



CANADA MORTGAGE AND HOUSING CORPORATION

# PROJECT PROFILE

## Homegrown Homes

Peterborough, Ontario



Through its approach, known as “Ingenuity in Action”, Homegrown Homes has been effectively managing resources to create 19 units of affordable housing. The “Ingenuity in Action” approach shows that affordable housing can be developed from the community up.

Homegrown Homes was initiated out of discussions between newly-elected City Councillor Henry Clarke, and the late Bill Harrington in 1997. In 1998, the Mayor’s Task Force on Affordable Housing was created and at the end of the year was incorporated as Peterborough Community Housing

## Highlights

A community-based non-profit housing development corporation applies the principle of “Ingenuity in Action” to put together surplus municipal land, cash grants, donations and individual effort in a variety of combinations to create housing for low-income people.

**Client group:** Low-income families and singles, including seniors and people with disabilities

**Developer:** Homegrown Homes

**Number of units:** 11

**Tenure:** Rental

**Who was involved?** Homegrown Homes, City of Peterborough, CMHC, Province of Ontario, Kawartha Home Builders Association, Ontario Trillium Foundation, individual and corporate donors, service clubs.

Development. The organization changed its name to Homegrown Homes in 2006 to better reflect its grassroots nature.

Homegrown Homes works with the City of Peterborough, Community Living Association, the Peterborough and District Homebuilders’ Association and numerous other community minded organizations to create affordable housing.

## The Affordable Housing Solution

The latest Homegrown Homes project is a four-unit townhouse (three three-bedrooms and one two-bedroom accessible unit). This project, with a total cost of \$735,000, received \$280,000 from CMHC and the Government of Ontario through the Affordable Housing Initiative. Donations allowed the mortgage loan to be reduced to only

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\$120,000, offering a major boost to the affordability of the project.

For its newest project, Homegrown Homes keeps rents at 80 per cent of the average for the Peterborough census metropolitan area. Rents range from \$300 per month to \$728, depending on the size and type of the apartment. Two of the units receive rent supplements from the City of Peterborough. CMHC provided Seed Funding which helped cover the costs of the preliminary design process.

The Ontario Trillium Foundation contributed funds for organizational development, research and grant-writing. The National Homelessness Initiative program through Human Resources and Skills Development Canada has also been a contributor to Homegrown Homes.

Homegrown Homes aims to continue its expansion through the generosity of private and corporate donors, who have been major supporters throughout the life of the organization.

Homegrown Homes calls its approach “Ingenuity in Action.” Homegrown Homes works by starting out with the resources it is offered and adds to them until the organization has the resources necessary to create an affordable project. For example, its first project was a single detached dwelling that the City of Peterborough declared surplus and was about to demolish. The non-profit organization (then called

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#### Additional Information

HomegrownHomes  
[www.homegrownhomes.ca](http://www.homegrownhomes.ca)

CMHC Housing Awards Program Fact Sheet (2008)  
<http://cmhc.ca/en/inpr/graw/hoawpr/upload/Ingenuity-in-Action.pdf>

the Peterborough Community Housing Development Corporation) persuaded the City to give it the \$10,000 budgeted for the demolition so that it could use the funds to renovate the house.

Using that capital and donations from various individuals and groups in the City, the Corporation created a duplex with affordable rents. The City held the property, keeping the “reversionary interest” in the land, which allowed the City to repossess the house if it was no longer being used as affordable housing. Once Homegrown Homes was able to generate additional funds, it purchased the site with a conventional mortgage loan.

Other initiatives have included moving a derelict home to a vacant City-owned lot and renovating it; converting a former church-owned property into a six-bedroom home for older single women, with one space being wheelchair accessible; and converting a former crack house into a family dwelling—a project made possible by a substantial private donation.

In each case, the City has agreed to waive development charges and fees, a key contribution. For each development, Homegrown Homes has combined this municipal assistance with a combination of donations from local businesses, non-profit organizations and service clubs, in-kind contributions from builders and volunteer labour in addition to the skilled labour it could afford.