



BOARD REPORT

REPORT No.: 2022-26

MEETING DATE: MAY 19, 2022

**SUBJECT: CANADA-ONTARIO COMMUNITY HOUSING INITIATIVE, ONTARIO PRIORITIES
HOUSING INITIATIVE AND CANADA - ONTARIO HOUSING BENEFIT AMENDMENT
2022-23**

RECOMMENDATION

THAT with respect to Report No. 2022-26 (Integrated Social Services Division) we, The District of Thunder Bay Social Services Administration Board (the Board), authorize the Chair and the Chief Administrative Officer, to execute the Transfer Payment Amending Agreement for the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative;

AND THAT the Board approve the 2022-23 Investment Plan for the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative programs and authorize the Chief Administrative Officer to execute the plan and submit to the Ministry of Municipal Affairs and Housing;

AND THAT any necessary By-law be presented to the Board, for consideration.

REPORT SUMMARY

To provide The District of Thunder Bay Social Services Administration Board (TBDSSAB or the Board) with information related to the continuation of the Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI), and to approve the proposed Investment Plan for the 2022-23 funding year.

BACKGROUND

On April 17, 2019, The Honourable Steve Clark, Minister of Municipal Affairs and Housing, addressed a letter to the TBDSSAB Board Chair announcing the government's Community Housing Renewal Strategy – a multi-year plan to sustain and grow the community housing system. As part of this strategy, two new programs were launched in 2019-20 leveraging federal investments under the bilateral agreement between the

Ministry of Municipal Affairs and Housing (MMAH) and the Canada Mortgage and Housing Corporation. Guidelines for these new programs were also introduced.

The COCHI represents a re-investment of federal funding allowing Service Managers to address the challenges associated with housing projects reaching the end of their mortgages and/or operating agreements. COCHI funds are targeted towards protecting affordability for households in community housing, supporting the repair and renewal of existing social housing supply and expanding the supply of community housing. Housing projects and providers are eligible for COCHI funding as long as they are social housing providers that are listed in the *Housing Services Act, 2011* as of April 1, 2019. In addition, the COCHI guidelines require the preservation of Urban Native Housing (UNH) units to ensure there is no net loss of units with adequate rental affordability. COCHI funding must be used in addition to existing municipal subsidy for social housing expenditures – COCHI funding cannot be used to offset municipal social housing expenditures.

The OPHI is modeled after the recent Investment in Affordable Housing Extension (IAH-E) and allows Service Managers to address local housing priorities including affordability, repair, and new unit construction. Initiatives including rent supplements, housing allowances and housing development and repair remain. Under the OPHI Program Guidelines, Service Managers have the flexibility to select the components they will deliver each year under their approved funding allocations. Service Managers may be stand-alone project proponents under the Rental Housing component. Additional features include the ability to offer a support services component and utilize OPHI funding for social housing under the Ontario Renovates program.

The Canada-Ontario Housing Benefit Program aims to give more options to people who are looking for housing that will meet their needs and their budgets. The program offers a portable housing benefit where funding is provided directly to low-income households that are on, or eligible to be on, a social housing waitlist. The benefit is calculated using 80% of the community's Average Market Rent (AMR), as determined by the Canada Mortgage and Housing Corporation analysis, and 30% of the household's Adjusted Family Net Income (AFNI). Individuals currently receiving social assistance benefits may be eligible, however they will have a separate benefit calculation to avoid reducing their current social assistance entitlements. The Canada-Ontario Housing Benefit is provincially delivered through the MMAH and the Ministry of Finance (MOF). The MOF determines eligibility, calculates the benefit, provides payments directly to households and manages the annual renewal process. Service Managers assist by identifying and selecting households to apply for the program and assisting households with the application process.

TBDSSAB entered into an initial Transfer Payment Agreement (TPA) with the province to participate in the COCHI and OPHI programs in 2019. The TPA included an Investment Plan which outlined how the annual COCHI and OPHI funding would be used over the first 3-year funding period (2019-20 to 2021-22).

COMMENTS

With the initial COCHI funding allocations, TBDSSAB has focused investment in the areas of repair of existing community housing properties and in the provision of rent supplements and transitional operating funding to maintain Urban Native Housing units where the mortgages and operating agreements have expired. Repairs on TBDSSAB-owned community housing units were completed at 15 housing properties with the initial COCHI funding, as well as \$360,000 invested with Lakehead Christian Senior Citizens Apartments Inc. for updates to their community housing property in Thunder Bay. Further, rent supplements and transitional operating funding were arranged with expiring housing units owned by Geraldton Native Housing Corporation and Native People of Thunder Bay Development Corporation, maintaining 77 housing units available in the system.

With the initial OPHI funding allocations, TBDSSAB has focused investment on capital investment in new rental housing, and continued investment in the Ontario Renovates program. This included the investment of \$750,000 for the creation of 6 new fully accessible apartments in vacant commercial space located at the TBDSSAB-owned McIvor Court in Thunder Bay. Further, 82 low-income home owners were supported through Ontario Renovates between 2019 and 2021.

Following a review of the revised Program Guidelines accompanying the 2022-23 funding allocation, it is determined that most of the program parameters remain the same. However, there are some new requirements including enhanced communications regarding COCHI, the opportunity to invest COCHI funds in the development of new rental construction, and enhanced rationale required for allocations in the Investment Plan and ongoing reporting requirements. Eligible new rental projects must be developed by non-profits, co-operatives, municipalities or DSSABs. Projects proposed by or in partnership with private sector proponents are not eligible for COCHI new build funding. Administration is preparing an Expression of Interest to be released in 2022 to ascertain need and interest in new rental development throughout the District. Information gathered through this process will guide investment recommendations in future years.

Funding allocations are provided on a “use it or lose it” basis. For operating components, all funds must be disbursed to the recipient in the program year in which the funding was committed. Funds not committed by the required timelines may be reallocated to other Service Managers as funding from one year cannot be allocated by the Province to future years.

Service Managers may use up to five percent of each of their annual COCHI and OPHI funding allocations to assist with the administration costs for delivering the respective initiatives.

Administration has reviewed the funding letter and new guidelines and has prepared a draft Investment Plan, presented as Attachment #2. As the COCHI and OPHI funding allocations are the same as provided in the 2021-22 year, the recommended allocations remain the same for the 2022-23 year.

The Investment Plan presented proposes to utilize COCHI to maintain Urban Native Housing units that have Operating Agreements set to expire and would otherwise be removed from the housing system. Further, it is proposed that the remaining COCHI funding be utilized for capital repair to social housing projects across the portfolio, as well as initial work on undertaking Building Condition Assessments for all properties in the portfolio, as well as non-profit providers. Eligible capital repairs may include replacing and/or repairing core building systems, and sub-systems (e.g., heating and/or cooling, leaking roof systems, water issues, structural repairs, etc.); and health and safety repairs (e.g., accessibility renovations). With enhanced COCHI funding allocations anticipated in future years, the opportunity to use this funding for new rental housing development will be entertained.

For the OPHI program, Administration is recommending to use most of allocation for the Ontario Renovates program. There is also an administrative amount. The Ontario Renovates program has been very well received throughout the District of Thunder Bay, and demand shows the continued need for this area of investment. Service Manager's may move funding from one OPHI component to another within the same program year if the original planned commitment for funding cannot be met, providing approval from MMAH is received.

STRATEGIC PLAN IMPACT

This program supports the strategic plan vision of establishing flexible, inclusive services through the provision of relevant diverse housing supports. The program supports the success of the people we serve.

FINANCIAL IMPLICATIONS

As outlined in the April 7, 2022 letter from Minister Clark, funding from the Ministry is confirmed for the 2022-23 fiscal year. The allocations are as follows:

Canada-Ontario Community Housing Initiative	\$ 2,921,670
Ontario Priorities Housing Initiative	\$ 909,900
Canada-Ontario Housing Benefit	\$ 502,400

The funding provided is 100% Federal and Provincial funding. This funding will be provided upon approval of the COCHI-OPHI Investment Plan, for the April 1, 2022 – March 31, 2023 funding year.

As part of the Investment Plan, Service Managers may use up to 5% of each of their annual COCHI and OPHI funding allocations to assist with administration costs for the delivery of the initiatives.



CONCLUSION

It is concluded that this Report provides the Board with information with respect to the COCHI, the OPHI, and the funding available to TBDSSAB for the 2022-23 year. It is recommended that the Board authorize the Chair and the Chief Administrative Officer to execute the Transfer Payment Amendment Agreement for the 2022-23 funding and submit this Agreement and the Investment Plan to the MMAH.

REFERENCE MATERIALS

Attachment #1 [Letter from the Honourable Steve Clark, MMAH dated April 27, 2022](#)

Attachment #2 [COCHI-OPHI Investment Plan 2022-23](#)

PREPARED BY:	Crystal Simeoni, Manager, Housing Programs
SIGNATURE	
APPROVED BY	Ken Ranta, Director, Integrated Social Services Division
SIGNATURE	
SUBMITTED BY:	William (Bill) Bradica, Chief Administrative Officer

**Ministry of
Municipal Affairs
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April 27, 2022

Lucy Kloosterhuis
Board Chair, Thunder Bay DSSAB
231 May Street South
Thunder Bay, Ontario, P7E 1B5

Dear Lucy Kloosterhuis:

I am pleased to provide you an update on the 2022-23 roll out of the Canada-Ontario Community Housing Initiative (COCHI), the Ontario Priorities Housing Initiative (OPHI) and the Canada-Ontario Housing Benefit (COHB) programs.

Even though the fiscal year has already begun, the Canada Mortgage and Housing Corporation has still not yet agreed to the final details of a renewed Action Plan under the National Housing Strategy for 2022-23.

While we anticipate this will happen shortly, I would ask you to join me in reaching out to the Federal government and asking that they approve the renewed Action Plan for 2022-23 quickly. In addition, as our government continues to advocate for Ontario's fair share of federal funding for housing programs, I would also ask that you join us in our efforts to secure this critical funding by reaching out to the Federal government and asking for Ontario's fair share.

In the interim, to ensure stability and continuity of the housing programs upon which so many Ontarians depend, the Ministry is proceeding with implementation consistent with past practice and with the planning allocations provided to all Service Managers in August of last year.

Your confirmed 2022-23 NHS allocations for the interim period are attached to this letter as Appendix "A" and remain unchanged from the allocations communicated to you in August 2021. The key program design elements for the 2022-23 period have also remained unchanged. Please find enclosed the template for amending the relevant Transfer Payment Agreements, the Program Guidelines and Investment Plan for further details.

To ensure Service Managers and Indigenous Program Administrators are well-positioned to move forward with implementation in the 2022-23 year, we are requesting that the signed Transfer Payment Agreement (TPA) and Investment Plan be returned to the Ministry **as soon as possible but no later than May 31, 2022**. In recognition of the relatively late start of this process and to ensure continuity and stability of programming, you will note the Transfer Payment Agreement has already been signed by the Crown and will take effect upon execution by the service manager/Indigenous Program Administrator. We strongly encourage service managers and IPAs to return executed TPAs and approved Investment Plans to the Ministry to facilitate flow of funding.

Upon finalization of the Transfer Payment agreement and receipt of your Investment Plan, the Ministry will proceed to initiate your first payment based on your first quarter cash flow requirements as outlined in the Investment Plan, up to a maximum amount of 50% of your total allocation. You may submit your signed agreement and Investment Plan via e-mail to housingprogramsdelivery@ontario.ca.

My expectation is that you continue to administer NHS housing programs as usual, and that there is no interruption to housing services and supports. I trust this letter provides the certainty you need to proceed. If you have any questions, please contact ministry staff at your regional Municipal Services Office.

We sincerely appreciate your efforts to assist vulnerable people in your communities, and I look forward to continuing our work together as we move forward on these important changes.

Sincerely,



Steve Clark
Minister

Enclosures

- c. William Bradica, Chief Administrative Officer
- William Bradica, CAO
- Jessica Vail, Team Lead, Municipal Services Office

Appendix “A”

2022-23 Fiscal Year Confirmed Funding Allocations – Thunder Bay DSSAB

Program	2022-23 Confirmed Allocations
Canada-Ontario Community Housing Initiative (COCHI)	\$2,921,670
Ontario Priorities Housing Initiative (OPHI)	\$909,900
Canada-Ontario Housing Benefit (COHB)	\$502,400

Appendix “B”
Transfer Payment Agreement

Please see attached.



COCHI OPHI Initial Plan

COCHI-OPHI Investment Plan (IP) 2022-23

Case Number #: 2022-03-1-1683851069

Thunder Bay DSSAB-AIMS

Introduction

- The Investment Plan outlines each Service Manager's planned financial commitments and projected take-up for their COCHI and OPHI annual planning allocations for 2022-23.
- The Investment Plan must be Council or delegated authority approved. The Ministry will review the Investment Plans to ensure consistency with the Bilateral Agreement and Program Guidelines.

Section A - Proposed Plan

This section is for you to describe how you intend to use your COCHI and OPHI funding allocation to address the housing needs of your community. The proposed program delivery plan should align with your Housing and Homelessness Plan and the Province's Community Housing Renewal Strategy. Please respond to the following questions in the space provided below.

1. What are the current and projected housing needs in your community? Please make direct reference (including page references) to your Housing and Homelessness Plan.

All activities and program implementation related to Housing and Homelessness are guided by TBDSSAB's 10-Year Housing and Homelessness Plan. Specific matters that integrate the goals of the Plan and COCHI/OPHI can be found in the Recommended Actions and Indicators of Success Appendix in the Plan (pages 96-100). References to the COCHI and OPHI programs are made directly in TBDSSAB's 10 Year Housing and Homelessness Plan, particularly the following statements "The TBDSSAB's COCHI-OPHI Investment Plan will utilize COCHI to maintain Urban Native Housing units that have Operating Agreements set to expire and would otherwise be removed from the Rent Geared to Income system. Further, the TBDSSAB will utilize COCHI funding for strategic capital repair investments for social housing projects across the portfolio. The TBDSSAB's COCHI-OPHI Investment Plan will also utilize OPHI funding to continue the TBDSSAB's historic funding investment balance between investments in new Affordable Housing stock and the Ontario Renovates program" (page 9 of 5-Year Update). Further, specific references to the repair and development of affordable units are made on page 9 and throughout the plan, including page 23 where recommended actions include "Utilize COCHI funding to address the capital repair requirements". It also states "The TBDSSAB's COCHI-OPHI Investment Plan will also utilize OPHI funding to continue the TBDSSAB's historic funding investment balance between investments in new Affordable Housing stock and the Ontario Renovates program". Further, The District of Thunder Bay has a significant problem with homelessness with hospitals and social services making the area a draw for individuals who experience hardship in their own communities. Consultations with community groups serving the homeless population identified the



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importance of the creation of strategies to break the cycle of homelessness for groups of all ages, needs and abilities. This reflects the need for enhanced availability of affordable housing, maintaining those who currently have housing in need of repair stay in their home, and the provision of supports to assist households in retaining tenancy in community housing (page 19 of 5-Year Update).

2. Which COCHI and OPHI program components will be delivered? How does your plan for use of funding address the current and projected housing needs in your community? What are the priorities and target client groups? Please indicate specific approaches to be taken in delivering the program.

With COCHI, the primary use of funding will be in support of Rent Supplement programs to maintain UNH with expired operating agreements in the system, and Transitional Operating supports to again maintain UHN units in the system and to undertake Building Condition Assessments on Community Housing properties. There are approximately 3,500 households impacted by the BCA project. Additionally, investment in the repair of existing Community Housing is planned to ensure the ongoing viability of properties and to improve the homes of the households in these properties. With OPHI funding, the primary areas of investment are maintaining households in remaining in their owned homes through needed improvements supported through the Ontario Renovates program. This program has been implemented for many years (including the previous Northern Home Repair program), resulting in hundreds of households remaining in their homes. It is anticipated that approximately 35 households will benefit from this investment this year, with many crossing several target groups (Senior, Indigenous, Disability...).

3. Leveraging the COCHI and OPHI initiatives is a key means to achieving the goals and outcomes outlined in the Province's Community Housing Renewal Strategy. Please indicate how your planned spending under COCHI and OPHI will lead to:
- a) Increased supply and appropriate mix of affordable and adequate housing;
 - b) People having improved access to affordable housing and supports that meet their needs to achieve housing stability;
 - c) Improved efficiency of the community housing system to ensure value for money and long-term sustainability.

This investment plan seeks to make investments in the areas that would most benefit those vulnerable households in the District of Thunder Bay. Ensuring that people have a safe and affordable housing option, well maintained and supported through the provision of services, will result in fewer homeless households. The investment into repairs of Community Housing, and also through Ontario Renovates, is seen as a wise strategy at these housing assets currently exist, and maintaining the suitability is much more cost effective than replacing with new units. Further, with a focus on energy and operating efficiency, the cost to deliver Community Housing is managed.

4. To be answered by Service Managers with Urban Native Social Housing units only. The Ontario-CMHC Bilateral Agreement requires the preservation of Urban Native Social Housing units to ensure that there is no net loss of the 1,452 units and that retained units will be improved through



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repair, capital replacement, as well as through adequate rent affordability support. Please indicate how the COCHI funding you receive will help the Province meet this commitment?

Through the use of COCHI, expiring Urban Native Housing units will be maintained in the TBDSSAB system to support access to affordable and supported housing. There are currently 77 UNH units supported through rent supplement agreements post-mortgage, with another 26 units set to expire in 2022-23 period. TBDSSAB is committed to working with our UNH partners to maintain the existing housing units within the system, and to support the needs for maintaining and improving the properties to support long-term use. Review of capital needs for expired programs will also be a part of the COCHI plan.

5. To be answered by Service Managers who utilize Rent Supplement component under COCHI. If you plan to enter into COCHI/OPHI-funded Rent Supplement Agreements with housing providers that have matured Operating Agreements and mortgages, please provide the following details:
- a) How many Rent Supplement Agreements do you plan to enter into over the reporting period?
 - b) What would be the average term (in years) of these Rent Supplement Agreements?
 - c) How many projects would continue to operate as community housing as a result of Rent Supplement Agreements? How many RGI units would be provided?
 - d) What would be the average depth of affordability (\$ per unit per month) associated with each assisted household?

All rent supplements planned for COCHI are in relation to the Urban Native Housing units with expired mortgages/operating agreements, noted above in question 4.

6. To be answered by Service Managers/Indigenous Program Administrators who utilize Transitional Operating component under COCHI. Please describe what activities would be funded and what outcomes would be achieved.

TBDSSAB has an UNH provider that has a transitional Board, and is working with this provider to stabilize operations and identify a long-term solution to maintaining these units in the system. The Transitional Operating component is being used to provide ongoing support and subsidy through this period of transition. Updates of the Building Condition Assessments for Community Housing in the District of Thunder Bay is also planned, and this would guide future investment in properties to ensure a stable supply of safe, affordable housing throughout the district. There are approximately 3,500 households impacted by the BCA update, residing in TBDSSAB-owned properties and Non-Profit Housing Provider properties.

7. Please provide details on your proposed uses of administration fee funding by the following activities:
- a) Staffing (including Mandatory Employment Related Costs; benefits and training/development);
 - b) General Office Expenses;



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c) Purchased Services, Research, Consultations.

TBDSSAB will allocate Administration Fees at or below the allowable 5% limit. The allocated administration fees will be used to cover expenses related to TBDSSAB administrative costs (HR, Finance, IT, Purchasing), document preparation, statistical data tracking, verifying data and personnel performing staff functions to meet MMAH requirements for reporting and financial disbursements. Staff time to gather materials and review reports related to the BCAs is also included, as well as planning, development of project specifications and contract management with regards to capital projects.

8. Additional Comments:

In the identification of target group households, it must be stated that many households cross multiple target definitions. However, as per MMAH guidance, each household has only been identified under 1 category.

Section B - COCHI Projected Take-Up (Units/Households)

Complete the following table by entering the number of households for each target group to be served in your area.

Projected Target Group	New Build	Repair	Rent Supplement	Transitional Operating	TOTAL
Homeless					
Indigenous Peoples		136	103	1,100	1,339
Mental Health/Addiction Issues		91		850	941
Persons with Disabilities		95		500	595
Racialized Groups				200	200
Recent Immigrants					
Seniors		294		500	794
Survivors of Domestic Violence				50	50
Veterans					
Young Adults		24		300	324
Unspecified					



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Total COCHI		640	103	3,500	4,243
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Section C - COCHI Quarterly Commitments

For the Capital Components, enter the estimated amount of COCHI funding to be taken-up by component in each quarter of the 2022-23 program year. Documentation required for a commitment is outlined in the Program Guidelines.

For the Operating Components, enter the projected commitments in each quarter of the 2022-23 program year.

COCHI	Planned Financial Commitment by Quarter				\$2,921,670
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	TOTAL
	Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	
New Build					
Repair	250,000	400,000	400,000	385,770	1,435,770
Total Capital	250,000	400,000	400,000	385,770	1,435,770
Rent Supplement	187,225	187,225	187,225	187,225	748,900
Transitional Operating	147,707	147,731	147,731	147,731	590,900
Total Operating	334,932	334,956	334,956	334,956	1,339,800
Administration Fee	36,500	36,500	36,500	36,600	146,100
Total COCHI	621,432	771,456	771,456	757,326	2,921,670
Variance					0

Section D - OPHI Projected Take-Up (Units/Households)

Complete the following table by entering the number of households for each target group to be served in your area.

**Under column "Rental Assistance" please combine households receiving any Rental Assistance (Rent Supplement; Housing Allowance - Direct; Housing Allowance - Shared)*



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COCHI-OPHI Investment Plan (IP) 2022-23

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Projected Target Group	Homeowner-ship	Ontario Renovates	Rental Housing	Rental Assistance*	Housing Support Services	TOTAL
Homeless						
Indigenous Peoples		10				10
Mental Health/Addiction Issues						
Persons with Disabilities						
Racialized Groups		5				5
Recent Immigrants						
Seniors		20				20
Survivors of Domestic Violence						
Veterans						
Young Adults						
Unspecified						
Total OPHI		35				35

Section E - OPHI Quarterly Commitments

For the Capital Components, enter the estimated amount of OPHI funding to be taken-up by component in each quarter of the 2022-23 program year. Documentation required for a commitment is outlined in the Program Guidelines.

For the Operating Components, enter the projected disbursements in each quarter of the 2022-23 program year.

OPHI	Planned Financial Commitment by Quarter				\$909,900
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	TOTAL
	Apr - Jun	Jul - Sep	Oct - Dec	Jan - Mar	
Homeownership					
Ontario Renovates	120,000	300,000	360,000	84,400	864,400



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Rental Housing					
Total Capital	120,000	300,000	360,000	84,400	864,400
Housing Allowance-Direct					
Housing Allowance-Shared					
Housing Support Services					
Rent Supplement					
Total Operating					
Administration Fee	11,250	11,250	11,250	11,750	45,500
Total OPHI	131,250	311,250	371,250	96,150	909,900
Variance					0

Section F - Attestation

- ☒ *I certify to the best of my knowledge that this report has been accurately populated in accordance with the instructions provided by the Province with approvals by the local Council/ Board of their delegated authority.
- ☒ *I certify that Funds for Administration Fees are to be used in accordance with the COCHI and OPHI Program Guidelines. This includes the use of administration fees only for the purposes of supporting the delivery and administration of COCHI and OPHI.

*Prepared By (Name and Title): Ken Ranta, Director, Integrated Social Services	*Date:
*Approved By (Delegated Service Manager/Indigenous Program Administrator Authority): William (Bill) Bradica, CAO	*Date: