



## The Corporation of the Town of Fort Smith Single Detached Home Incentive Program Guidelines

### 1. **Statement**

The Town of Fort Smith is offering financial incentives to encourage the development of new single detached homes through the Housing Accelerator Fund (HAF). This initiative aims to stimulate construction, support energy-efficient design, and ensure timely housing delivery.

### 2. **Purpose**

To provide per-home grants to eligible property owners and developers to support the construction of single detached dwellings within municipal boundaries.

### 3. **Definitions**

- a. *Accessory Dwelling* – A self-contained suite located within, attached to, or on the same lot as a single detached home. Includes basement suites, garage suites and garden suites.
- b. *Administration* – The Senior Administrative Officer (SAO), senior management, or designated staff of the Town of Fort Smith.
- c. *Applicant* – The individual or developer submitting an application for financial support through the Housing Incentive Program.
- d. *Application Date* – The date an application is acknowledged as received by the Program Review Officer.
- e. *Completion Date* – The date by which all work must be completed to the satisfaction of the Town.
- f. *Developer* – A person, firm, or company with an approved development permit to build or retrofit residential units.
- g. *Dwelling Unit* – A building or portion of a building containing independent living facilities including provisions for sleeping, cooking, and sanitation for one household.
- h. *Grant* – A financial contribution with conditions and a formal agreement, offered based on an objective assessment.
- i. *Multi-Family Residential* – Residential development including duplexes, triplexes, fourplexes, townhouses, stacked row housing, and apartment-style buildings.
- j. *New Residential Construction* – A building not yet constructed, containing one or more new dwelling units.
- k. *Program* – The Fort Smith Housing Incentive Program under HAF Initiative 1.

- l. *Program Agreement* – A legal agreement outlining grant terms, conditions, and repayment obligations.
- m. *Program Review Officer* – Town staff appointed to assess applications, perform inspections, and monitor compliance.
- n. *Property* – A lot described in a Certificate of Title, within municipal boundaries, intended for residential use.

#### 4. **Guiding Principles**

- a. The Total budget for this initiative is \$500,000 and is fully funded by the Canadian Mortgage & Housing Corporate (CMHC) Housing Accelerator Fund.
- b. Council may amend, extend, or terminate the program at any time.
- c. Grants will be awarded based on eligibility and alignment with the Town of Fort Smith's HAS Action Plan priorities.
- d. Applications will be assessed by the Program Review Officer and approved by the Senior Administrative Officer (SAO).

#### 5. **Granting Allocations & Reimbursement**

##### a. *New Construction Grant*

- **Base Grant:** \$20,000 per qualifying new single detached home.
- **Energy Efficiency Bonus:** \$5,000 for homes certified to an energy-efficient standard (e.g., EnerGuide, Net Zero Ready).
- **Early Completion Bonus:** \$5,000 if occupancy is achieved by December 31, 2027.
- **Maximum Incentive:** \$30,000 per home

Grants may be disbursed in two stages :

##### *Advance Option*

Up to 50% may be disbursed in advance upon:

- i. Issuance of a valid Development Permit(s)
- ii. Signed Program Agreement,
- iii. Proof of financing or signed construction contract(s)
- iv. 10% refundable holdback submitted by the applicant.

Final payment issued after occupancy permit and compliance confirmation.

## 6. **Program Requirements:**

- a. SAO or Delegate:
  - i. Approves applications and agreements;
  - ii. Identifies funding sources;
  - iii. Evaluates and reports annually to Council.
  
- b. Program Review Officer:
  - i. Receives and vets applications;
  - ii. Performs inspections;
  - iii. Maintains records.
  
- c. Applicant:
  - i. Provides complete documentation;
  - ii. Meets all regulatory and agreement requirements;
  - iii. Ensures project completion within 24 months.
  - iv. Builders must hold valid NWT and Fort Smith business licenses
  - v. Project must comply with zoning, building, and land use regulations
  - vi. Construction must result in a new single detached home suitable for ownership, rental, or investment

## 7. **Eligibility Criteria:**

- a. Must be located within the Town of Fort Smith;
- b. Applicant must be in good standing with the Town of Fort Smith;
- c. No outstanding enforcement issues;
- d. Contractors must hold valid NWT licenses and Fort Smith Business Licenses.

## 8. **Application Process:**

- a. Applications must include:
  - i. Completed Application Form;
  - ii. Project drawings and cost estimates;
  - iii. Ownership or written authorization;
  - iv. Contractor information and insurance;
  - v. Evidence of financing or delivery capacity;
- b. Applications are reviewed in order received.
- c. Priority may be given based on community need, alignment with HAS goals, and housing delivery timelines.

## 9. **Compliance and Repayment**

- a. Projects must achieve occupancy by December 31, 2028

- b. Misuse of funds or failure to complete may result in repayment or recovery through the tax roll
- c. Non-compliance may result in grant cancellation or legal action.

#### **10. Municipal Control**

- a. The program is administered by the Town of Fort Smith under Housing Accelerator Fund conditions.
- b. Council may revise or terminate the program with notice.
- c. No grant is awarded until a signed Program Agreement is in place.

#### **11. Related Town Documents**

- a. Zoning Bylaw
- b. Building Bylaw
- c. HAF Contribution Agreement with CMHC
- d. Property Tax Exemption Initiative 2