



Affordable Housing Pre-Construction Grant Program

November 2025



Program Overview

In December 2024, the Town of Bridgewater entered into an agreement with the federal government under the Housing Accelerator Fund (HAF). The HAF is a federal initiative that offers incentive-based funding to local governments that implement initiatives to boost housing supply. The Town is eligible to receive over \$3.3 million in funding from the Canadian Mortgage and Housing Corporation (CMHC) through the HAF to accelerate housing supply and affordability in the community.

The Town of Bridgewater has committed to 5 initiatives with their HAF funding, including developing an Affordable Housing Pre-Construction Grant Program. This program has been designed to:

- Provide essential funding for pre-construction activities that are often difficult to finance through traditional means.
- Help non-profit organizations access federal and provincial housing programs by ensuring projects are development-ready.
- Focus on projects that will create net new affordable housing units.
- Promote sustainable, long-term affordable housing solutions for the community.

How does the Program Work?

- Grants are available up to \$25,000 per organization, per project
- Applications will be accepted on a rolling basis
- Eligibility is limited to registered non-profits, co-operatives, charitable organizations, and Community Interest Corporations (CIC)
- Projects must create at minimum 4 affordable units within the Town of Bridgewater with at least 50% being affordable units
- Projects must demonstrate long-term affordability commitments (minimum 15 years)
- Projects must be started within 3 months of receiving funding, and funds must be fully expended within 12 months of receipt by awarded applicants

[Click here](#) to review the full Affordable Housing Pre-Construction Grant Program Policy (Policy No 117).

What is the definition of “affordable housing”?

The Town of Bridgewater defines **affordable housing** as housing which costs less than 30% of before-tax household income or defined by CMHC or Province of Nova Scotia as affordable and as contained in a housing or financing agreement for a property party to a development agreement.

Eligible and Ineligible Costs

Eligible project costs include professional services (architectural, engineering, legal, accounting, and consulting fees), technical studies, design and planning costs, municipal fees, and financial analysis.

Ineligible expenses include costs incurred prior to January 1, 2025, land acquisition, construction costs, organizational operating expenses, fundraising activities, and equipment purchases.

Application Process

Application forms can be obtained on the Town’s website at www.bridgewater.ca/HAF or by request by emailing planning@bridgewater.ca.

Grants will be accepted on a rolling basis for the duration that funds are available.

Applications will be evaluated using a weighted scoring system across five criteria:

Organizational Capacity	25 points
Project Merit	25 points
Project Readiness	20 points
Community Impact	15 points
Leveraging Potential	15 points
Total	100 points

Applications will be evaluated by Community Development staff in consultation with the Town’s Chief Administration Officer. Staff will then prepare recommendations for Council consideration. Council has final approval authority for all grant awards.

Applicants will be notified following Council’s approval with a Letter of Award, which will specify the value of the grant and expenditures supported by the grant. Successful applicants will be required to complete a final report and shall abide by the conditions listed within the Letter of Award.

Application Form

Applicant Information

Applicant Name: _____

Email: _____

Phone: _____

Mailing Address: _____

I am applying on behalf of a:

☐ Registered Non-profit Organization

☐ Co-operative

☐ Charitable Organization

☐ Community Interest Corporation

Name of Organization: _____

Date of Incorporation: _____

Are you the legal owner of the property for which the pre-construction grant will be applied?

☐ Yes ☐ No - please indicate the legal owner's contact information below

Owner: _____

Email: _____

Phone: _____

Mailing Address: _____

Briefly describe your organization, including any previous affordable housing projects completed.

To Be Completed by Property Owners

Are you currently in good standing with the Town of Bridgewater, meaning you have no unpaid taxes, water/sewage fees, or outstanding property-related by-law violations?

☐ Yes ☐ No

Owner's Printed Name

Owner's Signature

DD/MM/YY

Project Description

Civic Address: _____

Property ID (PID): _____

Number of Units: _____

Number of Affordable Units: _____

Please provide a summary of the project, including any other funding sought to support pre-construction or construction costs.

Summarize how you will use the funds. Attach additional pages if necessary.

Activity	Cost

Attachments

Please ensure your application is complete. The Town may request additional documentation, including proof of funding from other levels of government, or quotes or invoices related to the identified costs. The following attachments should accompany your application form:

- Proof of registration of non-profit corporation, charitable organization, co-operative or Community Interest Corporation
- Audited financial or Engagement Review statements
- Organizational profile, including current list of Board of Directors, audited financial statements or Review Engagement (past three (3) years)
- Current affordable housing portfolio (if applicable)
- Project information, including project concept and development approach, preliminary site information, estimated project timeline and milestones, preliminary budget and funding strategy
- Pre-construction plans, including detailed description of proposed activities, cost estimates for eligible expenses, expected outcomes and deliverables, timeline for completion

Signatures

I hereby request that this application be considered under the Affordable Housing Pre-Construction Grant Program. By signing below, I certify that all information included on this application form is truthful and accurate.

_____	_____	_____
Applicant's Printed Name	Applicant's Signature	DD/MM/YY