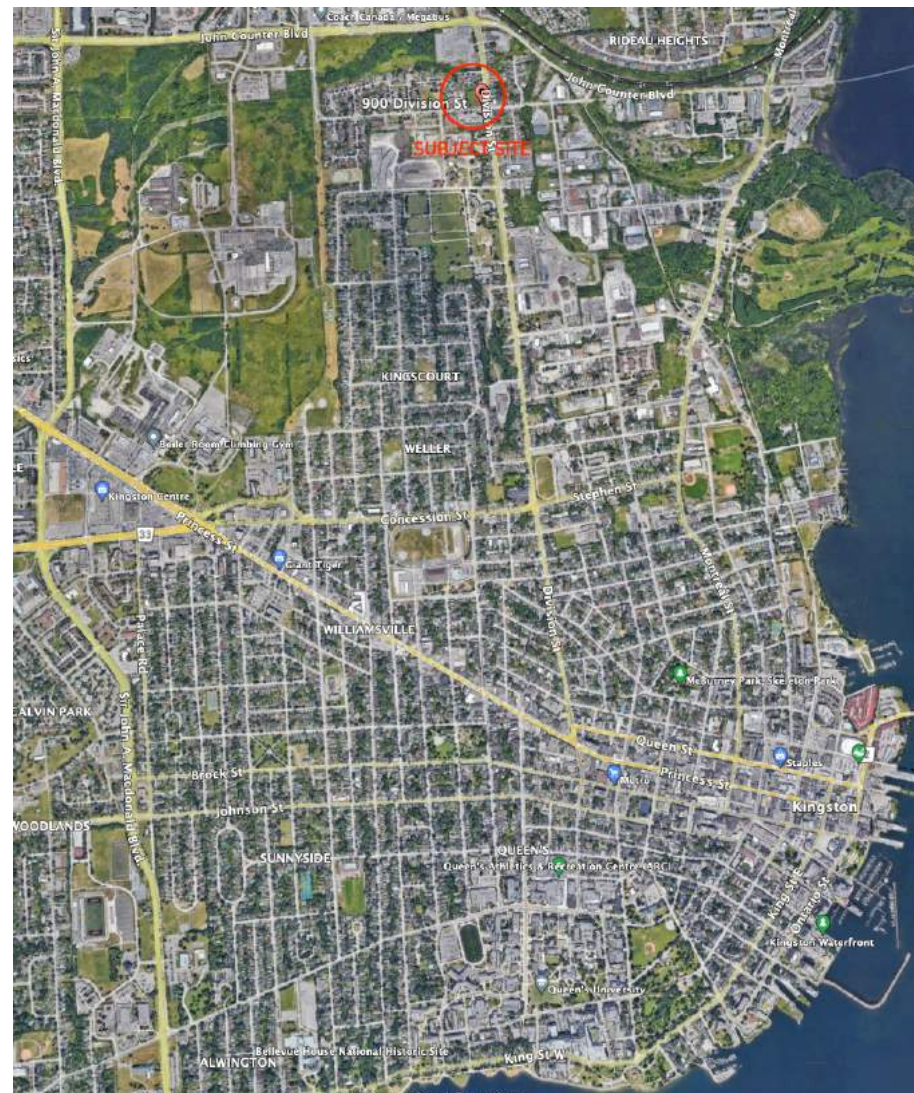
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2. <http://lcch.ca/about/>
3. <https://lcch.ca/help-develop-more-co-operative-housing/>
4. <https://lcch.ca/seed-funding-motion-comes-before-council/>
5. <https://lcch.ca/councillor-mclaren-appointed-to-development-board/>
6. <https://lcch.ca/press-release-councillor-jeff-mclaren-addresses-housing-crisis/>
7. <https://canada-info.ca/en/city-councillor-seeks-approval-to-join-board-for-new-housing-non-profit/>
8. <https://www.kingstonist.com/news/city-council-to-appoint-councillor-to-limestone-city-co-operative-housing-board/>
9. <https://www.thewhig.com/news/city-councillor-hopes-to-join-housing-co-op-board-to-encourage-affordable-housing-development>
10. A Step-by-Step Guide to Developing Affordable Housing 2nd Edition (November 22, 2022)
11. CITY OF KINGSTON AND COUNTY OF FRONTENAC MUNICIPAL HOUSING STRATEGY FINAL SUMMARY REPORT
12. Co-operative Housing Today and Tomorrow: Building new co-op homes to address the affordable housing crisis
13. PHP Proposal to LCCH
14. City of Kingston Climate Action Plan
15. Density By Design: Kingston Mid-Rise and Tall Building Policy Issues and Options Report
16. Mayor's Task Force on Housing Final Report
17. <https://www.cityofkingston.ca/resident/climate-change/green-standard-community-improvement-plan>

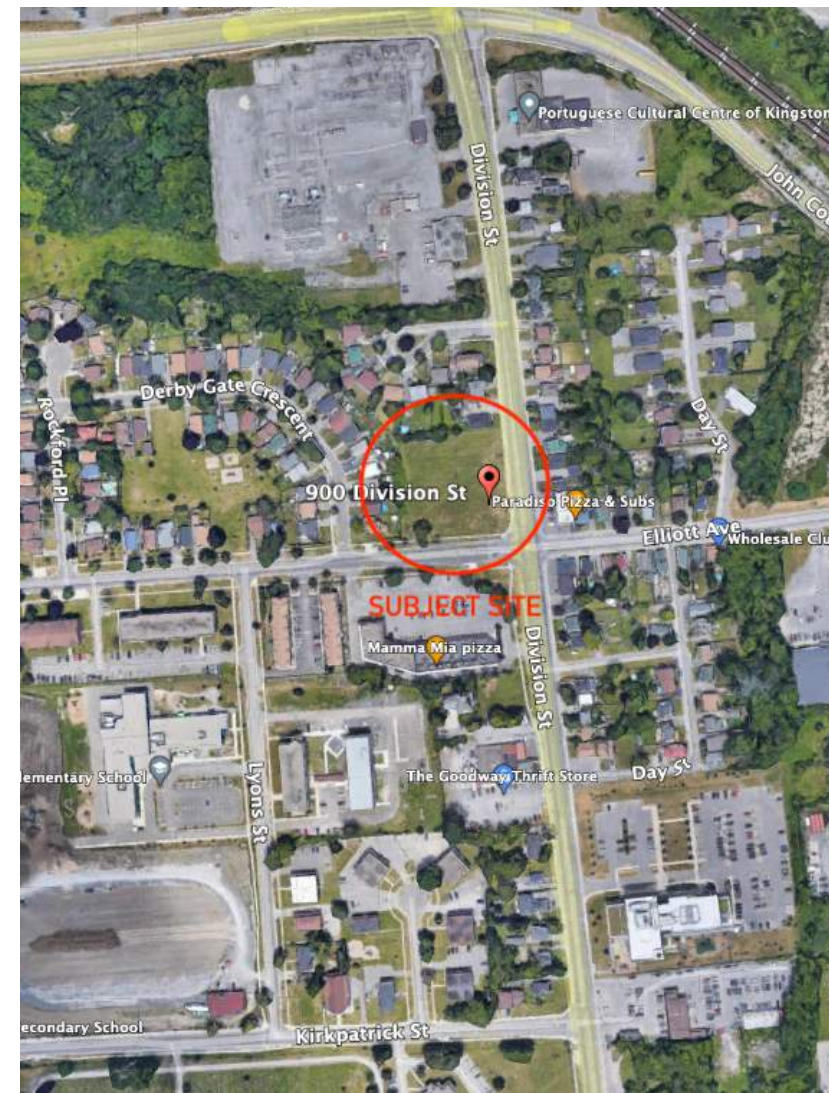


LIMESTONE CITY COOPERATIVE HOUSING SCHEMATIC DRAWINGS

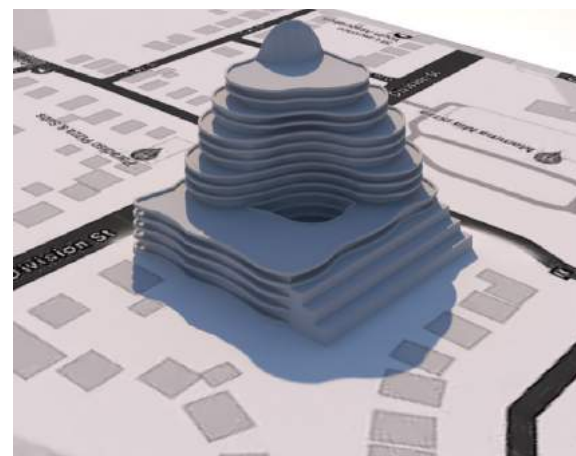
900 DIVISION ST AND ELLIOT AVE. KINGSTON, ONTARIO. APRIL 2, 2024



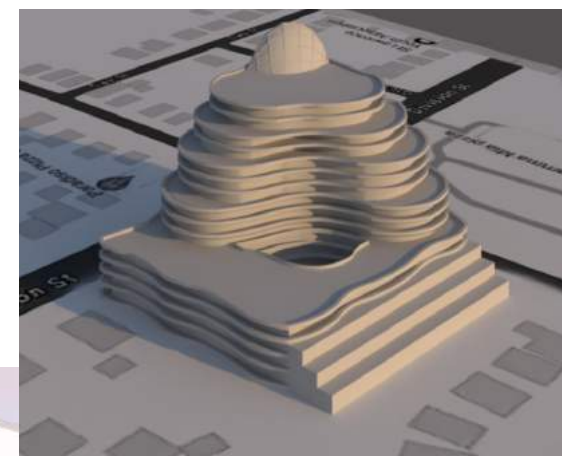
CITY CONTEXT MAP



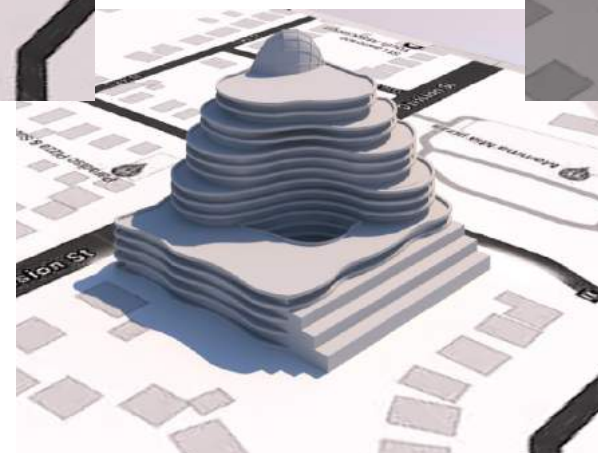
COMMUNITY CONTEXT MAP



9:00 AM MARCH/SEPTEMBER 21ST



5:00 PM MARCH/SEPTEMBER 21ST



12:00 NOON MARCH/SEPTEMBER 21ST

SHADOW STUDY

OPTION 1 - 14 STOREYS WITH A 4 STOREY BASE

MUNICIPAL ADDRESS

900 Divison Street
Kingston Ontario

LEGAL DESCRIPTION

PARTS OF LOT: 22,23 & 24
CONCESSION 2
CITY OF KINGSTON

BY-LAW ZONING

Amended by By-law number 2017-57
opa number 50
Single Family Residential

PROPOSED RE-ZONING

Urban High Density Multi-Residential (URM-?)
Lot Area: 51,620.22 m2
Height: 51.4 m
Front Setback: 8.4/4.5 m
Rear Setback: 4.5/3.4 m
Landscaped Area: 38%
Building Lot Coverage: 62%
Lot Depth 70.33/71.9 m
Floor Space Index: 4.5

VEHICLE PARKING

Residential units: 248
Commercial Use Area: 604 m2
Indoor Farm: 690 m2

Residential Stalls: 134
Car Share Stalls: 7
Commercial Guest Stalls: 20
Total Stalls: 141

RESIDENTIAL UNIT COUNT

FLOOR	ST	1 BD	2 BD	3 BD	TOTAL	M2	SQ.FT
MAIN	1	5	1	2	9	365.6	3,935.00
2ND	4	18	7	1	30	1588.2	17,095.00
3RD	6	20	6	2	34	1807.43	19,455.00
4TH	6	20	6	2	34	1807.43	19,455.00
5TH	4	12	2	2	20	1021.47	10,995.00
6TH	4	12	2	2	20	1021.47	10,995.00
7TH	4	12	2	2	20	1021.47	10,995.00
8TH	2	11	1	1	15	768.77	8,275.00
9TH	2	11	1	1	15	768.77	8,275.00
10TH	2	11	1	1	15	768.77	8,275.00
11TH	3	6	0	2	11	526.76	5,670.00
12TH	3	6	0	2	11	526.76	5,670.00
13TH	1	5	1	0	7	362.32	3,900.00
14TH	1	5	1	0	7	362.32	3,900.00
TOTAL	43	154	31	20	248	12,717.54	136,890.00
PERCENT	17.3%	62.1%	12.5%	8.1%			



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DO NOT SCALE THESE DRAWINGS

Project Information:
900 DIVISION STREET
KINGSTON STREET, ONTARIO
LOTS __ BLOCK __
PLAN __

Comments:
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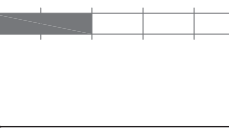
Drawing List	Latest Version
PARKING LEVEL 1 & 2	A1.0
MAIN FLOOR & 2ND FLOOR PLAN	A1.1
3RD & 4TH FLOOR PLAN	A1.2
5TH -7TH FLOOR PLAN	A1.3
8TH & 9TH FLOOR PLAN	A1.4
10TH & 11TH FLOOR PLAN	A1.5
12TH & 13TH FLOOR PLAN	A1.7
14TH FLOOR & ROOF PLAN	A1.8

Revisions	DATE
IFC REVISIONS	M/D/Y
IFC REVISIONS	M/D/Y
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Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

Drawing Title:
INFORMATION

Drawn By: _____
Checked By: CS
Scale: AS NOTED
Project No. _____



Drawing No.

A0.0



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900 DIVISION STREET
KINGSTON STREET, ONTARIO
LOTS __, BLOCK __
PLAN ____

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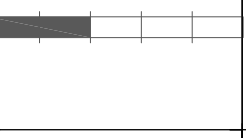
Drawing List	Latest Version
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12TH & 13TH FLOOR PLAN	A1.7
14TH FLOOR & ROOF PLAN	A1.8

Revisions	DATE
IFC REVISIONS	M/D/Y
IFC REVISIONS	M/D/Y
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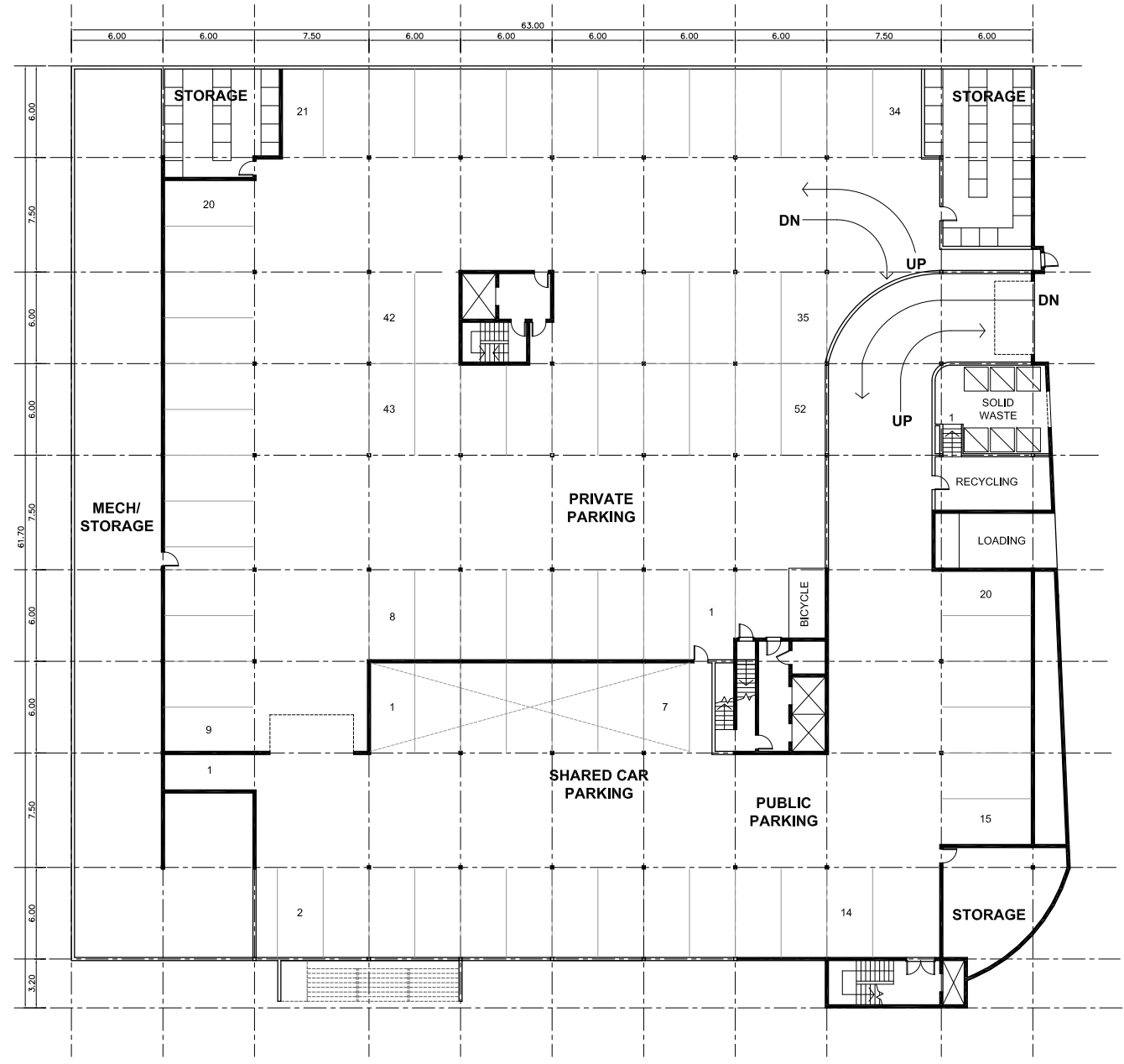
Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

Drawing Title:
BASEMENT PARKING

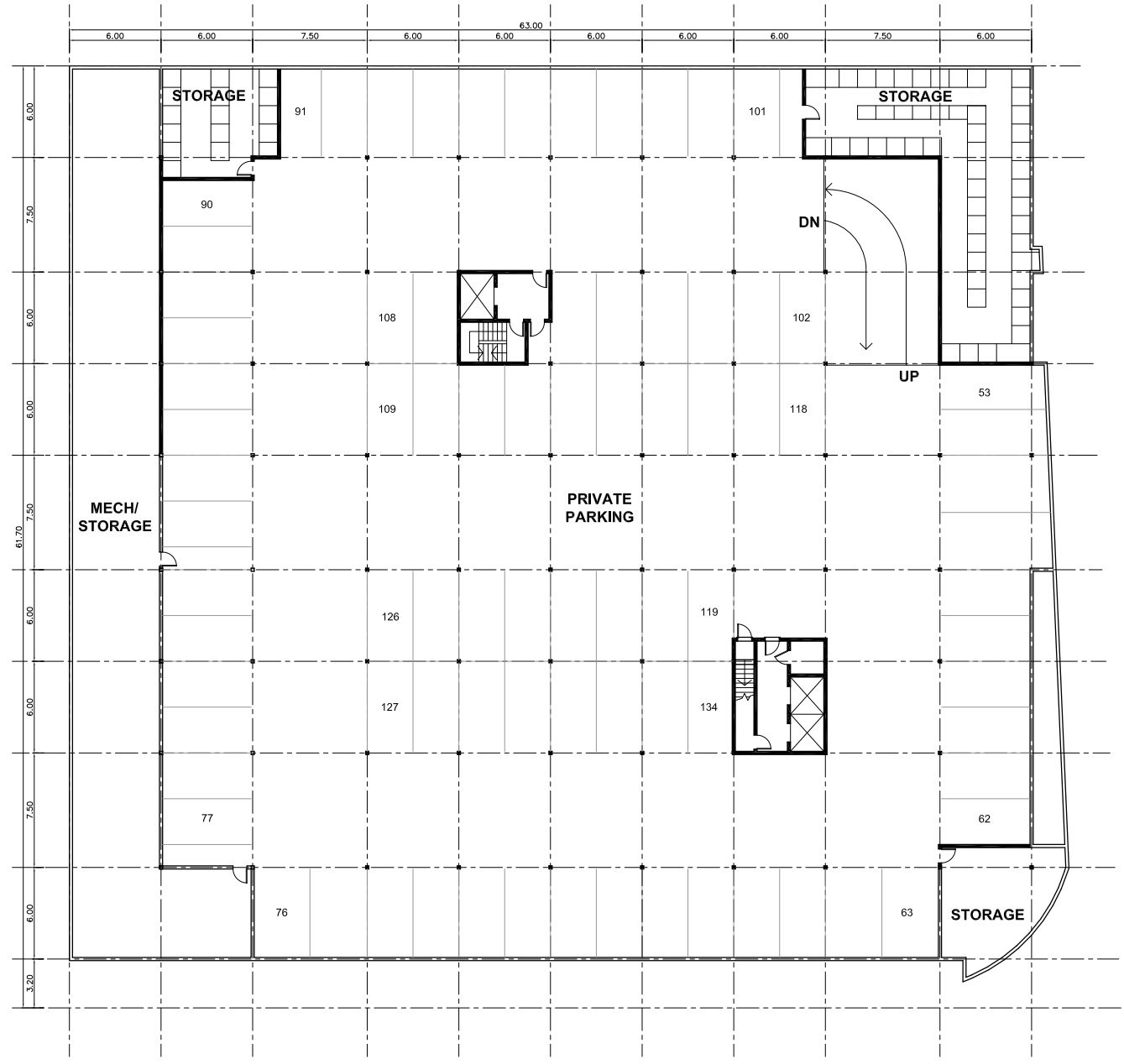
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Checked By: CS
Scale: 1:200
Project No: _____



Drawing No.
A1.0



BASEMENT PARKING PLAN
LEVEL 1



BASEMENT PARKING PLAN
LEVEL 2



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10TH & 11TH FLOOR PLAN	A1.5
12TH & 13TH FLOOR PLAN	A1.7
14TH FLOOR & ROOF PLAN	A1.8

Revisions	DATE:
IFC REVISIONS	M/D/Y
IFC REVISIONS	M/D/Y
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Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

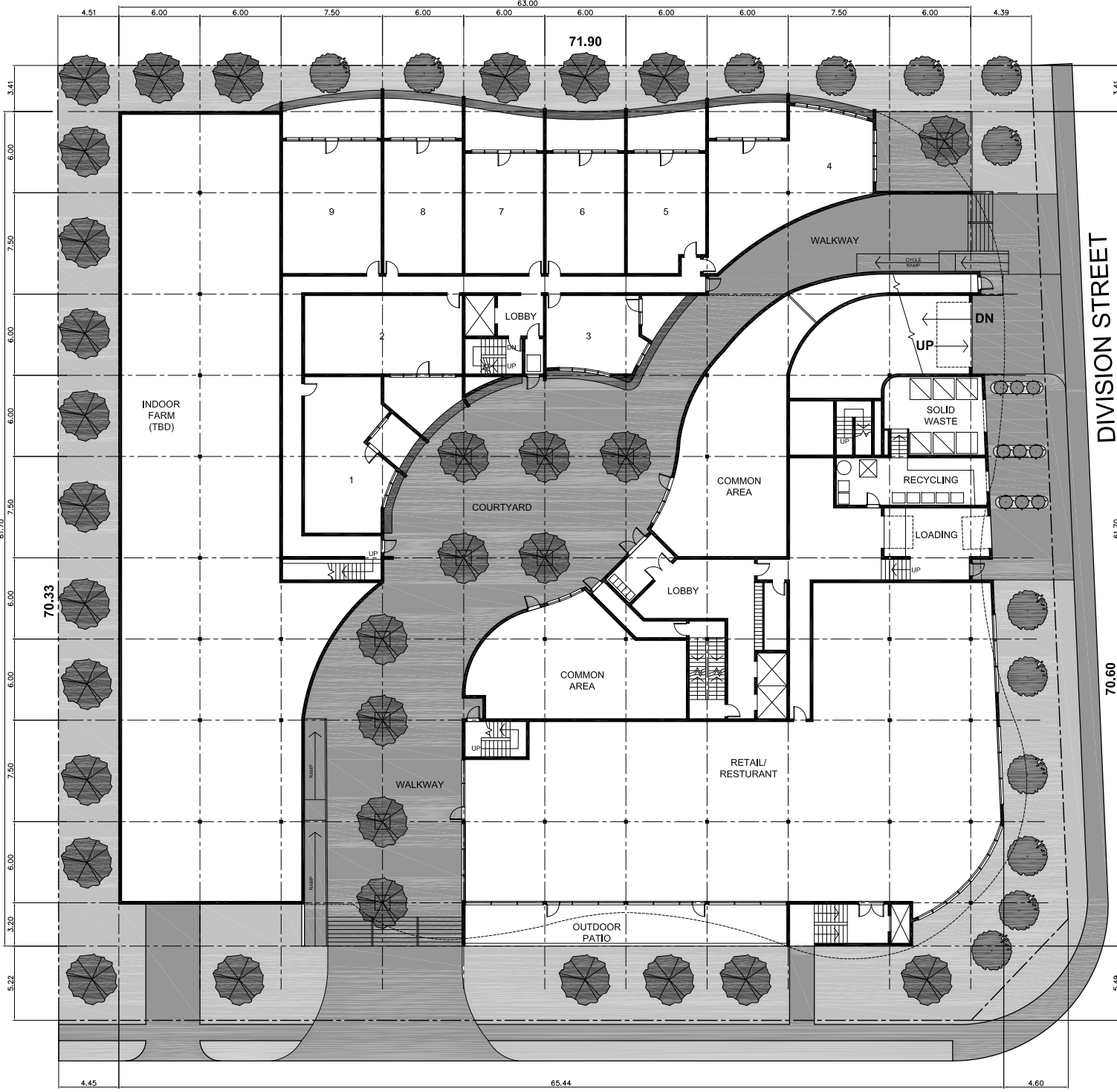
Drawing Title:
MAIN & SECOND FLOOR
PLANS

Drawn By: _____
Checked By: CS
Scale: 1 : 200
Project No: _____

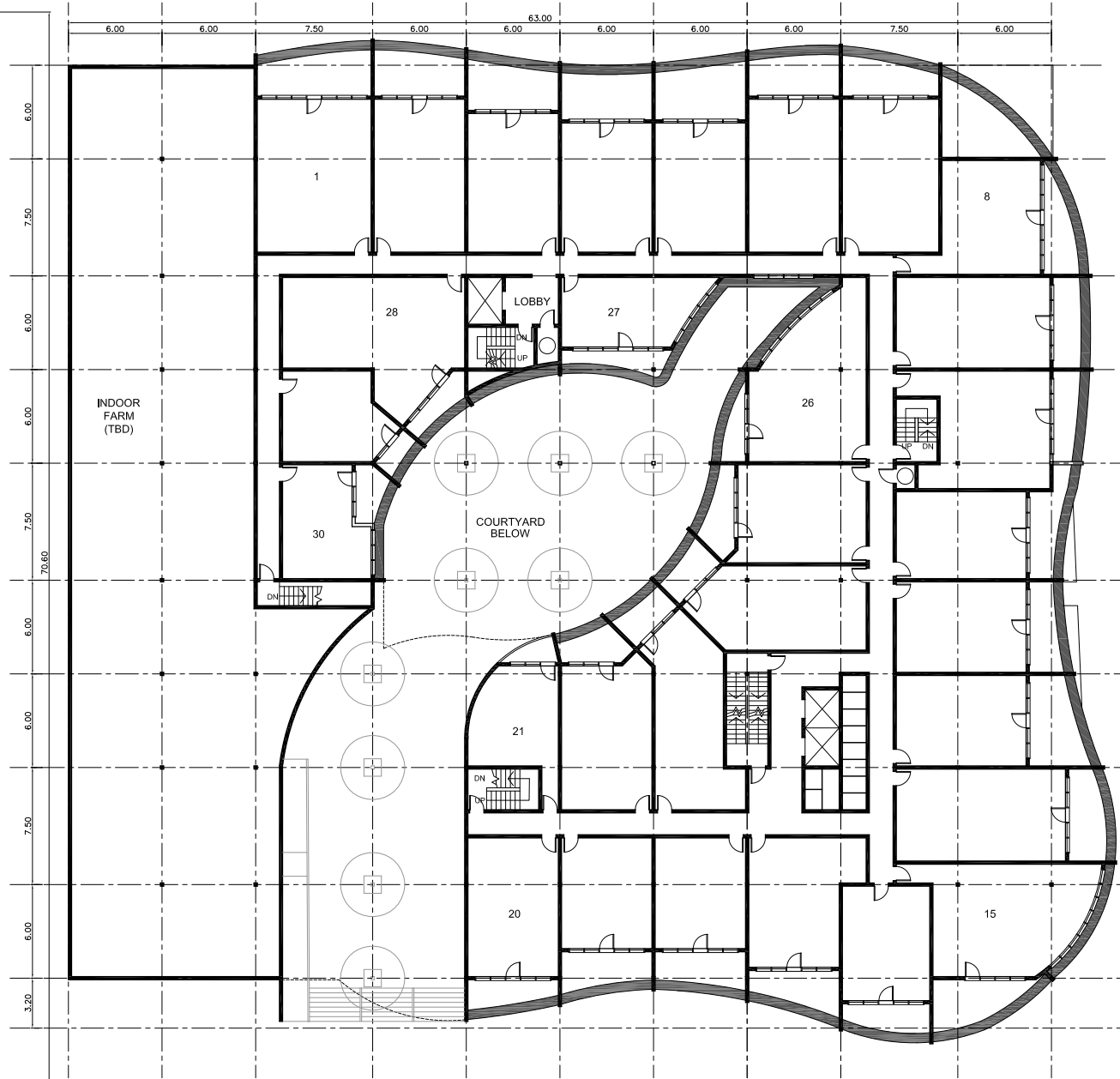


Drawing No.

A1.1



ELLIOT STREET
MAIN FLOOR PLAN



SECOND FLOOR PLAN



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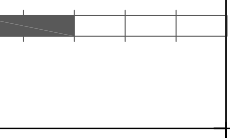
Drawing List	Latest Version
PARKING LEVEL 1 & 2	A1.0
MAIN FLOOR & 2ND FLOOR PLAN	A1.1
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8TH & 9TH FLOOR PLAN	A1.4
10TH & 11TH FLOOR PLAN	A1.5
12TH & 13TH FLOOR PLAN	A1.7
14TH FLOOR & ROOF PLAN	A1.8

Revisions	DATE
IFC REVISIONS	M/D/Y
IFC REVISIONS	M/D/Y
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Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

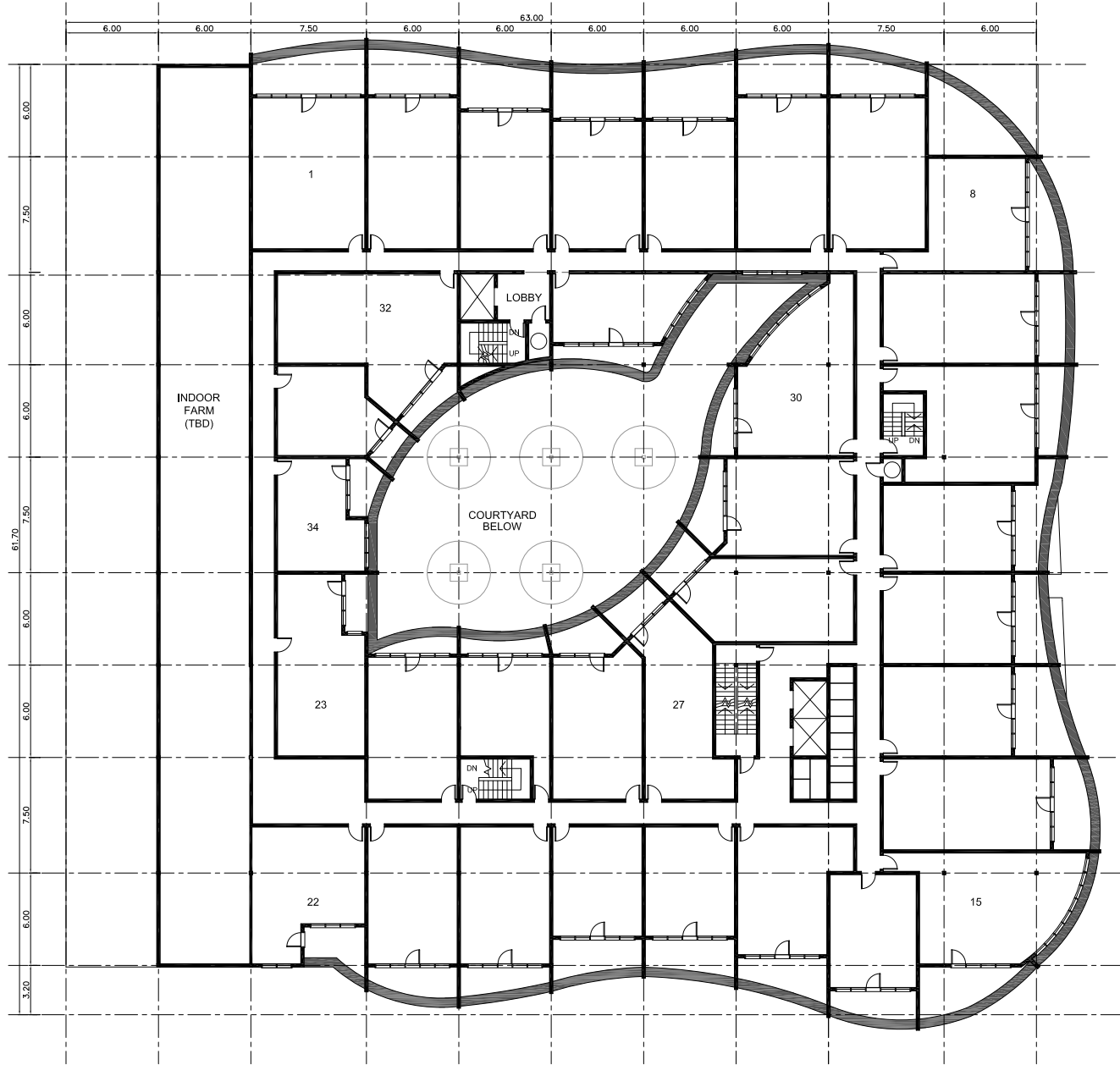
Drawing Title:
3RD & 4TH FLOOR PLANS

Drawn By: _____
Checked By: CS
Scale: 1 : 200
Project No: _____

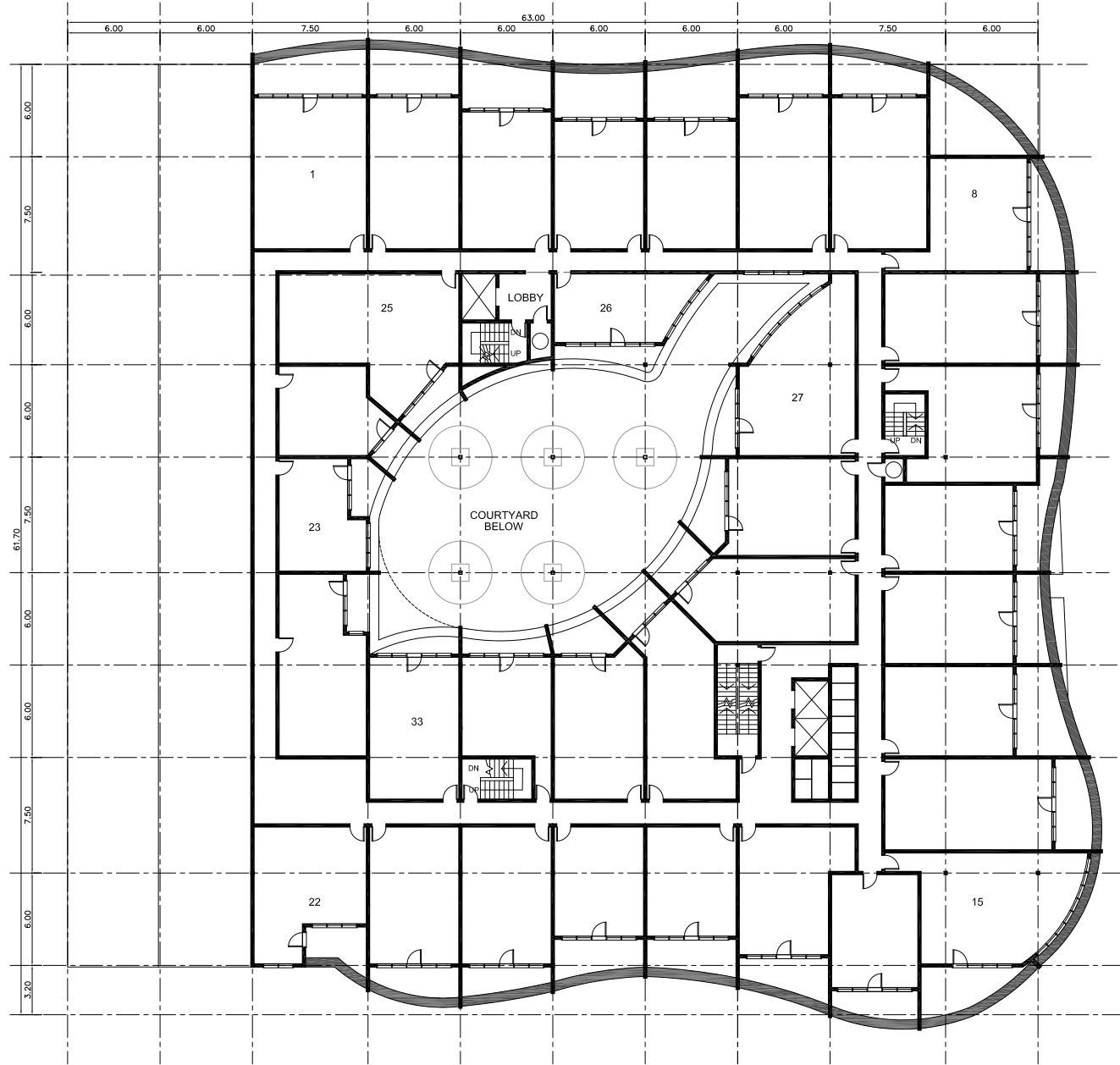


Drawing No.

A1.2



THIRD FLOOR PLAN



FORTH FLOOR PLAN



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900 DIVISION STREET
KINGSTON STREET, ONTARIO
LOTS __, BLOCK __
PLAN ____

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5TH -7TH FLOOR PLAN	A1.3
8TH & 9TH FLOOR PLAN	A1.4
10TH & 11TH FLOOR PLAN	A1.5
12TH & 13TH FLOOR PLAN	A1.7
14TH FLOOR & ROOF PLAN	A1.8

Revisions	DATE:
IFC REVISIONS	M/D/Y
IFC REVISIONS	M/D/Y
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Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

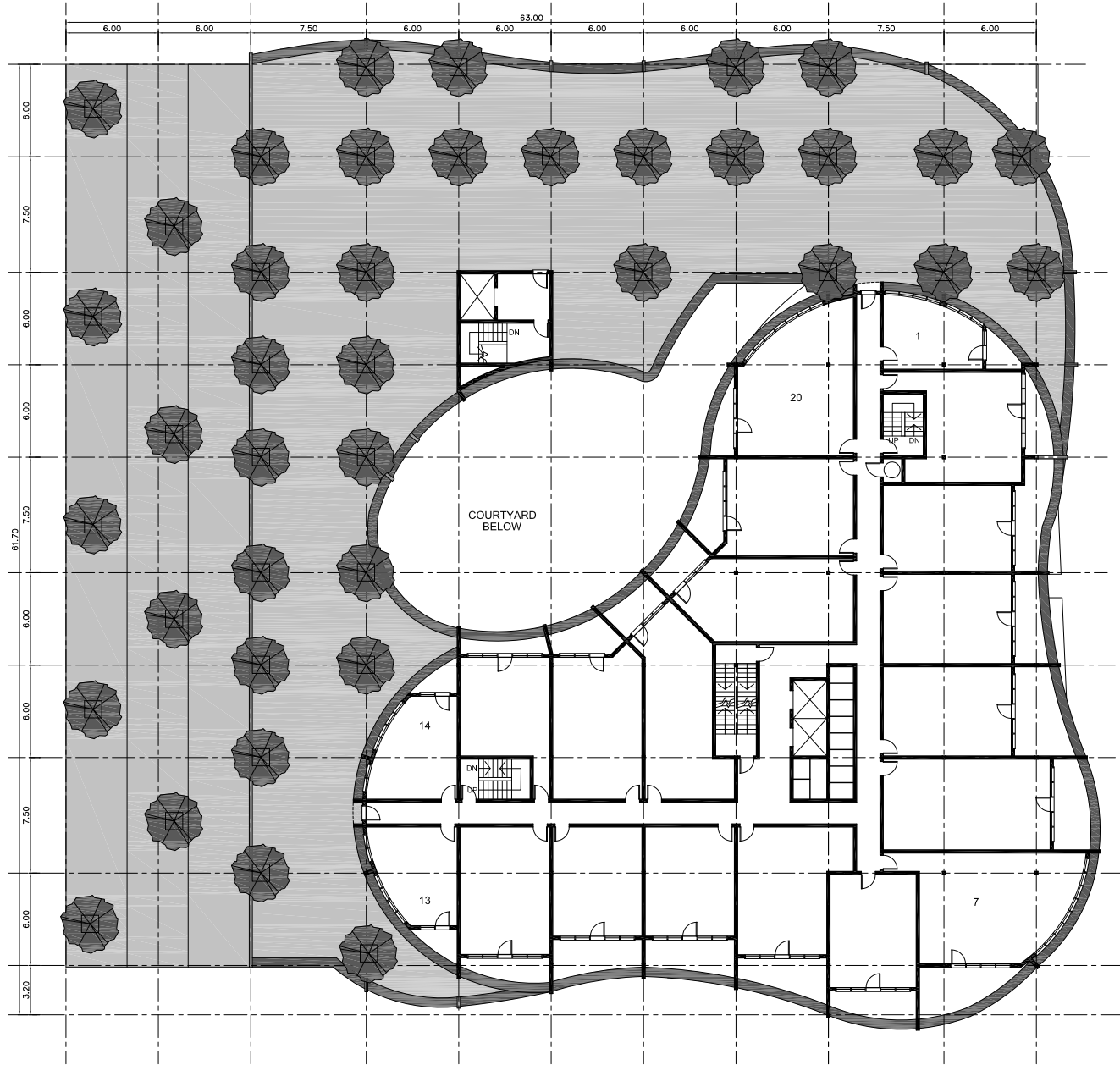
Drawing Title:
5TH -7TH FLOOR PLANS

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Project No: _____

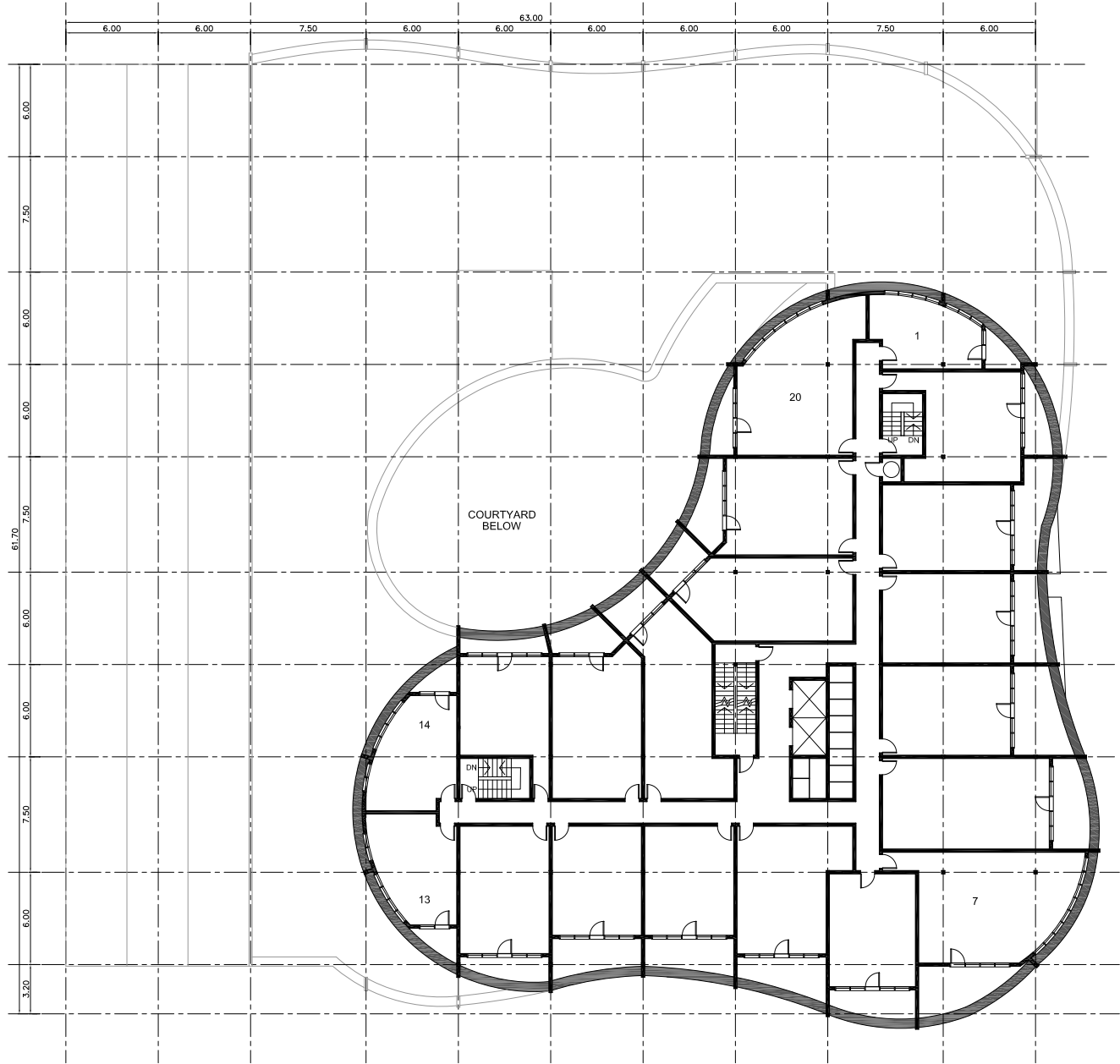


Drawing No.

A1.3



FIFTH FLOOR PLAN



SIXTH & SEVENTH FLOOR PLAN



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KINGSTON STREET, ONTARIO
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MAIN FLOOR & 2ND FLOOR PLAN	A1.1
3RD & 4TH FLOOR PLAN	A1.2
5TH-7TH FLOOR PLAN	A1.3
8TH & 9TH FLOOR PLAN	A1.4
10TH & 11TH FLOOR PLAN	A1.5
12TH & 13TH FLOOR PLAN	A1.7
14TH FLOOR & ROOF PLAN	A1.8

Revisions	DATE:
IFC REVISIONS	M/D/Y
IFC REVISIONS	M/D/Y
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Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

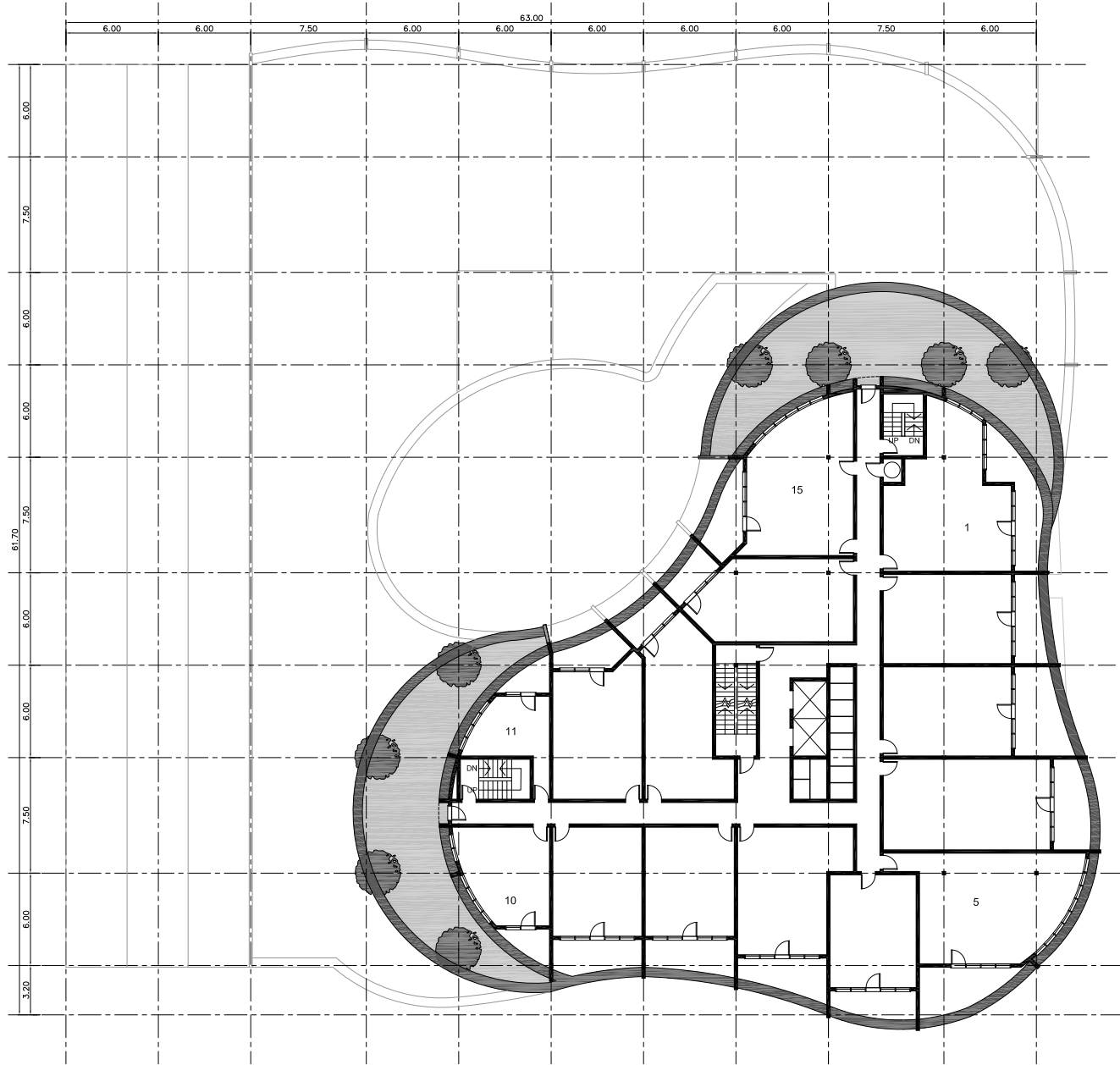
Drawing Title:
8TH & 9TH FLOOR PLANS

Drawn By: _____
Checked By: CS
Scale: 1 : 200
Project No: _____

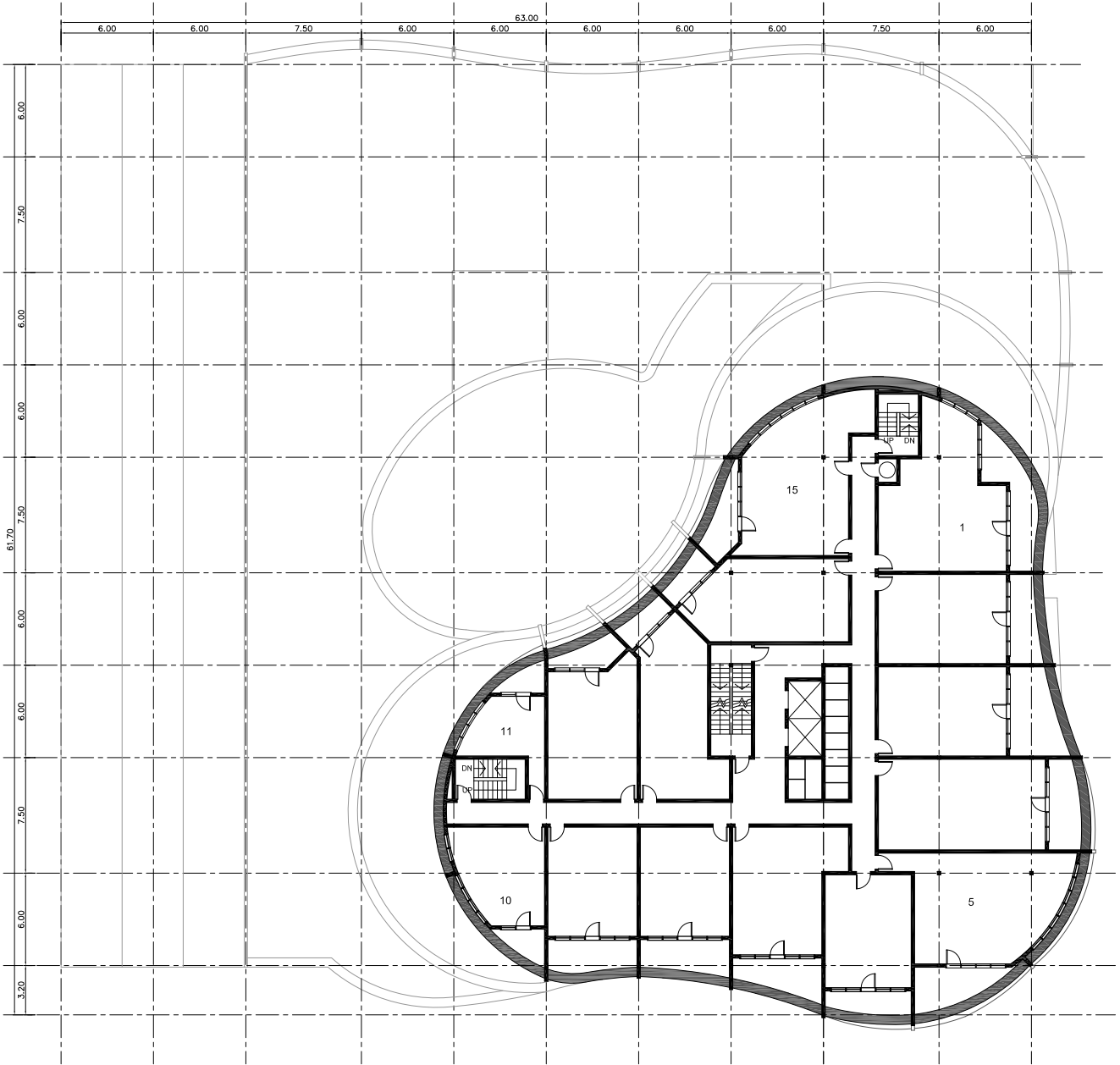


Drawing No.

A1.4



EIGHTH FLOOR PLAN



NINTH FLOOR PLAN



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900 DIVISION STREET
KINGSTON STREET, ONTARIO
LOTS __, BLOCK __
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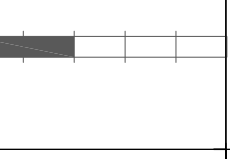
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PARKING LEVEL 1 & 2	A1.0
MAIN FLOOR & 2ND FLOOR PLAN	A1.1
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8TH & 9TH FLOOR PLAN	A1.4
10TH & 11TH FLOOR PLAN	A1.5
12TH & 13TH FLOOR PLAN	A1.7
14TH FLOOR & ROOF PLAN	A1.8

Revisions	DATE
IFC REVISIONS	M/D/Y
IFC REVISIONS	M/D/Y
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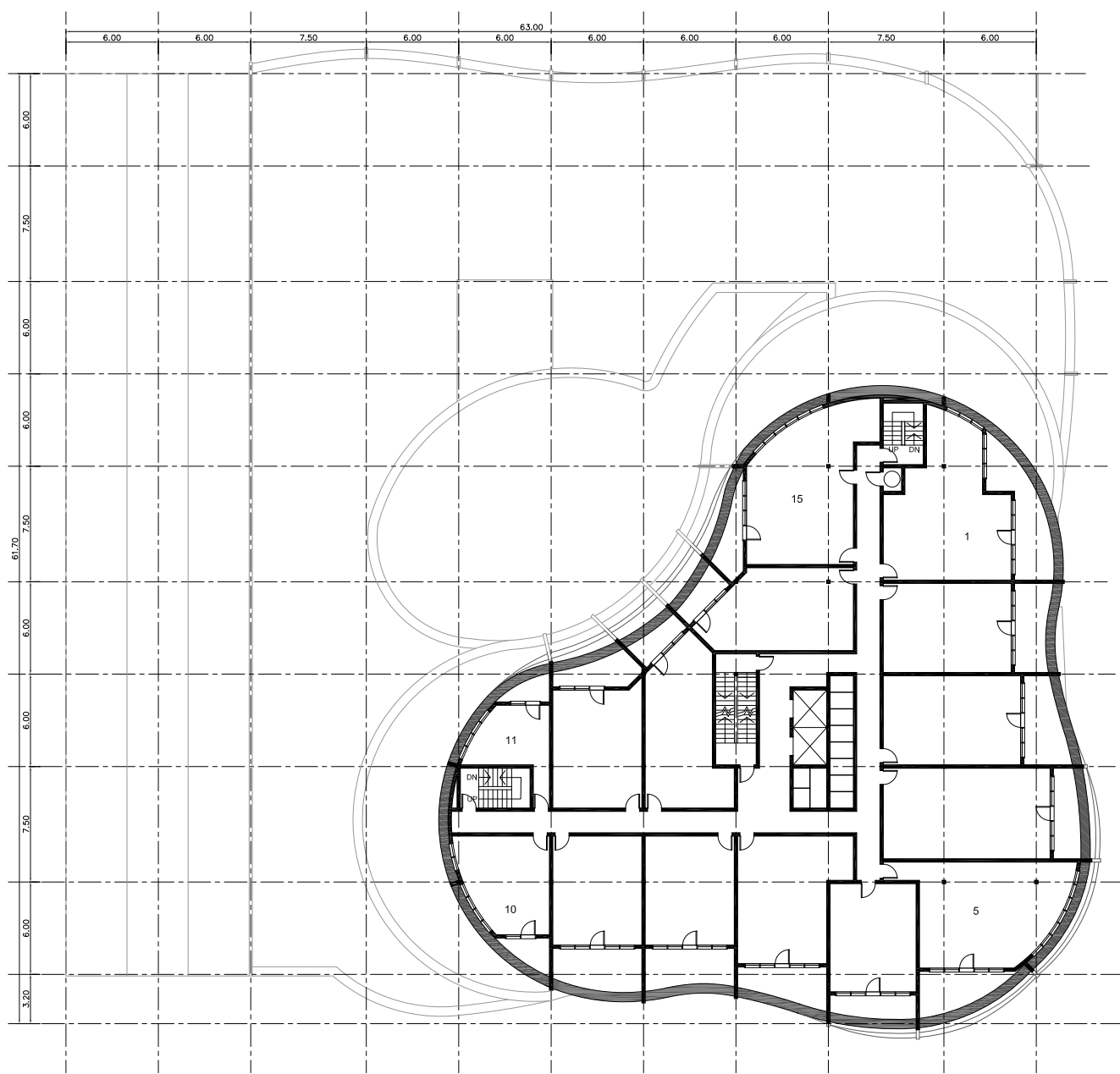
Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

Drawing Title:
10TH & 11TH FLOOR PLANS

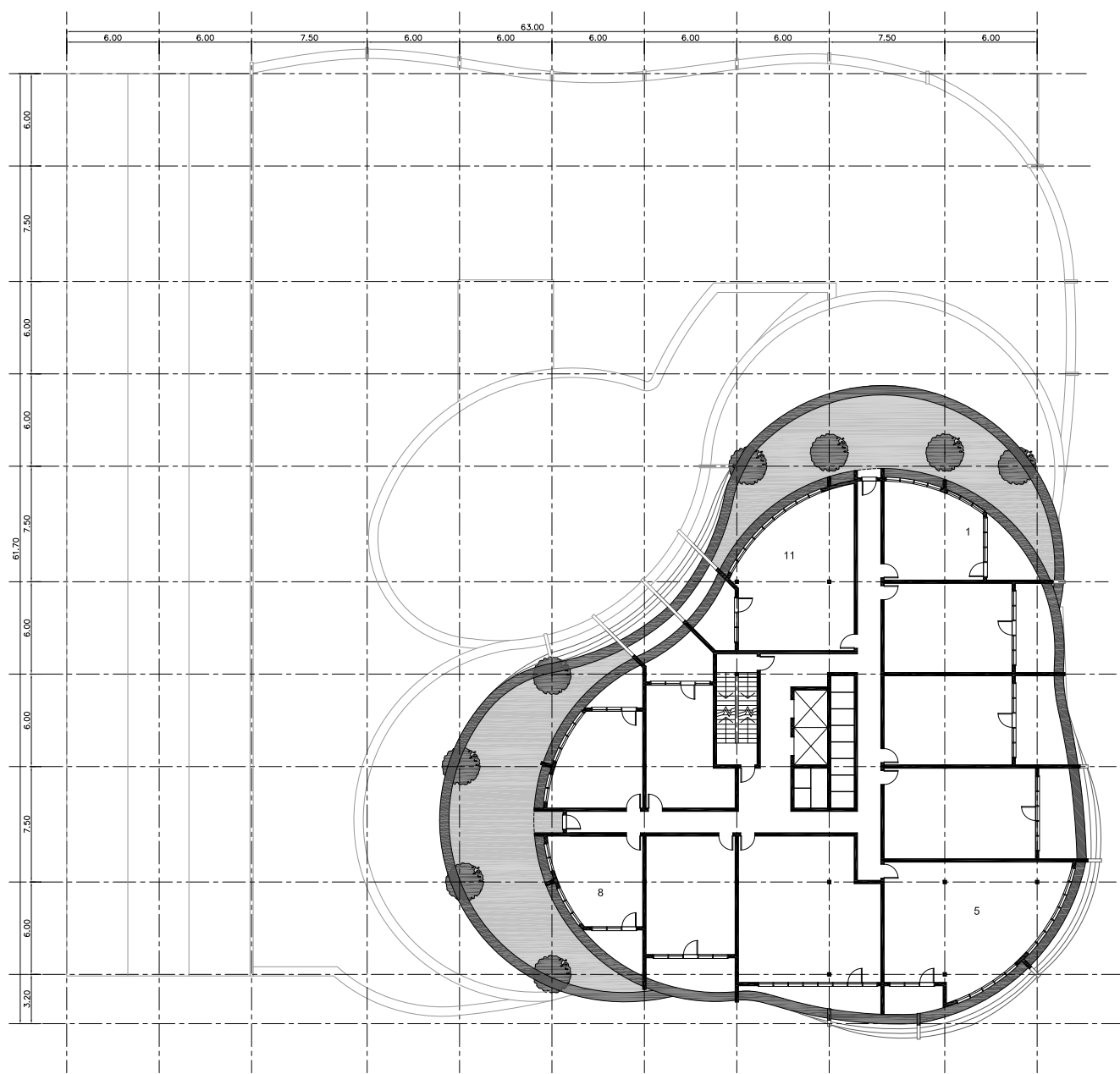
Drawn By: _____
Checked By: CS
Scale: 1 : 200
Project No: _____



Drawing No.
A1.5



TENTH FLOOR PLAN



ELEVENTH FLOOR PLAN



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KINGSTON STREET, ONTARIO
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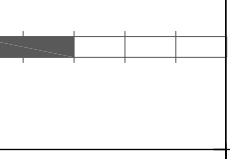
Drawing List		Latest Version
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14TH FLOOR & ROOF PLAN	A1.8	

Revisions	DATE
IFC REVISIONS	M/D/Y
IFC REVISIONS	M/D/Y
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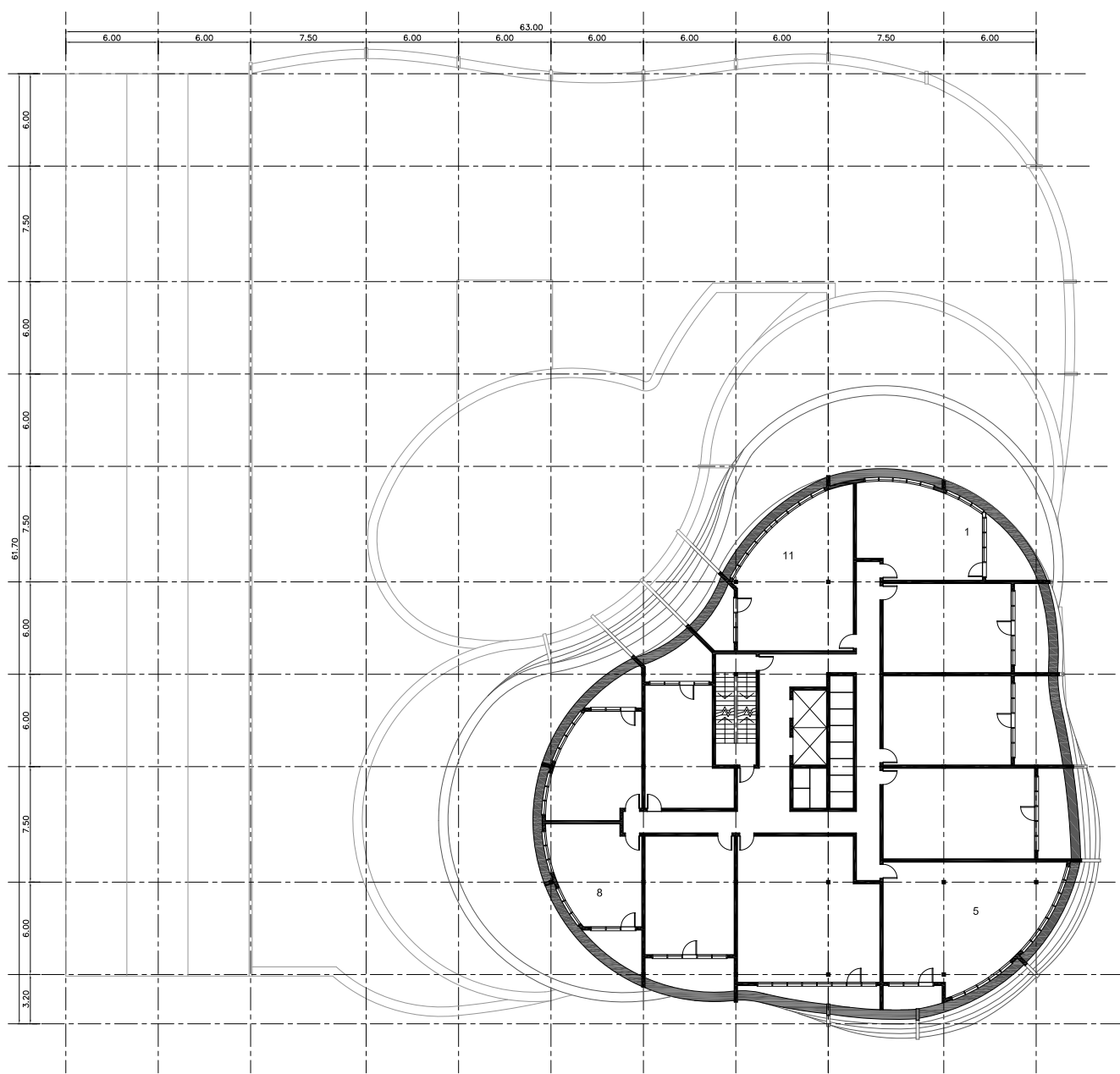
Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

Drawing Title:
12TH & 13TH FLOOR PLANS

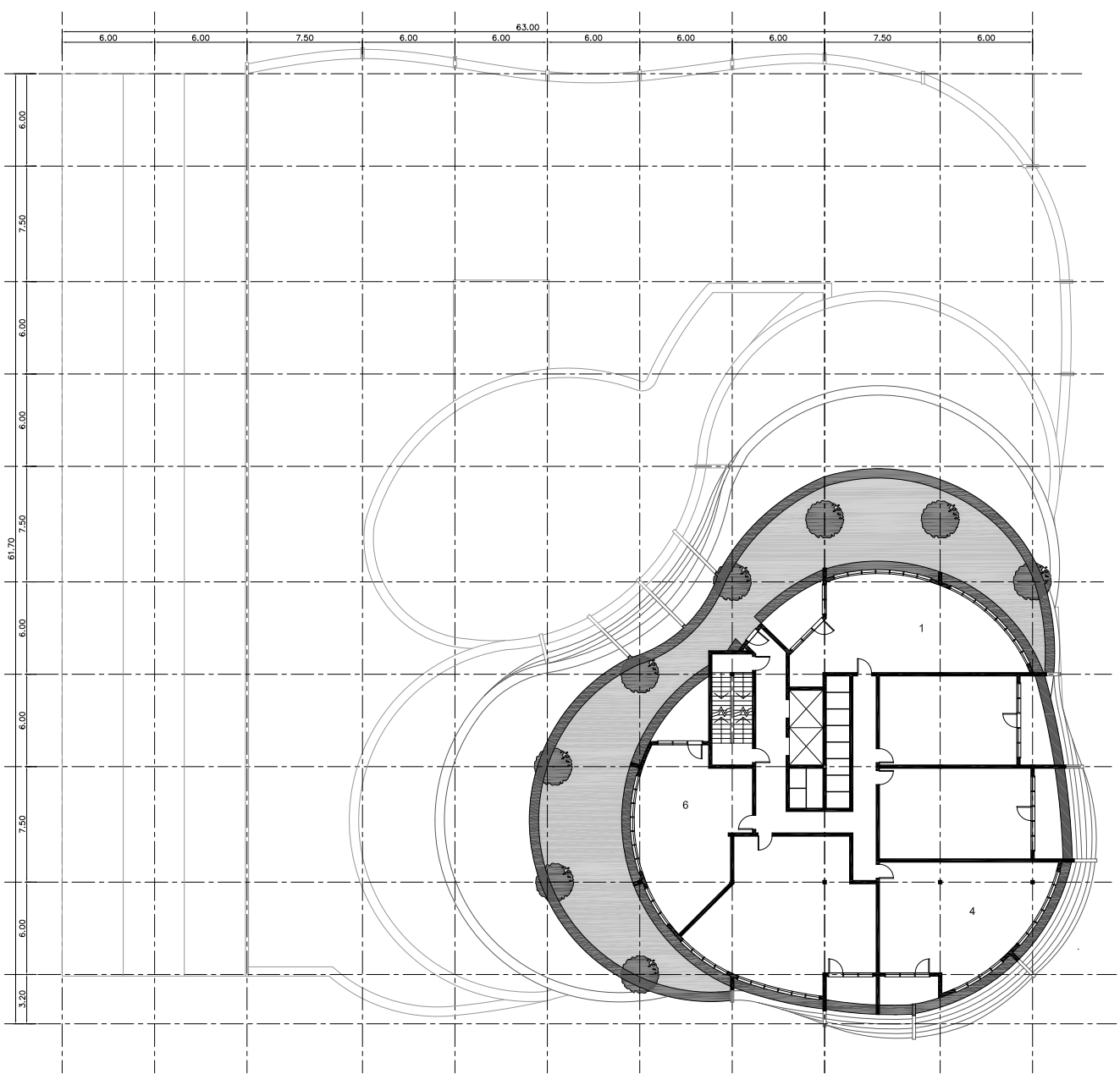
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Scale: 1 : 200
Project No: _____



Drawing No.
A1.6



TWELFTH FLOOR PLAN



THIRTEENH FLOOR PLAN



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Project Information:
900 DIVISION STREET
KINGSTON STREET, ONTARIO
LOTS __ BLOCK __
PLAN ____

Comments:
1. PACKAGE (PLANS AND 3D VIEWS) ARE PROVIDED FOR CONCEPTUAL REFERENCE. FINAL SPECIFICATIONS & CONSTRUCTION DETAILS TO BE CONFIRMED BY ARCHITECTURAL TEAM
-REFER IN COORDINATION WITH MOST UPDATED CONSTRUCTION PACKAGE BY ARCHITECTURAL TEAM
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Drawing List	Latest Version
PARKING LEVEL 1 & 2	A1.0
MAIN FLOOR & 2ND FLOOR PLAN	A1.1
3RD & 4TH FLOOR PLAN	A1.2
5TH -7TH FLOOR PLAN	A1.3
8TH & 9TH FLOOR PLAN	A1.4
10TH & 11TH FLOOR PLAN	A1.5
12TH & 13TH FLOOR PLAN	A1.7
14TH FLOOR & ROOF PLAN	A1.8

Revisions	DATE:
IFC REVISIONS	M/D/Y
IFC REVISIONS	M/D/Y
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Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

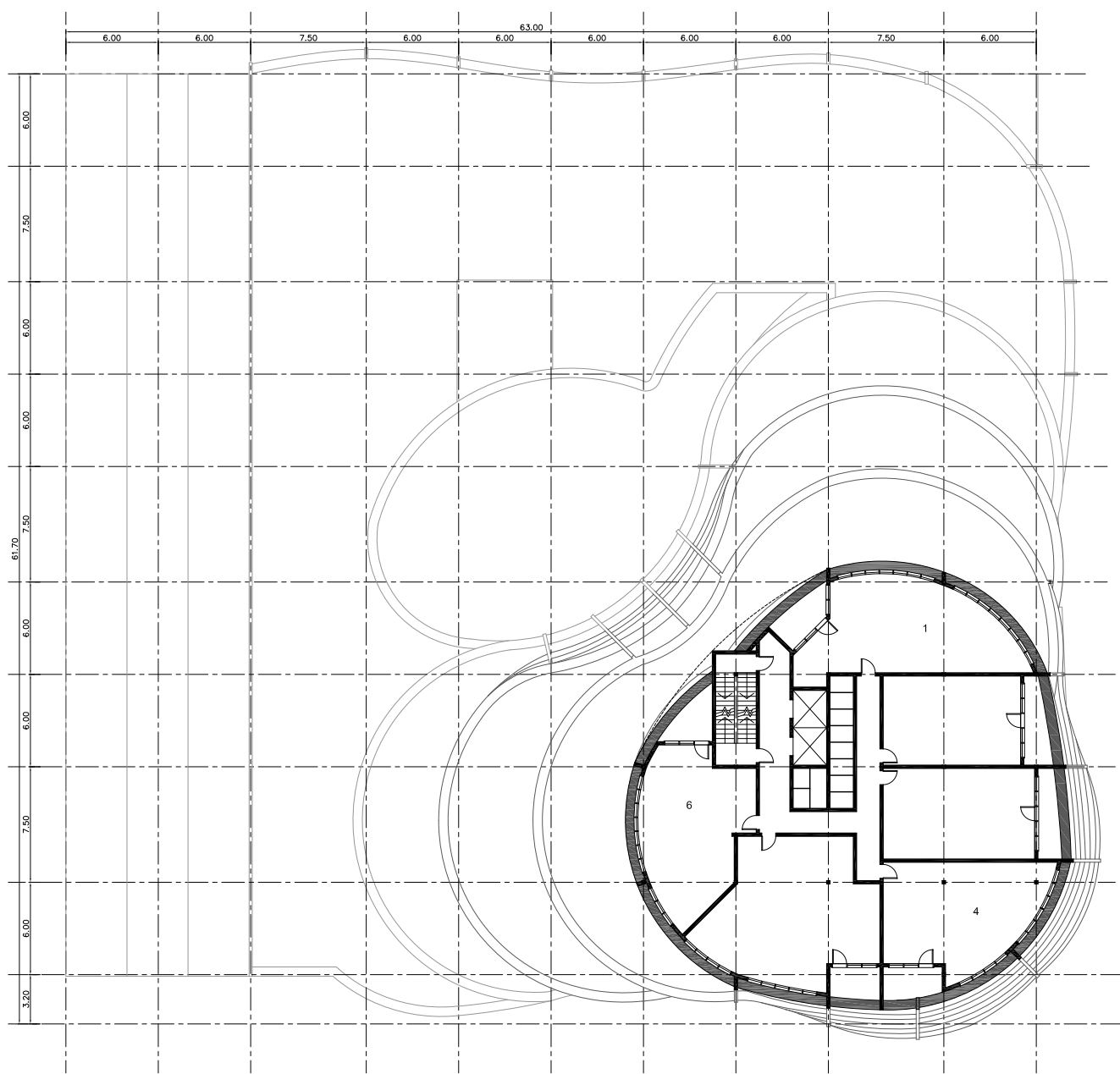
Drawing Title:
14TH FLOOR & ROOF PLANS

Drawn By: _____
Checked By: CS
Scale: 1 : 200
Project No: _____

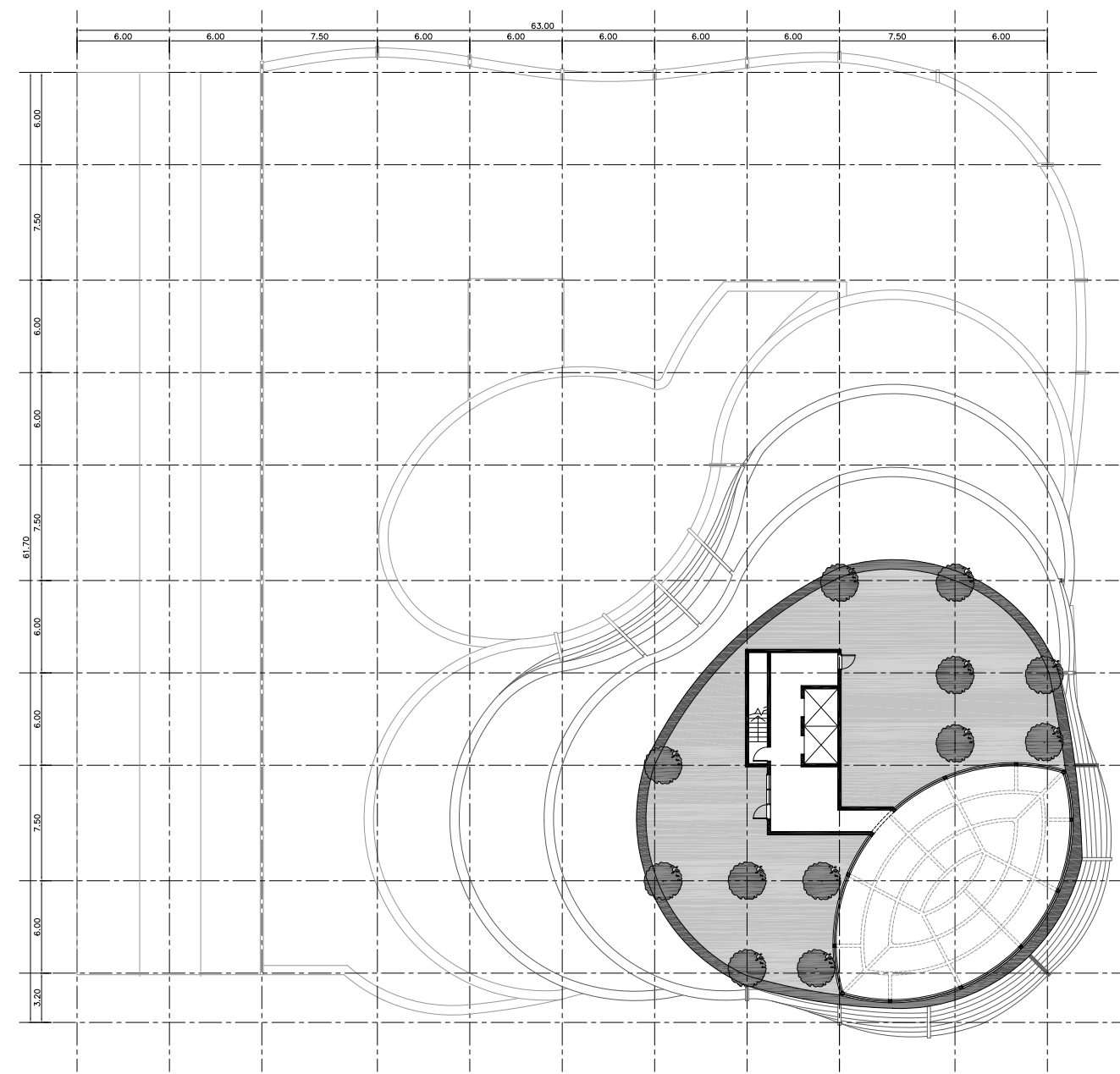


Drawing No.

A1.7



FOURTEENTH FLOOR PLAN



ROOF PLAN



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 KINGSTON STREET, ONTARIO
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 PLAN __

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14TH FLOOR & ROOF PLAN	A1.8
SOUTH & EAST ELEVATIONS	A2.0
NORTH & WEST ELEVATIONS	A2.1
WEST & SOUTH SECTIONS	A3.0

Revisions

DATE	MD/Y
IFC REVISIONS	MD/Y
IFC REVISIONS	MD/Y
-	-
-	-

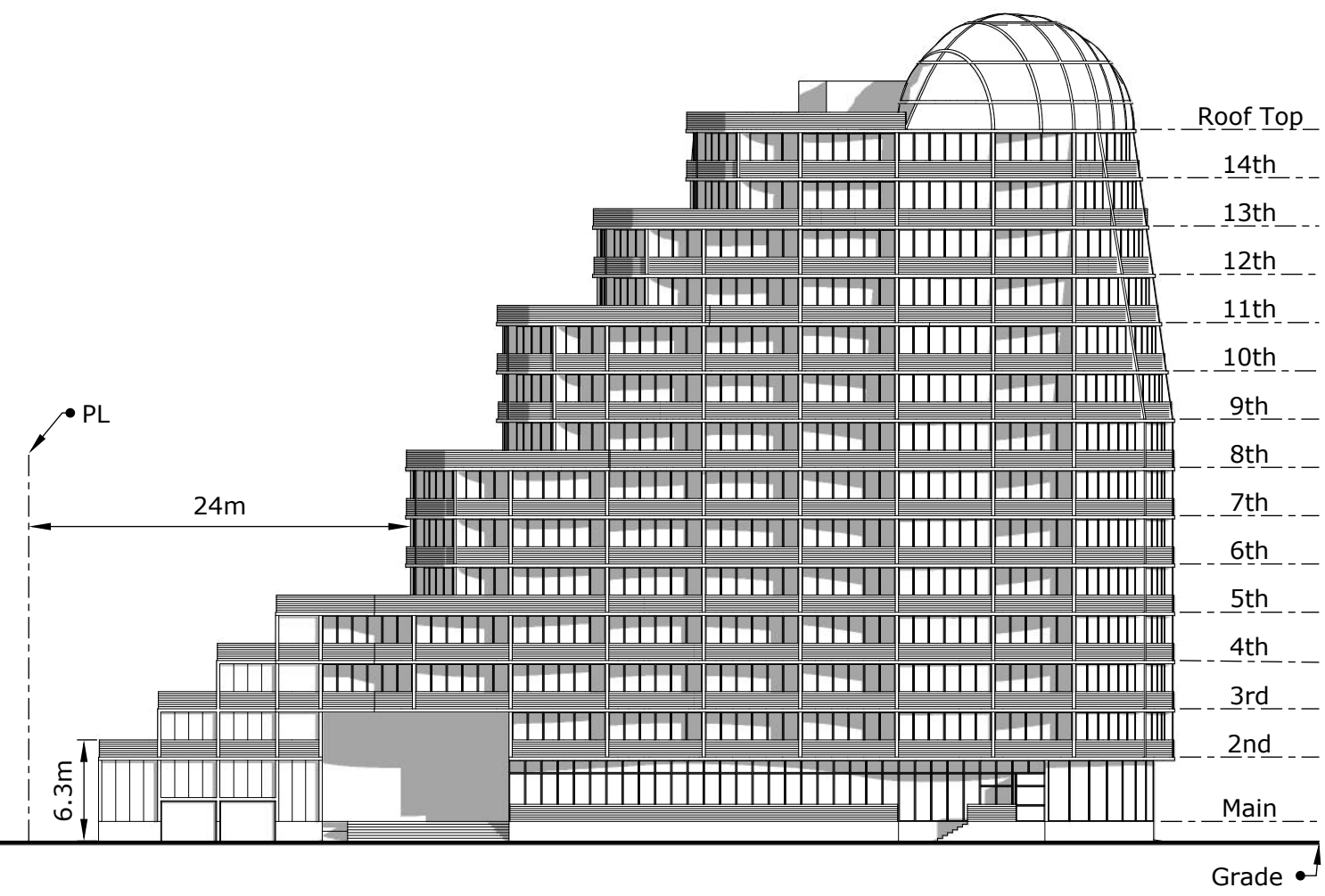
Project Title:
 LIMESTONE CITY
 COOPERATIVE HOUSING

Drawing Title:
 SOUTH & EAST
 ELEVATIONS

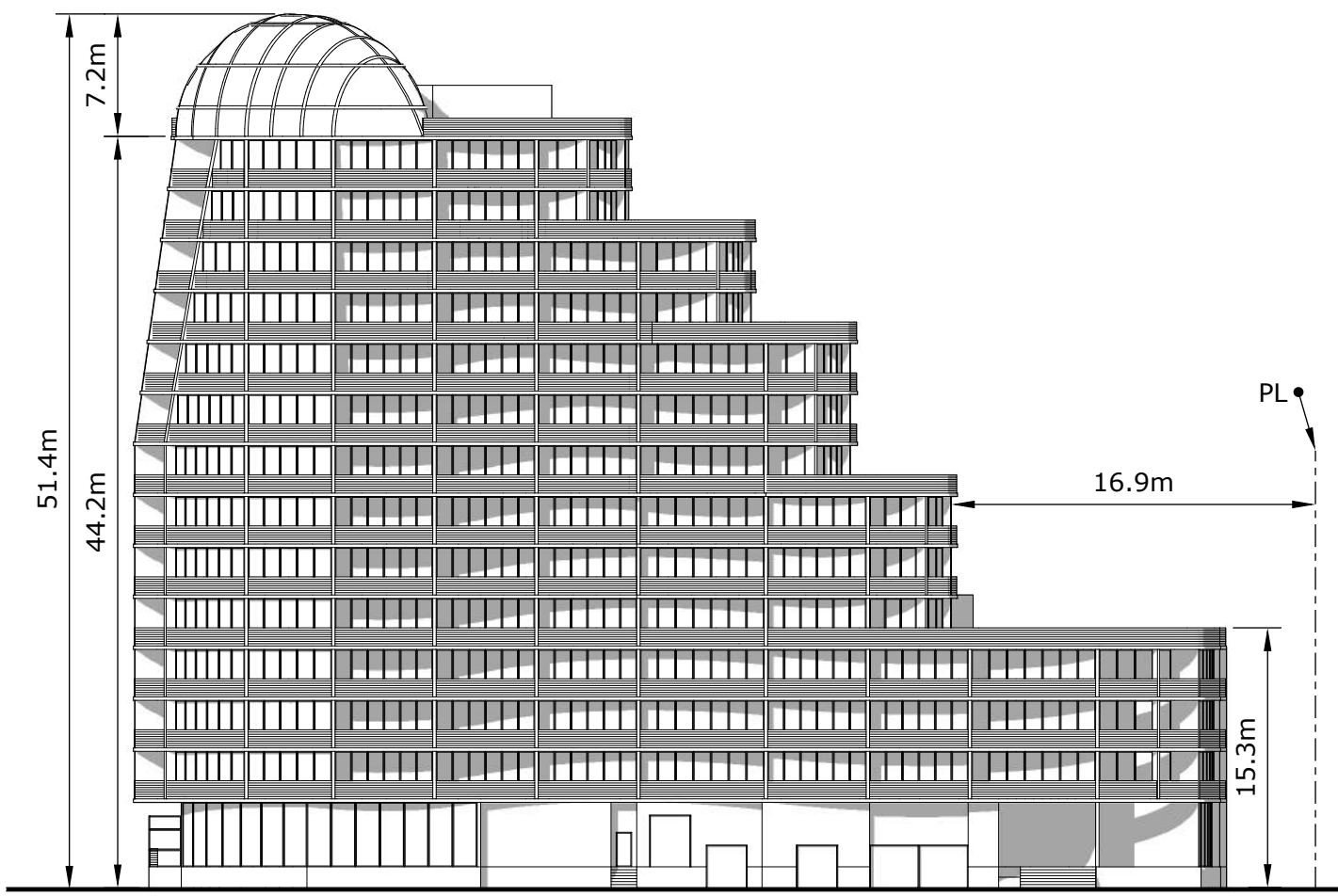
Drawn By: _____
 Checked By: CS
 Scale: AS NOTED
 Project No: _____

1" = 35'

A2.0



SOUTH ELEVATION



EAST ELEVATION



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NORTH & WEST ELEVATIONS	A2.1
WEST & SOUTH SECTIONS	A3.0

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IFC REVISIONS	MD/Y
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-	-
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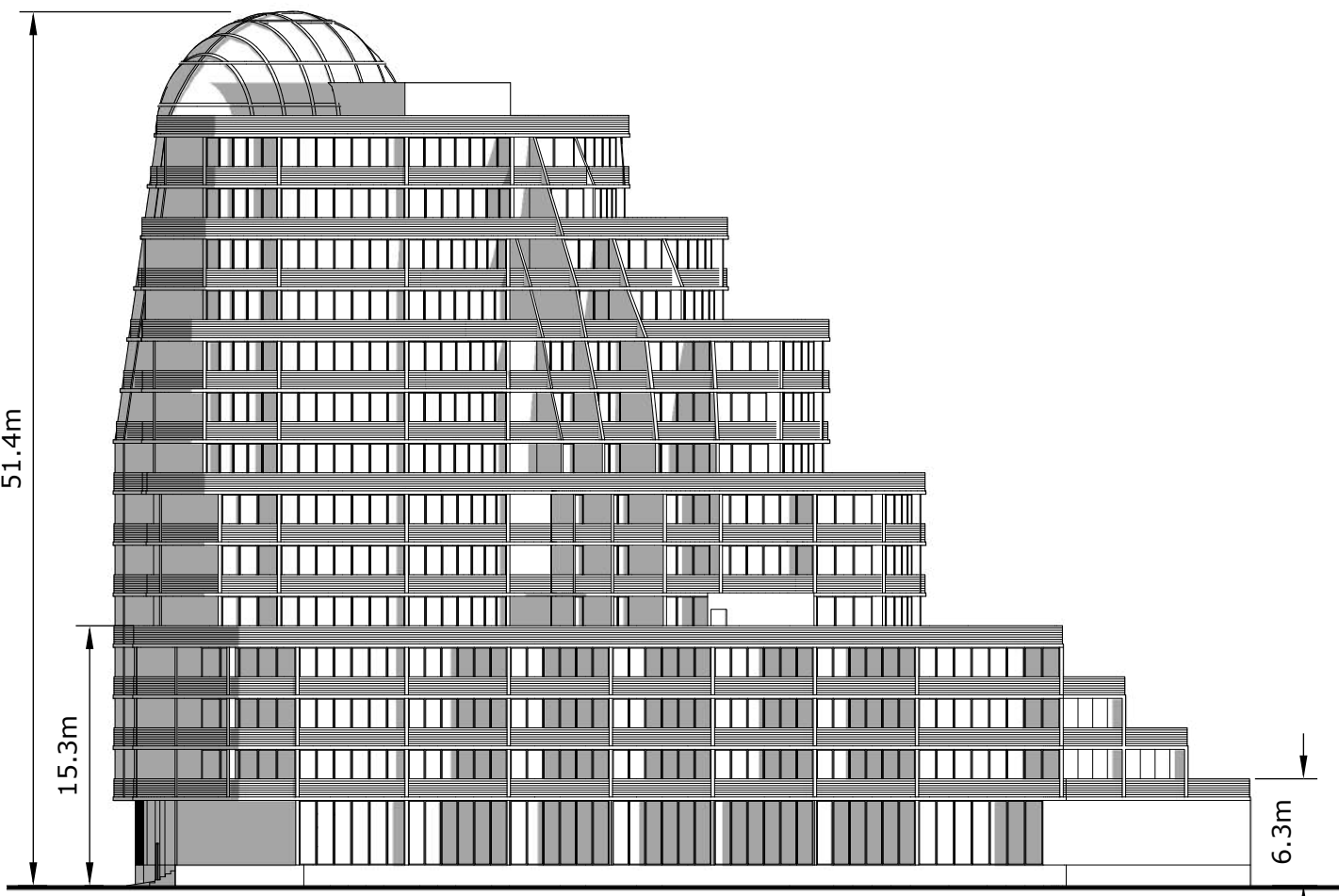
Project Title:
 LIMESTONE CITY
 COOPERATIVE HOUSING

Drawing Title:
 NORTH & WEST
 ELEVATIONS

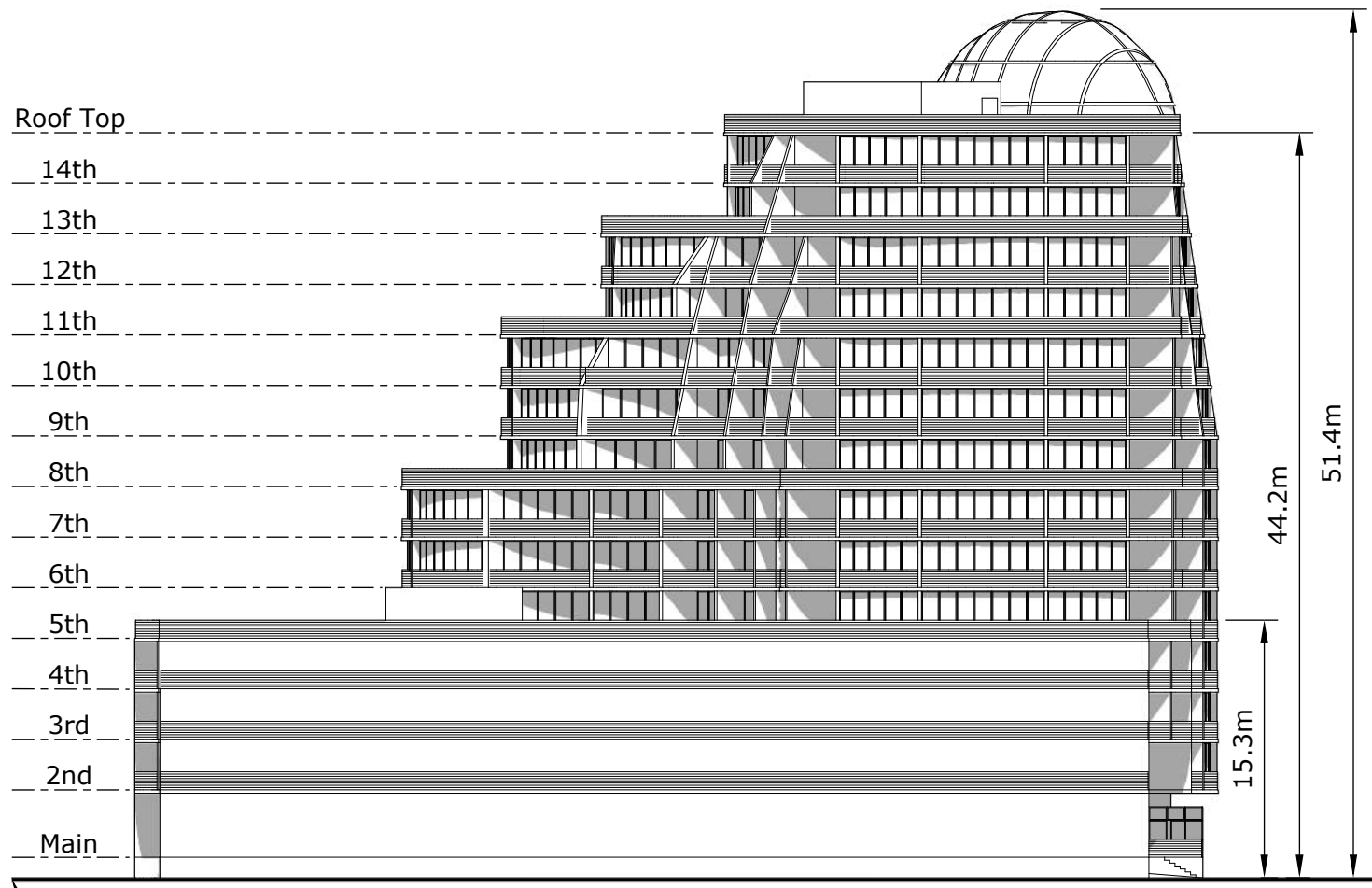
Drawn By: ---
 Checked By: CS
 Date: AS NOTED
 Project No: ---

1" = 35'

A2.1



NORTH ELEVATION



WEST ELEVATION

Roof Top
 14th
 13th
 12th
 11th
 10th
 9th
 8th
 7th
 6th
 5th
 4th
 3rd
 2nd
 Main
 Grade



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NORTH & WEST ELEVATIONS	A2.1
WEST & SOUTH SECTIONS	A3.0

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IFC REVISIONS	MD/Y
-	-
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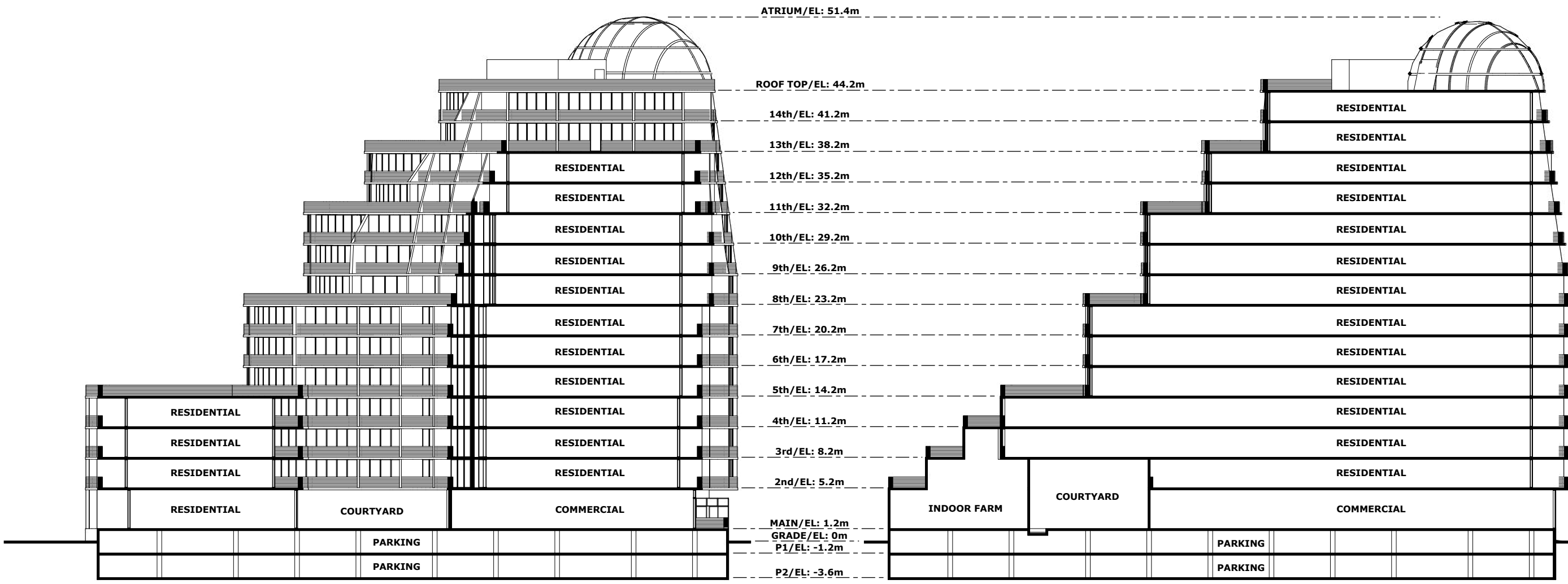
Project Title:
LIMESTONE CITY
COOPERATIVE HOUSING

Drawing Title:
WEST & SOUTH
SECTIONS

Drawn By: _____
Checked By: CS
Scale: AS NOTED
Project No: _____

1" = 35'

A3.0



WEST SECTION

SOUTH SECTION

September 17, 2024

Re: Funding Finance Proposal

Dear CAO Lanie Hurdle,

Regarding Limestone City Co-operative Housing Inc.'s (LCCH) funding and finance proposal, we recognize that our project is a very ambitious, complex, and multi-faceted undertaking. LCCH believes that unprecedented challenges locally and in the world are forcing us to respond in new and novel ways. This presents a challenge and an opportunity. The challenge is that established funding and financing channels are directed at established solutions (as opposed to synergistic solutions) and may not individually be sufficient to bring our project to realization. The opportunity is that there are non-traditional funding and financing channels that can be brought to bear in synergy. This proposal may fall into the non-traditional category.

LCCH's project seeks to advance human flourishing by fighting seven crises in one project: 1) the housing supply crisis, 2) the housing affordability crisis, 3) the food security crisis, 4) the access to nutritious food crisis (also sometimes referred to as the obesity crisis), 5) the epidemic of loneliness and isolation, 6) the climate crisis, and 7) the energy crunch crisis coming to North America.

To ensure that all our project's responses to the crises are well thought out, optimized and integrated will require considerably more upfront planning costs than would be necessary for any one solution to any one crisis. We believe that our combined solution will provide greater benefits than an equal amount of resources on 7 individual projects.

To the end of building our project we present you with a funding and financing plan.

- 1) In June of 2023, the Council of the City of Kingston authorized \$50,000 to LCCH in order to develop class D estimates, an assessment report, and building schematics for a building on the City owned lot of 900 Division St. This project was completed May 3, 2024.
- 2) We are currently applying for seed funding from CMHC and hope to receive \$350,000. in an interest free loan for 3 years – to be wrapped up into the larger CMHC Affordable Housing Fund (AHF) funding stream. LCCH can apply for this funding several times up to once a year.
- 3) We are concurrently applying to the Federation of Canadian Municipalities Green Municipal Fund, Sustainable Affordable Housing fund (FCM-GMF-SAH) for:
 - a. A planning grant of up to \$30,000.
 - b. A study grant/loan of up to \$250,000.
- 4) Our intermediate goal is to get Class B financial estimates and schematics because they are what is needed for the CMHC's AHF and their Co-operative Housing Development Program (CHDP) funding streams and FCM-GMF-SAH capital funds
 - a. Our first option is the AHF which claims to fund up to 95% of total costs in grants and loans – this fund is due to sunset in 2026 – it will be tight to make this deadline, but the housing crisis will not be over yet so likely it will be replaced or replenished.
 - i. The grant portion for our project will be $(\$75,000 * 248 \text{ units}) = \$18,600,000$. brought into the City.
 - ii. <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/affordable-housing-fund/affordable-housing-fund-new-construction-stream>

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Limestone City Co-Operative Housing

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- b. Our second option is the CHDP which claims will fund up to 100% of total costs in forgivable loans, and loans (it has a 4 year life with a sunset in 2028) – from their website:
 - i. CMHC will fund up to 100% of eligible costs
 - ii. The program uses a combination of forgivable and repayable loans
 - iii. Forgivable loans will be the lesser amount of:
 - 1. One-third of the total contract amount, or
 - 2. The amount needed for the project to be financially viable
 - iv. Please see Fund Details on their website: <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/co-op-housing-development-program>
 - c. FCM-GMF-SAH has an additional \$10 Million in capital funding in grants and loans
 - i. This capital funding will likely be enough to cover the missing 5% in AHF.
 - ii. Please see their application guide for information on their Planning Grant, Study Grant, and Capital Project fund
 - iii. <https://data.fcm.ca/Documents/forms/GMF/SAH/sah-application-guide-gmf.pdf>
- 5) LCCH views a successful application to CMHC’s AHF or CHDP as the most essential funding goal.
- a. Followed by the FCM-GMF-SAH capital fund
 - b. All three funds require Class B estimates to apply.
- 6) To get to our project’s Class B level estimates and schematics will require a maximum pre-development budget of approximately **\$2,290,000.** according to:
- a. conversations with our architects
 - b. And based on NORR’s estimated work plan with estimated prices and LCCH’s tasks to be done.
- 7) LCCH plans to hire Philanthropic services to engage foundations, the community, and the private sector
- i. We have had positive conversations with DCG Philanthropic Services Inc. <https://www.dcgsk.com/> on how that would look like post-Class B
 - ii. We are in preliminary conversations with BDLS International Group Ltd. <http://bdlsintl.com/index.html> on how that would look like pre-Class B
 - 1. They have indicated an ability to find private corporate and community sponsors which will increase our priority with CMHC
- 8) We have briefed our local MP and MPP and asked them to ask their respective Parliamentary Library for a list of all possible government funding sources that could contribute to fighting any of the 7 crises identified above. We are currently awaiting this information.
- 9) LCCH will continue to apply for any and all grants and funding opportunities because every dollar invested in LCCH’s project will increase its viability and performance and decrease its debt coverage ratio.

The Problem

- 10) Due to the complexity and scope of the project up front architectural and engineering services are more important and more complex, therefore more expensive, than what has been imagined by primary funders CMCH’s and FCM-GMF’s seed funding programs. That is LCCH will need a maximum highest estimate of **\$2,290,000.** to get to the point of Class B estimates and the ability to apply for the \$115 million or so needed to build the project.

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- 11) In point of fact no non-profit housing co-op is ever going to be built without government assurances and assistance.

Ask of the City of Kingston

- 12) The virtue of LCCH's ask it to minimize the cost to the City of Kingston while maximizing its benefit.
- 13) **LCCH is seeking a forgivable, initially zero interest, bridge loan (in the form of a line of credit – to be disbursed upon third party invoice) to cover the unfunded costs of getting to the Class B requirements of CMHC.**
- a. **\$1,625,000. For NORR's services to class B estimates**
 - b. **\$ 360,000. For philanthropic services**
 - c. **\$ 200,000. For owner's representative to class B**
 - d. **\$ 70,000. For Innovation and Feasibility Study**
 - e. **\$ 35,000. For Business Plan and Viability Report**
 - f. **\$2,290,000. TOTAL Maximum Request**
- 14) In the longest-term worst-case scenario, the bridge loan will be paid off as a second mortgage with interest following a pay-as-you-go model commencing upon occupancy. (see (15)d below)
- 15) It is LCCH's intent that the bridge loan be used only to move the project forward at the most expedient speed to get to class B requirements. LCCH intends to pay off its debt as soon as possible.
- a. It is LCCH's first intent to hire a professional philanthropic services provider to maximize private donations and to use these donations as they become available first, (subject to the donor's intent) to pay for architectural and ancillary services needed to build the co-op before any more public funds from the City of Kingston are requested. That is, it is LCCH's intention to minimize the use of City of Kingston's bridge loan funds.
 - b. It is LCCH's second intention to use surplus private funds to reduce LCCH's current and future debt. That is, LCCH plans to pay off the City of Kingston's bridge loan as soon as possible.
 - c. It is LCCH's third intention to use surplus private funds to reduce the size of the final CMHC mortgage.
 - d. It is LCCH's fourth intention to pay off the City's loan with income from housing charges in the event that CMHC does not approve our funding, or reneges on their promise to fund, or if CMHC creates unfavourable eligibility loopholes.
- 16) LCCH is hoping to start as soon as possible and is hoping there is up to: **\$2,290,000.**
available over a maximum of 3 years.
- 17) If approved, LCCH believe **\$2,290,000.** to be the absolute maximum funding needed from the City in the worst-case scenario. This worst-case scenario would mean not getting any of the applied for seed funding grants and loans.
- a. It should be understood that CMHC and FCM-GMF loan portions will need a guarantor. The larger total City Line of Credit requested is calculated to provide that guarantee.
 - b. While capital dollars from CMHC and FCM-GMF are not guaranteed even if we get their seed funding, LCCH is aligning our request and adapting it to maximize our congruence with their funding requirements by going beyond their minimum requests and by incorporating in the present their future criteria.
- 18) LCCH believes that this plan maintains financial sustainability, allocates resources to strategic priorities without the need for tax increases or long-term debt, and grasps most

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quickly an opportunity to increase long term tax revenue while advancing all strategic priorities.

- a. LCCH has a goal that by the start of the project build, the total cost to the City of Kingston would be the already disbursed \$50,000 in seed funding from June 2023. In other words, to have paid off the bridge loan by the time shovels are in the ground.
- 19) However, there are some risks.
- a. The City of Kingston Line of Credit will need to be forgiven if the project fails because LCCH has no means to pay back the loan without an occupied building.
 - b. There will be no seed money from CMHC nor from FCM-GMF without a City of Kingston commitment to get us to Class B estimates. CMHC and FCM-GMF seed funding are to be viewed as means to lighten the financial load and spread the risk prior to capital building funding.
 - c. There will be no capital building funds without a City of Kingston commitment.
 - d. There is not any guarantee that CMHC, or FCM-GMF will grant LCCH the full funding.
 - e. LCCH believes the risk to the City of Kingston is very low and very manageable.
 - i. In the first fiscal year of this extremely unlikely situation the up zoning of the parcel of land will increase the value of the land for the City. (understanding that an upzoned parcel of land may still need some zoning bylaw amendment, its value will go up due to the improved highest and best use from the LCCH upzone.)
 - ii. Beyond the first fiscal year in this extremely unlikely scenario, one possible solution would have LCCH ask the City to apply to Infrastructure Ontario (IO) for the remaining costs of building and LCCH would enter a pay-as-you-go re-payment model with the City to build our project and start reimbursing the City of Kingston once occupancy has been completed and income is forthcoming. Hopefully, such a loan could materialize on similar terms to CMHC's, i.e. below market interest rates and a 50-year amortization. LCCH will adjust as needed to facilitate IO funding.
 - f. In all cases it is LCCH's intention to not be an unwarranted or long-term burden on the City of Kingston, nor on their taxpayers.

Advantages of LCCH's Ask Over Not Asking

- 20) The primary advantage is speed of project completion.
- a. Without a City of Kingston credit line to fund getting to Class B estimates:
 - i. it will take many years of amateur fund-raising efforts to reach the funding necessary for Class B estimates.
 - ii. CMHC seed funding will not be granted without a realistic path to Class B estimates.
 - iii. FCM-GMF-SAH planning and study grants are also not going to be granted with out a commitment from other sources of funding.
 - b. With a City of Kingston credit line LCCH's workplan can begin right away and full occupancy would be realized as soon as possible with current estimates in 2028 or 2029.
- 21) The advantage of the City of Kingston committing first is that it sends the appropriate signal to other funders of our seriousness, commitment, and the City's fiscal oversight.
- a. The more funders the better for all funders – there is a band wagoning effect: funders want to be part of a successful project. BDLS International Group Ltd. has identified this phenomenon as a helpful tool to maximize community and corporate donations.

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- b. More funders mean more reporting requirements and more entities having studied and committed to the project making it more trustworthy and increasing its attractiveness and its robustness overall.
- c. Preliminary talks with BDLS International Group Ltd. indicate that LCCH may need to set up a separate charitable foundation to facilitate private and corporate donations. Such a charitable foundation would add further legal legitimacy and the ability to issue charitable tax receipts to private donors.
 - i. Every dollar raised privately pre-Class B is one less dollar to be advanced by the City of Kingston.

22) The fiscal advantage to the City of Kingston is that this plan facilitates the complete repayment of all bridge loan funds most likely inside three years and plots the quickest path to collecting a maximized tax bill from the empty lot at 900 Division Steet.

- 23) An additional advantage for the community is that his plan pilots the fastest route to housing about 248 families including people with developmental disabilities and women and their children fleeing domestic violence.

Benefits to the Corporation of the City of Kingston

- 24) Increased supply of housing
- 25) Increased supply of affordable housing
- 26) Increased affordability of housing
- 27) 248 units added to the City of Kingston's construction goals
- 28) The inclusion of RGI units that count toward our legislative requirements
- 29) New RGI units not on the City budget and not funded by the City of Kingston
- 30) Hits every pillar of the Strategic Plan, LCCH's project promotes:
 - a. an active community and creates vibrant public spaces
 - b. innovation, entrepreneurship, and inclusive economic growth
 - c. a community in which everyone can be safe, healthy, nourished and welcomed
 - d. a green city and addressed the climate crisis
 - e. affordable and accessible housing
- 31) Addresses each of the seven crises outlined in the second paragraph above
- 32) The mayor's recent budget direction to City staff included two helpful clauses:
 - a. "b. incorporate additional investments in initiatives that will facilitate more housing construction, provide more affordable and supportive housing options..."
 - i. With regards to supportive housing options we are in discussions with Luke's Place Kingston and Extend-A-Family to provide housing for their developmentally challenged clients in order to maximize CMHC AHF's criteria for grants and loans
 - ii. Further with regards to supportive housing options we are in discussions with Interval House to provide housing to women and their children fleeing domestic violence in order to maximize CMHC CHDP's priority group clause.
 - b. "d. prioritize initiatives that are either specifically aligned with City Council's 2023-2026 strategic plan..."
 - i. LCCH's project is mentioned by name in Council's strategic plan: 1.3.1 Work with the Limestone City Co-operative Housing Inc. to identify a city property and develop an affordable housing project.
 - ii. LCCH is aligned with every pillar of the Strategic Plan, LCCH's project promotes:
 - 1. an active community and creates vibrant public spaces

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2. innovation, entrepreneurship, and inclusive economic growth
 3. a community in which everyone can be safe, healthy, nourished and welcomed
 4. a green city and addressed the climate crisis
 5. affordable and accessible housing
- 33) Please also consider this request as an example of the logic, rational, and one model of how the City of Kingston might invest in outside organizations such as Municipal Service Corporations (MSC).
- a. LCCH, while under a different legislative regime than MSCs, is functioning with an MSC intent:
 - i. a common purpose of benefiting the City of Kingston and our residents,
 - ii. advancing several strategic priorities, and
 - iii. doing so with a more flexible and independent governance structure.
 - b. LCCH's experience can provide valuable data, insight, and knowledge as many tasks LCCH will also need to be done by other MSCs.
 - c. Like MSCs, LCCH has a specific purpose and success will lead to many important improvements in City finance and service provision.
 - d. Like MSCs, in which the City transfers assets and invests, LCCH's is an example of one way this may look in the future.
 - e. LCCH also can serve as a proof of concept and example for future enterprises.

All the best,



Jeff McLaren
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