

City of Peterborough

Missing Middle Community Improvement Plan (2025)

Schedule “A”

to

By-law No 25-063 Of the Corporation of the City of
Peterborough Passed on this 7th day of April 2025.

Amended January 2026

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1.0 Introduction

1.1 Background

In recent years, overly restrictive density- and use-based planning and zoning reforms have been attributed as barriers to developing a diversity and range of housing options in urban environments; making it difficult to mix forms, uses and building types within stable residential communities. This phenomenon is often referred to as 'missing middle housing', a term that generally reflects a lack of medium-density housing in the North American context. Missing middle housing fits the gap between low-rise, primarily single-detached homes and mid-rise apartment buildings, through building typologies such as semi-detached and duplex dwellings, rowhouses, townhouses, triplexes, fourplexes, and small apartment buildings.

The lack of missing middle housing also refers to the lack of available and financially accessible housing for middle-income households to rent or own. Missing middle, medium-density housing is characterized by a range of multi-unit or clustered housing types that are still considered compatible in scale and height with single-detached housing types, or within transitional neighbourhoods.

Missing middle housing provides a diverse range of housing options that expand the housing stock, primarily through infill development, while also supporting the growing demand for walkable communities. The shortage of this type of housing reflects a broader lack of available and financially accessible homes for middle-income households, whether for rent or ownership.

Shifting household demographics and evolving market preferences have created a gap between the existing housing stock and the types of housing that people want and need. Emerging demographic changes and their impact on housing was identified in the City's 2024 Housing Needs Assessment (September 2024), completed in support of the City's Housing Accelerator Fund application, key outcomes of this report include:

Building Typology and Unit Size

- Single-detached homes make up the majority of the City's housing stock (57%), indicating a preference or historical trend towards this type of housing.
- Semi-detached homes (2%) and duplex dwelling (7%) are less common and indicate potential areas for development to diversify the City's housing stock.
- Approximately 60% of the existing housing stock consists of units with three or more bedrooms, while only about 14% have zero (bachelor units) or one bedroom. This suggests a housing supply primarily suited for families, with a limited availability of options for singles and smaller households.

Demographics and Household Composition

- The average household size is 2.3 members, with roughly 68% of households consisting of one or two people. This trend toward smaller household sizes may be influenced by factors such as an aging population, more individuals living alone, and delayed family formation.
- Approximately 24% of the City's residents are aged 65 and over, highlighting the need for more senior-friendly housing options, such as smaller units with ground-floor access, as well as cooperative or assisted living accommodations.

Rental Conditions

- The City's overall rental vacancy rate is critically low, recently ranging between 1-3.3%, with particularly tight availability for one-bedroom units (0.9%) and two-bedroom units (1%). This indicates a high demand for these types of rental properties.
- Rental tenants are disproportionately more likely to live in unsuitable housing, meaning properties requiring major repairs, experience overcrowding, or lack appropriate unit sizes. This highlights the need for targeted efforts to improve housing allocation and availability.

These evolving household demographics and market trends highlight the need for diverse housing options that address existing gaps by offering variety in unit size, building composition, and price point. Integrating missing middle housing into the City's established residential neighbourhoods creates opportunities for income-diverse communities and a balanced demographic mix. This approach can better accommodate newcomers, support young families, and may enable seniors to age in place.

The push towards gentle intensification, achieved through infill development, is a primary Provincial Interest. Through Bill 108 (More Homes, More Choice Act, 2019), Bill 23 (More Homes Built Faster Act, 2022), and Bill 185 (Cutting Red Tape to Build More Homes Act, 2024), the Province incentivized residential infill development by introducing Additional Residential Units (ARUs) into legislative planning policy, and permitting up to three residential units on a lot as-of-right in many residential areas across Ontario. Resultantly, on August 28, 2023, the City of Peterborough introduced new requirements for Additional Residential Units (previously known as Secondary Suites) into the City's Zoning By-law, which defines ARUs as:

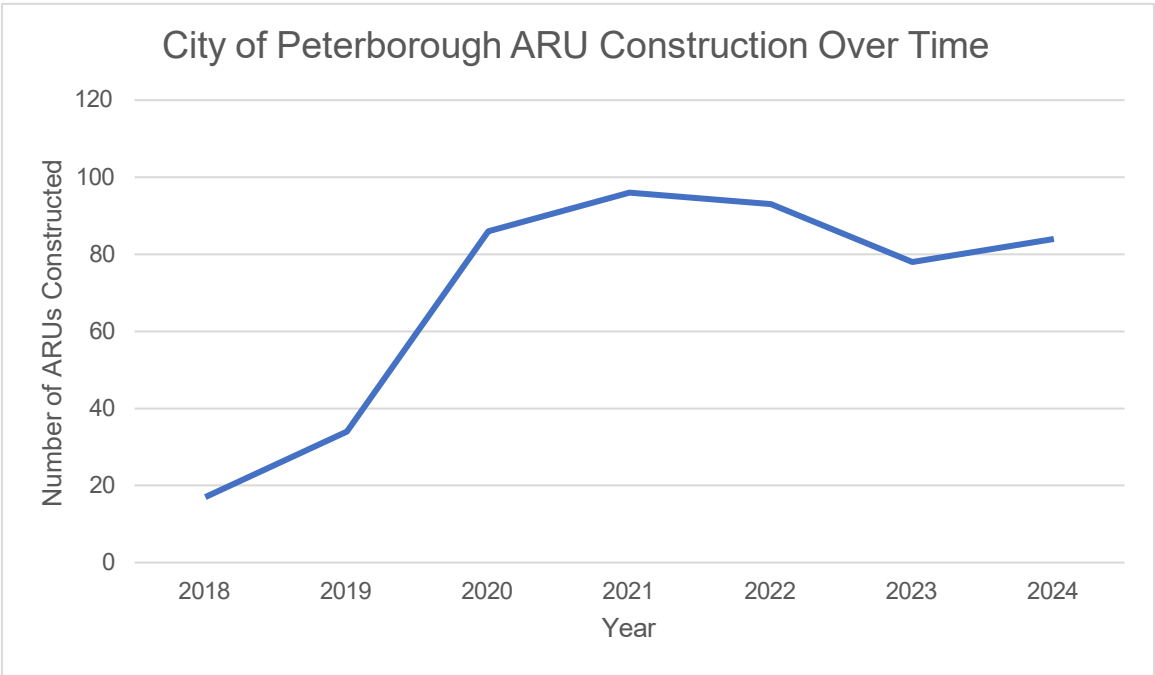
Additional Residential Unit: a self-contained residential unit with a private kitchen, bathroom facilities and sleeping areas within dwellings or within structures ancillary to a dwelling. Additional Residential Units are also referred to as second units, basement apartments, accessory apartments, granny flats, in-law apartments or nanny suites.

This 2023 Zoning By-law Amendment enabled two ARUs on a lot as-of-right for every primary residential unit, permitted as follows:

- Up to two (2) ARUs located within the same building as the Primary Residential Units; or
- One (1) ARU located within the same building as the Primary Residential Unit, and/or one ARU located within a detached accessory building or structure

Eligible primary residential units include a single unit dwelling (detached house), semi-detached dwelling or street townhouse dwelling, as defined in the City’s Zoning By-law (By-law 1997-123).

To encourage housing supply through residential infill development, the Province of Ontario, through Bill 23, exempts Additional Residential Units (ARUs) from Development Charges and Parkland Dedication requirements. This policy has lowered financial barriers to construction and has contributed to an upward trend of ARU construction across the City since 2018.

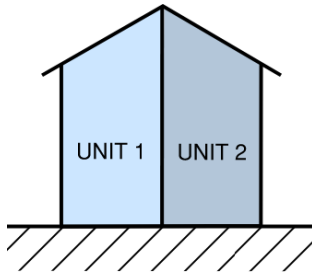
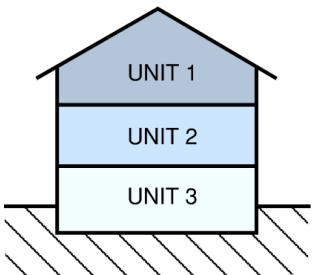
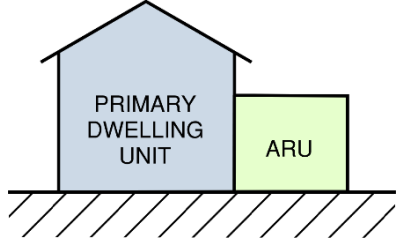
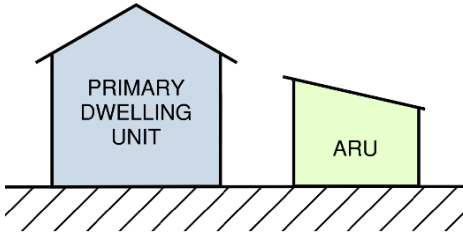


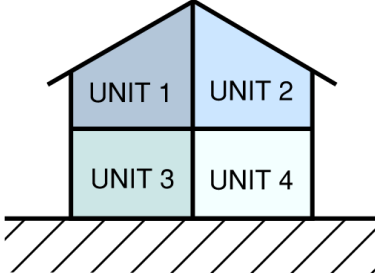
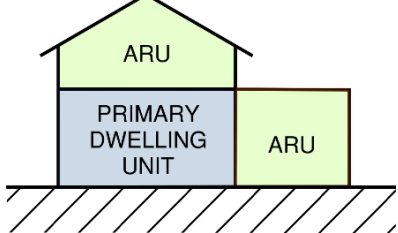
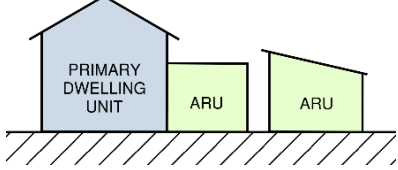
Despite the desirable contributions of ARUs to infill development, the financial benefits associated with them have, in some cases, led to the misapplication of this housing form. Some developers have used ARU policies and financial incentives to build higher-density housing within the City’s neighbourhoods. Legislative rules on unit layout can lead to suboptimal building designs, parking facilities, tenant services, and amenity spaces. In contrast, individuals who choose to build purpose-built multi-unit developments, such as equal-sized semi-detached units or three-unit buildings, do not receive the same financial relief. Instead, they are required to pay development-related costs, including

Development Charges, even though their projects result in the same number of units as lots that deploy ARUs.

In this context, greater emphasis should be placed on the form and scale of a building rather than simply the number of units. A building of the same size could accommodate either two two-bedroom apartments or, if zoning and parking standards allowed, be efficiently designed to house four one-bedroom apartments within the same footprint. This challenges the assumption that increasing the number of units necessarily results in a larger building and dispels the notion that multi-unit buildings are always bigger, or incompatible in scale compared to single-detached homes.

Table 1 – Comparison of Missing Middle Housing and Additional Residential Units

Purpose Built Missing Middle Housing	Versus	Additional Residential Units (ARUs)
Up to four (4) dwelling units permitted as-of-right in all residential districts	Maximum Number of Units on a Lot	Up to three (3) units – One (1) primary residential unit and two (2) ARUs
 <p>Two (2) units located within a single building*</p> <p>OR</p>  <p>Three (3) units located within a single building*</p> <p>OR</p>	Distribution of Units on a Lot	 <p>One (1) ARU within the primary residential unit*</p> <p>OR</p>  <p>One (1) ARU within a detached accessory structure*</p> <p>OR</p>

 <p>Four (4) units located within a single building*</p> <p>* Units may be located in a basement</p>		 <p>Two (2) ARUs within the primary residential unit*</p> <p>OR</p>  <p>One (1) ARU within the primary residential unit (could include a basement unit) and one (1) ARU in a detached accessory structure*</p> <p>* An ARU may be located in a basement</p>
NO	Dwelling Units Permitted in a Detached Accessory Structure	YES
All unit sizes are regulated by the City's Zoning By-law	Minimum Dwelling Unit Size	<p>Primary Residential Unit – Regulated by the City's Zoning By-law</p> <p>ARUs – Regulated by the City's Zoning By-law and must be equal to or less than the size of the Primary Residential Unit; or otherwise regulated by the Ontario Building Code</p>
N/A	Number of Permitted Bedrooms	<p>Primary Residential Unit – N/A</p> <p>ARUs – Maximum of 2 bedrooms per unit</p>

Ownership or Rental – Units can be 1) located on a single lot, owned by a single entity; or 2) subdivided via Plan of Condominium for individual unit ownership	Ownership Status	Rental - All units are located a single lot, owned by the same individual/entity, and cannot be severed
YES - In accordance with City By-law 25-100 as amended or any successor City-wide Development Charge by-law thereto	Are Development Charges Applicable?	NO - Exempt under the Development Charges Act, 1997
Planning Act Section 34	Guiding Provincial Legislation	Planning Act Section 17(24.1) O. Reg 299/19 & 462/24

In this case, financial incentives are needed to encourage the construction of purpose-built missing middle housing typologies like triplexes, fourplexes and sixplexes to reduce barriers to development, aligning them with those incentives available for ARUs to support purpose-built infill development. This approach prioritizes building function over rigid design prescriptions, allowing for forms that best suit their intended purpose.

In January 2025, the City of Peterborough was selected to participate in the Housing Accelerator Fund (HAF) Program, administered by the Canadian Mortgage and Housing Corporation (CMHC). This program provides municipalities with funding in support of initiatives designed to accelerate the development of new housing units over the next three years. The City entered into a Contribution Agreement with CMHC, outlining a payment schedule and an Action Plan that includes seven initiatives with defined milestones and completion timelines.

Under this program, initiative number two is aimed at putting an end to exclusionary zoning in Peterborough, by permitting an increased housing density on a single lot, and by promoting missing middle housing forms within the City's low-density residential neighbourhoods. Bridging the gap between single detached homes and missing middle housing will provide more attainable options for middle-income earners in both existing and new neighbourhoods, while optimizing the City's infrastructure, and access to existing community facilities and services.

The City recognizes and prioritizes housing as being vital to the creation of healthy, sustainable and complete communities. Financial incentives can play a key role in overcoming the economic barriers to ending exclusionary zoning by making it more financially viable for developers and property owners to embrace more inclusive land-use policies and building typologies. The programs under this Plan provide a range of financial incentives, such as grants for Development Charge (DC) rebates, permit fee rebates, or loan opportunities for projects that align with inclusive zoning goals. The goal over time is to combine forthcoming regulatory changes and the financial

incentives under this Plan to help shift the market towards more inclusive, and financially accessible housing options. This CIP recognizes the opportunity for neighborhoods to evolve in incremental ways to meet the needs of current and future generations.

1.2 What is a Community Improvement Plan

Widely used across Ontario, a Community Improvement Plan (CIP) is a tool provided under the **Planning Act** that enables municipalities to direct funds and offer financial incentives to support revitalization and development projects that support locally defined objectives.

As per Section 28 of the **Planning Act**, municipalities can prepare a Community Improvement Plan (CIP) after passing a by-law to designate a Community Improvement Project Area (CIPA). This by-law serves as the foundation for developing the CIP, to implement policy initiatives and/or funding to stimulate development or redevelopment projects in the City. A CIPA may target specific areas for revitalization or offer city-wide opportunities that encourage the repair, rehabilitation and/or redevelopment of private properties in a manner that serves the broader community vision.

Community Improvement Plans (CIPs) play a key role in facilitating community transformation by aligning planning initiatives with public sector investments.

Presently, the City of Peterborough has two in-effect CIPs available to the private sector, which include:

- Affordable Housing Community Improvement Plan; and
- Central Area Community Improvement Plan.

1.3 The CIP's Purpose and Approach

The Peterborough Missing Middle CIP's purpose is to create specialized incentive programs to bolster the development of purpose-built missing middle housing typologies. This CIP will cover a wide project area and it corresponds with the City's desire to end exclusionary zoning and incentivize purpose-built construction of missing middle housing typologies that are not otherwise considered ARUs.

It is expected that the programs under this CIP will result in gentle intensification within the City's low-density residential areas and is anticipated to encourage the creation of additional housing units within stable neighbourhoods; increase the rental housing stock and encourage the creation of more missing middle housing forms at attainable price points.

Addressing the shortage of missing middle housing requires significant investment from both the public and non-profit sectors. To encourage this investment, the CIP offers financial incentive programs through the provision of grants and loans to eligible owners. These incentives support the creation of missing middle housing through new development, redevelopment of underutilized properties, or interior building renovations.

The non-profit housing sector is a valued contributor to the local economy through its ongoing housing development, management and social inclusiveness efforts. Some of the financial programs under this Plan may also extend to the non-profit sector, supporting its development and redevelopment initiatives to ensure a full range of housing options for its end users.

1.4 Objectives

The Peterborough Missing Middle CIP is designed to encourage the development and investment in missing middle housing forms. Together with concurrent regulatory changes to permit up to four-units on a lot as-of-right, the CIP program objectives include:

1. Increase housing opportunities through neighbourhood-scale solutions that make more efficient use of existing infrastructure.
2. More housing type choice, potential socioeconomic integration within existing neighbourhoods.
3. Provide opportunities for multigenerational housing and aging in place while expanding housing options that offer a living experience similar to single-detached homes.
4. To support landowners and residents who are interested in building home equity through property development/redevelopment for purpose-built missing middle housing.
5. To provide a variety of housing options, with a greater diversity of tenure options, and add to housing stock by encouraging housing forms that are financially accessible for the middle-class income earners.
6. Incentivize the creation of approximately 60 missing middle housing units within the Housing Accelerator Fund program period (3-years).

1.5 Community Improvement Project Area (CIPA)

Section 28 of the Planning Act allows municipalities, through enabling policy in the City's Official Plan, to designate, by By-law, a 'community improvement project area' (CIPA) and prepare and adopt a community improvement plan for such an area. This section of the Planning Act gives authority to municipalities to define a CIPA for any "... environmental, social or community economic development reason".

As defined in Section 28(1) of the Planning Act, a community improvement project area may encompass a single property, a larger area identified for redevelopment, or even the entire municipality.

The City of Peterborough's Missing Middle Community Improvement Plan (CIP) implements a City-wide project area. In other words, all properties within the City may be eligible for a program under this plan, provided the property meets the general- and program-specific eligibility requirements under **Section 3**. This Plan's CIPA is illustrated in **Appendix A** attached herein.

Subsection 28(4) of the Planning Act requires that the Community Improvement Project Area be designated by a by-law prior to approving a CIP. On April 7, 2025, Council adopted a By-law designating a city-wide community improvement project area, as shown on **Appendix A**, for the Missing Middle Community Improvement Plan, pursuant to Section 28(2) of the Planning Act.

2.0 Legislative Authority and Policy Framework

2.1 Legislative Authority

The legislative authority for Community Improvement Plans and related incentives and powers is derived from the **Planning Act** and the **Municipal Act, 2001**.

2.2 The Planning Act

Section 28 of the Planning Act serves as the primary legislative framework for establishing a CIPA and subsequent CIP. When enabling policies are present in the City's Official Plan, a municipality may designate a 'community improvement project area' through by-law. Once a CIPA is designated, the municipality can develop and implement a CIP, that allows for various financial and land-related tools to support community improvements, such as:

1. Municipal acquisition, holding, clearing, grading or preparation of land within the CIPA for community improvement [Section 28(3)];
2. Infrastructure improvements to support revitalization efforts (construction, repair, rehabilitation or improvement of buildings on lands within the CIPA) [Section 28(6a)];
3. Sell, lease or otherwise dispose of any land/buildings acquired or held by the municipality in the CIPA to any person or government authority for use, in conformity with the Plan [Section 28(6b)]; and
4. Grants and loans to property owners and tenants, in conformity with the CIP [Section 28(7)], for:
 - a) environmental site assessment;
 - b) environmental remediation;
 - c) development or redevelopment;
 - d) construction and reconstruction of lands and buildings for rehabilitation purposes; and

- e) the provision on energy efficient uses, buildings, structures, works, improvements or facilities [Section 28(7.1)]

The latter activities, being grants and loans to specified individuals, are particularly relevant to this CIP. A CIP, and its enabling CIPA, allows municipalities to provide grants or loans to private property owners to assist businesses and industrial and commercial enterprises in a manner which is otherwise prohibited under Section 106(1) and (2) of the Municipal Act, 2001.

The preparation of a CIP is treated in the same manner as the preparation of an Official Plan. Subsection 28(5) of the Planning Act incorporates the provisions of Section 17 respecting consultation and public meetings, submissions and comments, adoption of the CIP, and prescribed notice.

It's important to note, the Planning Act restricts the total value of all grants and loans made under the Planning Act and tax incentives under the Municipal Act, 2001 (where applicable) from exceeding the eligible costs defined in the CIP.

2.3 The Municipal Act, 2001

Pursuant to Section 106(3) of the Municipal Act, 2001 municipalities are exempt from the prohibition on providing assistance through the granting of bonuses when exercising its authority under Section 28 (6), (7) or (7.2) of the Planning Act within CIPAs. Bonusing includes giving or lending any property of the municipality including money, guaranteed borrowing, leasing or selling any municipal property at below fair market value; and giving a total or partial exemption from any levy, charge or fee.

2.4 Provincial Planning Statement, 2024

The Provincial Planning Statement (PPS) came into effect October 20, 2024, and replaces both the 2020 *Provincial Policy Statement*, and *A Place to Grow: Growth Plan for the Greater Golden Horseshoe* (2019, as amended). The PPS provides policy direction on matters of provincial interest related to land use planning and development and was devised to streamline land-use policies and support housing development by providing more flexibility for municipalities. The proposed CIP is consistent with PPS and implements the following policies and sections:

2.2 Housing

1. Planning authorities shall **provide for an appropriate range and mix of housing options and densities** to meet projected needs of current and future residents of the regional market area by:
 - a) establishing and implementing minimum targets for the **provision of housing that is affordable to low and moderate income households**, and coordinating land use planning and planning for housing with Service

Managers to address the full range of housing options including affordable housing needs;

b) permitting and facilitating:

1. all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including additional needs housing and **housing arising from demographics changes and employment opportunities**; and

2. all types of residential intensification, including the . . . **development and introduction of new housing options within previously developed areas, and redevelopment**, which results in a net increase in residential units in accordance with policy 2.3.1.3;

c) **promoting densities** for new housing **which efficiently use land, resources, infrastructure and public service facilities**, and support the **use of active transportation**; and

d) requiring **transit-supportive development and prioritizing intensification** in proximity to transit, including corridors and stations.

2.3 Settlement Areas and Settlement Area Boundary Expansions

2.3.1 General policies for Settlement Areas

3. Planning authorities shall support general **intensification and redevelopment to support the achievement of complete communities**, including by **planning for a range and mix of housing options** and prioritizing planning and investment in the necessary infrastructure and public service facilities.

2.5 City of Peterborough Official Plan, 2023

The City's Official Plan was adopted by City Council in 2021 and approved by the Minister of Municipal Affairs and Housing on April 11, 2023. The City's Official Plan serves as the primary long-term municipal planning document, providing a framework for land use decisions and guiding community growth through to 2051. The Official Plan places high priority on the creation of complete communities by providing a mix of land uses and a full range of housing options. Examples of this policy direction that support the objectives of this CIP include:

3.3.2 Objectives for Growth Management

e. To **facilitate intensification and redevelopment**, the City may identify key strategic development and investment areas which shall be the focus for the **implementation of a range of financial and planning tools**. Key strategic development and investment areas are identified as having the potential to support the City's desired vision and objectives . . . The financial and planning

tools which may be implemented include, but are not limited to:

- i. Community Improvement Plan

3.3.3 The Delineated Built-Up Area

- b. All development within the Delineated Built-Up Area shall be identified as intensification. Each year, **a minimum of 50 per cent of new housing units approved by the City will be in the form of intensification.**

3.3.7 The Functional Urban Structure Components

- b. ...The Neighbourhoods comprise a diverse range of communities within the City of Peterborough, from stable historic districts to recently constructed subdivisions and will accommodate a **full range and mix of housing types.**
- c. Neighbourhoods are expected to evolve over time, with new development and intensification within a Neighbourhood being evaluated **based on the concept of compatible development.** Intensification within Neighbourhoods will be primarily through development on vacant lots, minor **infill development** and the establishment of additional residential units and garden suites.

4.2.2 Residential Designation

Policies for Low-Rise Residential Development

- d. Low-rise residential uses shall generally be located within the interior of neighbourhoods, on Local Roads and Collector Roads. The maximum building height for low-rise residential uses shall be 3 storeys. Other building elements that ensure compatible development will be identified by the Zoning By-Law. Built forms that are considered low-rise residential include:
 - i. Detached, duplex and semi-detached dwellings;
 - ii. Triplexes, quadruplexes and street and block townhouse dwellings;
 - iii. Apartment buildings; and,
 - iv. Additional residential units

5.2.3 Housing Supply

- a. The City shall provide for a **range of housing types and densities to meet projected requirements** of current and future residents of the regional market area by:

- i. Permitting and facilitating **all forms of housing required to meet the social, health and well-being needs of current and future residents**, including affordable, accessible and special needs housing;
 - ii. Supporting **all forms of residential intensification**, including additional residential units, and redevelopment in appropriate locations, with an emphasis on Peterborough's Strategic Growth Areas;
 - iii. Directing the development of **new housing towards locations where appropriate levels of infrastructure and public service facilities are** or will be available to support current and projected needs;
 - iv. Promoting **new housing at densities which efficiently use land, resources, infrastructure and public service facilities**, and which **support the use of active transportation and transit** in areas where it exists or is to be developed; and,
 - v. Establishing development standards for residential intensification, **redevelopment and new residential development which minimize the cost of housing and facilitate a compact built form**, while maintaining appropriate levels of public health and safety.
- b. The City shall require:
- i. Greater housing diversity by **requiring a mix of housing types, sizes and densities** in new development and encouraging a mixture of tenures, unit sizes and affordability which will accommodate changes in community needs over time; and,
 - ii. Opportunities for **increased housing densities and intensification** for residential development.
- c. It is important to maintain and improve the existing housing stock to acceptable property standards and to allow for the appropriate intensification to new and innovative housing forms. Based on an assessment of need, **the City should identify neighbourhoods as Community Improvement Areas, and plan for, and implement neighbourhood improvement programs**, in accordance with the applicable policies of this Plan.

3.0 Incentive Programs

3.1 General Program Eligibility and Requirements

Projects will be given consideration under the various (and evolving) programs of this CIP. Applicants and property owners providing new, eligible missing middle housing types within the CIPA can apply to any of the incentive programs subject to funding availability, and satisfying the following general eligibility requirements:

1. **Complete Application:** Submission of a complete application form for each program being applied for is required. The City will review and approve the application prior to commencing the community improvement works.
2. **Eligible Applicants:** Applicants must be either the property owner, an agent acting on behalf of the owner of the property with written authorization from the owner to perform or undertake the works.
3. **Community Improvement Project Area:** Projects must be located within the CIPA, as designated by by-law and illustrated in Appendix A, to be eligible for the incentive programs under this Plan. Notwithstanding, any properties located within the Jackson Creek Special Policy Area, as depicted on Schedule C of the City's Official Plan, are ineligible for the programs under this plan.
4. **Available Program Funding:** All applications for assistance under the MMCIP are subject to the availability of annual program funding.
5. **Eligible Land Use Designations:** Properties eligible for this program must be located within one of the following Official Plan land use designations:

‘Residential’ designation, as outlined on Schedule B; or

‘Downtown Neighbourhood’ designation, as outlined on Schedule C.

In cases where a property spans multiple land use designations, eligibility will generally be determined if more than 50% of the property lies within one of the eligible designations, in accordance with Schedules B and C of the Official Plan.

If property eligibility remains unclear, the Director, Planning, Development and Urban Design will make a final determination. In doing so, the Director, Planning, Development and Urban Design may consider the historic land use of the site to inform the decision.

6. **Eligible Building Types:** The following building types shall be eligible for this rebate, as defined herein. All eligible units under this program must be located within a single building on the lot. The following building types shall be

purpose-built missing middle buildings, as opposed to ARUs which are not eligible for funding under this program:

- i. Two Unit Dwelling
- ii. Row Dwelling Unit (containing a maximum of six units per building)
- iii. Street Townhouse Dwelling,
- iv. Three-Unit Dwelling
- v. Four-Unit Building
- vi. Small Apartment Building (containing a maximum of six units per building).

Although buildings with up to six (6) dwelling units on a single lot may be eligible for grant/loan funding under this Plan, financial incentive is only contemplated for the creation of a second, third and fourth unit on a lot. In other words, a maximum net increase of three (3) dwelling units is eligible for funding for the programs under this Plan with the fifth and sixth units excluded.

- 7. **Ineligible Building Types:** Typically, properties with the above-noted building types, listed in Section 6 above, are not eligible for this CIP program if they include an ARU. If an applicant would like to convert a dwelling with an existing ARU into a missing middle housing type, provided all zoning and regulatory requirements are met, new residential units created may qualify for funding under this Plan.
- 8. **Net increase in Residential Units:** A development must result in a net increase in residential units. Proposals aimed at legalizing an existing non-complying residential use/unit are not eligible for programs under this Plan.
- 9. **Proposal Constitutes Missing Middle Infill Development:** The proposed development shall meet the definition of Missing Middle Infill Development, defined herein.
- 10. **Site Servicing:** Eligible properties must be connected to the City's municipal water and sewer systems. Properties serviced by individual private water or sewage services, private communal sewage or water services, or partial services are not eligible for the programs under this Plan. Confirmation of adequate infrastructure capacity to accommodate the additional service demands must be obtained and formally approved by the City's Development Engineering Manager or their designated representative.
- 11. **Applicant Priority:** Applications may be made either on a "first come first served basis" to the limit of the available funding or by a deadline should one be established. In both cases, submissions will only be considered where all conditions are met for each program.

- 12. Confirmation of Eligibility:** All applicants shall be required to have a preliminary meeting with Planning Staff prior to filing their applications, to determine factors such as program eligibility, scope of work and project timing.
- 13. Declaration of Conflicting Pecuniary Interest:** Where other sources of government funding and/or non-profit organization funding to be applied against the eligible cost is anticipated or has been secured, these must be declared as part of the application and the grant may be reduced on a pro-rated basis.
- 14. Good Standing:** Property taxes shall be in good standing at the time of application and throughout the length of any loan or grant commitment.
- 15. Conformity with Local Policies, By-laws and Guidelines:** All proposed development shall conform to the Official Plan, Zoning By-law, and other planning requirements, and have regard for Council approved Urban Design Guidelines where applicable. There shall be no unresolved work orders issued by the City against the property. In addition, all improvements shall be made pursuant to a building permit and constructed in accordance with the Ontario Building Code where required.
- 16. Description of Work:** All works completed must comply with the description of the works as provided in the program application form, supporting materials, and contained in the grant/loan agreement, with any amendments as approved at the sole discretion of the City's Director of Planning, Development and Urban Design, or their designate.
- 17. Program Duration:** The City may, at its discretion, and without further amendment to this CIP, extend or discontinue any program when and as it deems appropriate. Notwithstanding this, participants in various programs prior to their closing may continue to receive approved grants after the closing of the program as determined through individual agreement with the City and subject to available funding approved by the City.
- 18. Retroactive Applications:** Application for the incentive programs contained in this Plan cannot be made on a retroactive basis. This has two meanings. First, the City will accept applications for the financial incentive programs contained in this CIP only after this CIP has been formally adopted by City Council and approved. Second, this also means that an application for any financial incentive program contained in this CIP must be submitted to, and fully approved by the City, prior to the commencement of the eligible studies or eligible works that are the subject of the application.
- 19. Maximum Total Incentive Amount:** The total of all grants, loans, and other financial assistance provided for a property under the MMCIP shall not exceed the cost of eligible works or fees for rebate. Under the MMCIP, the combined maximum amount of all grants, loans, or any combination of program funding

shall not exceed \$150,000 per property and owner.

20. Existing Rental Units: Properties that contain existing rental housing tenants, that may need to be relocated to accommodate construction, shall provide existing tenants with the right to return to the unit at the existing rent level in accordance with the Residential Tenancies Act of Ontario.

21. Legal Agreement(s): Applicants may be required to enter into a legal agreement with the City of Peterborough, registered on title and binding on heirs, successors and assignees, stating benefits conveyed under the agreement are to be repaid to the City of Peterborough, together with any applicable costs and interest, if obligations under the agreement are not carried out by the applicant/property owner.

22. Default Applications: If the applicant fails to meet any general or program specific requirements, any other municipal requirements, or any terms of the grant or loan agreement, the City may delay, reduce, or cancel the approved grant, and may require repayment of any approved grant or loan. The City will collect any default loan repayment amount by adding the outstanding balance and associated interest to the subject property's tax roll.

23. Conformity with Local Policies, By-laws and Guidelines: Improvements made to buildings that do not comply with the applicable planning policy, Zoning By-law requirements, Community Planning Permit requirements or applications that have not secured any/all necessary approvals or permits will be found in default of the Agreement. In this case all funding will cease and any released funds under this Plan may be subject to repayment. Program defaults include:

- i. Applicants/property owners who do not obtain a Final Occupancy Permit, have a building permit revoked, or are found guilty of an offence under the Building Code Act, 1992
- ii. Failure to disclose other sources of government or non-profit organization funding used to pay for the same eligible costs.
- iii. The net increase in dwelling units, as required under the CIP program funding agreement, is not completed or constructed within three years of the funding approval date.
- iv. Such other contractual provisions which are required are based on the fundamental contractual drafting principles satisfactory to the City of Peterborough.

24. Requirements for Funding Release: Prior to any funds being paid:

- i. Any outstanding building code, fire code or property standards orders or any other order applicable to the property(s) or the project by any

governmental authority shall be rectified; and,

- ii. Any tax arrears on the subject property(s) as well as tax arrears on other properties owned by the property owner within the City of Peterborough shall be paid.

25. Program Process Guides: The City will develop supplementary material, including process guides for each incentive program that are intended to assist with interpretation and administration of the Plan by applicants and Staff.

26. Combined Programs: Properties within the CIPA may be eligible for one or more of the incentive programs in the MMCIP, subject to the Maximum Total Incentive Amount under subsection 3.1(13) of this Plan. The City of Peterborough has other CIPs and incentive programs each with their own eligibility and program requirements. Eligible applicants can apply for one or more of the City's CIPs, but no two CIP programs may be used to pay for the same eligible costs.

Applicants should review specific program guidelines and confirm eligibility requirements with the City of Peterborough. Decisions on eligibility shall be made in accordance with the Plan Administration process outlined under Section 4 of this Plan.

3.2 Development Charge Rebate Program

3.2.1 Background

Development charges (DCs) are fees imposed by municipalities on new developments to help cover the costs associated with infrastructure and services needed to support growth. These charges ensure that the cost of expanding municipal services—such as roads, water and sewer systems, etc. - is not solely borne by existing taxpayers but is instead shared with developers and new residents.

However, development charges, akin to other municipal fees, can add to the financial burden of desirable intensification projects. Under the Development Charges Act, the City cannot exempt desirable types of development, such as missing middle housing, from development charges without first amending the DC By-law. This process can be complex and subject to challenge and any amended exemption effectively shifts the development charge repayment to the DC reserve to the taxpayer. Therefore, the Development Charges Rebate Program, funded by the Housing Accelerator Fund, provides an opportunity to reduce development barriers for missing middle housing by offsetting development charges costs through grant funding.

A City-wide Development Charges By-law, being By-law 25-100, was passed by City Council on September 3, 2025. This by-law imposes a charge on all land developed

within the City of Peterborough except for those with exemptions as provided under the Development Charges Act, 1997 (DCA) and those outlined in By-law 25-100.

The Development Charge Rebate Program provides reimbursement for eligible properties from DC fees (excluding area-specific DC charges), charged by the City, associated with the creation of second, third and fourth units on a lot. DCs charged on a primary residential unit, or the first residential unit on a lot, are not eligible for reimbursement under this program. The eligible missing middle building types are provided under Section 3.2.3 (8) below. Although buildings with up to six (6) dwelling units on a single lot may be eligible for grant funding under the Development Charge Rebate program, DC exemption is only contemplated for the creation of a second, third and fourth unit on a lot. In other words, a maximum net increase of three (3) dwelling units is eligible for DC exemption under this program with the fifth and sixth units excluded.

The value of the eligible Development Charge rebate via this program shall not exceed the amount otherwise payable under the City's Development Charges By-law. The value payable should reflect any exemptions or reductions identified in Sections 19 and 20 of By-law 25-100 (City of Peterborough Development Charges By-law), which notably include exemptions and reductions that are otherwise required by Sections 2(3), 2(3.1), 2(3.2), 2(3.3), 4.1(1), 4.2(1) and 26.2(1.1) of the **Development Charges Act, 1997, s.o.1997,c.27** (DC Act), summarized as follows:

- a. Development Charge for the creation of an Additional Residential Unit
- b. Development Charge reductions for the intensification of existing rental residential buildings with four or more units
- c. Affordable housing as defined by subsection 4.1 (1) of the DC Act
- d. Attainable housing as defined by section 4.1(1) of the DC Act
- e. Non-profit housing as defined by subsection 4.2(1) of the DC Act
- f. Lands, buildings or structures located within the Downtown Core Area Designation of the Central Area, as depicted on Schedule C of the Official Plan of the City*
- g. The redevelopment of any building or structure, which is located within the Central Area, as depicted on Schedule C of the Official Plan of the City, and which exists as of January 1, 2005*

*The provisions set out in subsections f. and g. above shall expire on December 31, 2026.

This program will focus on incentivizing missing middle housing within the City's

‘Residential’ and ‘Downtown Neighbourhood’ designations, as depicted on Schedule B and C of the City’s Official Plan. Other areas of the City, including the Downtown Core Area designation and Major and Minor Mixed-Use Corridors, have been excluded under this program as these areas are envisioned for higher-density redevelopment rather than primarily infill development. For the purpose of this plan, infill development refers to a development that builds new housing, or the reconstruction of housing, in an already established neighbourhood rather than an emerging or newly constructed neighbourhood or subdivision.

3.2.2 Program Assistance

Eligible funding shall cover DC costs for up to three additional units on a lot (being the second, third and/or fourth units on a lot). The eligible DC funding per unit is set at a maximum amount equivalent to the city-wide Residential C - Apartment rate applicable at the time of DC payment, which is currently \$42,555 per unit, notwithstanding the residential charge by unit type (as defined under By-law 25-100). In other words, the funds provided under this program may not cover the full DC charge as area-specific development charges and non-residential development charges are not eligible under this plan for rebate. Any additional charges above and beyond the maximum funding per unit will be borne by the property owner. An example is included below for clarity.

For Example: A property owner in the Jackson growth area is proposing to redevelop an existing single detached dwelling into a semi-detached dwelling, resulting in a net increase of one (1) new residential unit on the lot.

According to By-law 25-100, for a semi-detached dwelling, the Residential A City-wide uniform development charge applies, which is set at \$68,604* in 2025. An added \$5,122* area-specific development charge rate for the Jackson growth area also applies.

However, under the Development Charge Rebate Program, the property owner may be eligible for a maximum rebate of **\$42,555*** per unit, representative of the **Residential C** rate.

If eligible, the property owner would be responsible for paying the remaining balance of the development charge, which amounts to:

1. **\$26,049*** (the difference between the Type C and Type A City-wide uniform DC charge after the rebate); and
2. **\$5,122*** (an additional area-specific development charge in the Jackson growth area)

This results in a total outstanding payment of **\$31,171** owing to the property owner after the rebate is applied.

***Please note, this example uses the September 3, 2025 DC rate, which is subject to change.**

Education Development Charges (EDC), Water Services Development Charges, and planning area (area-based) development charges are not eligible for rebate under this program.

The calculation of eligible development charge coverage shall be calculated in accordance with the requirements under By-law 25-100 (as amended or any successor City-wide Development Charge by-law thereto), and the calculation of eligible funding shall only be considered after applicable DC exemptions, discounts and/or credits are applied. Development charge credits may be issued for the redevelopment of land, or payment by services, and discounts for rental housing may apply.

3.2.3 Program Eligibility and Implementation Requirements

1. **Program Approval Required Prior to Commencing Work:** Any property owner within the CIPA may apply in writing to the City and must receive written approval prior to commencing any work related to the rebate.
2. **Development Charge Indexing:** As per By-law 25-100 (as amended or any successor City-wide Development Charge by-law thereto), development charges will be annually indexed, commencing January 1, 2031. Funding assistance under this program may be subject to indexing. If applicable, funding adjustments due to indexing shall be implemented without requiring an amendment to this By-law.
3. **Timing of DC Calculation and Payment:** The phasing, timing of calculation and payment of Development Charges shall remain consistent with the City's Development Charges By-law 25-100 (as amended or any successor City-wide Development Charge by-law thereto). Generally, the DCs payable under this program will be deferred to building occupancy (prior to issuance of an Occupancy Permit), whereby the property owner enters into a grant agreement with the City.
4. **DC Reimbursement:** Once the unit is ready for building occupancy, as contemplated in the grant agreement noted in Section 6 above, the City will reimburse the eligible program funds, and the owner will pay the applicable DCs following the terms outlined in the grant agreement.
5. **Limitation on Multiple Applications:** To ensure equitable access to program funding and support the strategic allocation of municipal resources, individual property owners or corporate entities shall be eligible to submit no more than one (1) application per calendar year under this Community Improvement Plan (CIP) program, regardless of the number of properties owned or operated within the designated Community Improvement Project Area.

Notwithstanding the above, at the City's sole discretion may consider additional applications from the same property owner or corporate entity within the same calendar year where it can be demonstrated that the proposed project(s)

advance the objectives of the CIP to a significant degree and where program funding is available.

- 6. General Eligibility Criteria:** All General Eligibility Criteria included in Section 4.1 of this Plan will apply.

3.3 Building Permit Fee Rebate Program

3.3.1 Background

In Ontario, building permit requirements are governed by the Building Code Act, 1992 and the associated Ontario Building Code. While the provincial government establishes legislation and technical standards, individual municipalities are responsible for enforcement—including issuing permits, reviewing plans, conducting inspections, and ensuring compliance. Building permits are required for a range of construction activities, such as new building construction, residential alterations, and changes to a building's use.

The costs associated with building permit fees can create barriers to development and impact residential construction starts, particularly for smaller builders, local developers, and infill projects. For these smaller-scale initiatives, the accumulation of development-related fees can jeopardize the financial feasibility of a project that would otherwise contribute to the City's housing stock. The Provincial Government addressed this barrier in the 2022 Ontario Housing Affordability Task Force report, which identified building permit fees as one of several factors that can influence housing supply across Ontario.

Building permit fees cannot simply be waived or refunded under provincial requirements. As such, the Building Permit Fee Rebate Program (BPFRP), funded through the federal Housing Accelerator Fund, is intended to help achieve the objective of this CIP by reducing financial barriers that limit the creation of missing middle housing across the City. The program provides financial assistance by reimbursing building permit fees for eligible missing middle developments. Specifically, the program will reimburse the building permit fees associated with the creation of a second, third, or fourth residential unit on an existing lot of record, in eligible missing middle building typologies, in accordance with Section 3.1 of this Plan.

As this CIP program is funded through the City's Housing Accelerator Fund (HAF) grant, its implementation is contingent on the availability of remaining HAF funds or, alternatively, Council approval of additional budget to continue refunding building permit fees under the Missing Middle Community Improvement Plan.

3.3.2 Program Assistance

Eligible funding shall cover the cost of the City's building permit fees for the creation of a second, third and/or fourth unit within an eligible missing middle building typology. This includes building permit fees induced by the creation of missing middle housing forms via the construction of new purpose-built dwellings, alteration of existing housing forms and a change of building use permits. The eligible fees for reimbursement under this program include administrative fees related to Building Permit fees, Change of Use fees, and Plumbing/Mechanical Permit fees. A list of ineligible fees is provided in more detail under subsection 3.3.3 Program Eligibility and Implementation Requirements.

Financial assistance will be provided as a 100% rebate on the applicable building permit fees, up to a total maximum of \$5,000 per property owner. Owners will be required to pay the building permit fees upfront. Following the issuance of the occupancy permit, eligible fees will be refunded to the owner.

3.3.3 Program Eligibility and Implementation Requirements

1. **Program Approval Required Prior to Commencing Work:** Any property owner within the CIPA may apply in writing to the City and must receive written approval prior to commencing any work related to the rebate.
2. **Eligible Fees for Rebate:** The eligible fees for reimbursement under this program include project applicable administrative fees relating to the following:
 - i. Building Permit fee, based on OBC requirements such as gross area and construction type and adjusted annually as per the City's User Fee By-law;
 - ii. Plumbing/Mechanical Permit fees; and
 - iii. Change of Use permit fee.

No alternate type of fee shall be applied for re-imbursement under this program, such as demolition permit fees, plan revision fees, pool enclosure permits, and occupancy permit fees for incomplete buildings. Ineligible fees also include those incurred by the owner for previous building permit applications, violations or re-inspections, or ownership transfers as required. Where a Change of Use Permit is being claimed as an eligible rebate fee, the existing permitted non-residential use must be converted to a residential use permitted under the Regulating By-law.

3. **Timing of Fee Calculation and Refund:** The phasing, timing, calculation, and payment of building permit fees shall be in accordance with the Ontario Building Code and at the sole discretion of the City's Building Department, to the satisfaction of the Chief Building Official. Eligible fees will be reimbursed through

the program once an Occupancy Permit is issued.

- 4. Limitation on Multiple Applications:** To ensure equitable access to program funding and support the strategic allocation of municipal resources, property owner(s) or corporate entities may submit multiple applications per calendar year; however, they may only receive the maximum funding amount under this program once per calendar year, regardless of the number of properties they own or operate within the designated Community Improvement Project Area.

Notwithstanding the above, at the City's sole discretion may consider additional applications from the same property owner(s) or corporate entity within the same calendar year where it can be demonstrated that the proposed project(s) advances the objectives of the CIP to a significant degree and where program funding is available.

- 5. General Eligibility Criteria:** All General Eligibility Criteria included in Section 4.1 of this Plan will apply.

3.4 Municipal Loan Program

3.4.1 Background

The creation of missing middle housing often involves significant upfront costs, and property owners interested in residential infill projects may not have the upfront funds available to cover these costs. To help address this barrier and support the creation of more housing within the City's established neighbourhoods, the Municipal Loan Program offers interest-free loan funding to support and encourage missing middle infill development.

Section 107 of the Municipal Act 2001 authorizes municipalities to provide grants, including grants delivered in the form of loans or through loan guarantees, subject to the limitations in Section 106. Once a CIP is in effect, the municipality may offer loans to registered owners, assessed owners, and tenants of land and buildings within the Community Improvement Project Area to cover all or part of the eligible program costs. Further, Section 28(11) of the Planning Act permits a municipality to register a loan agreement on the title of the subject property.

The MMCIP's Municipal Loan Program offers financial assistance by way of a three-year, interest free loan to property owners to help offset the costs of creating second, third and/or fourth unit within an eligible missing middle building type on a lot. The purpose of this interest-free loan is to assist with miscellaneous, incidental costs associated with the construction of missing middle housing. Incentive costs may include, but are not limited to, planning approval fees, building permit or development charge fees, professional service fees, as well as construction and material costs.

3.4.2 Program Assistance

Program assistance is available to any property owner(s) constructing a second, third, and/or fourth unit within an eligible missing middle building. The maximum loan amount is \$10,000 per unit, up to a total of \$30,000 per property owner(s) and will remain interest-free for the full three-year loan term.

For eligible property owner(s) and development projects, the approved loan amount will only be released to the borrower after a building permit is issued and once a loan agreement is registered on title. The Municipal Loan Program offers an open, interest-free loan with a three-year term, allowing flexible repayment options with no fixed amortization schedule or penalty fees for early repayment. A three-year loan term shall be reflected in a loan agreement registered on the property's title. The loan agreement will include provisions for repayment and require that any outstanding loan balance after the end of the three-year term be charged penalty and interest. The outstanding loan balance, penalty and interest will be reflected on and charged to the property's tax roll at a rate of 1.25% per month (15% annually).

The continuation of this program is anticipated to be largely self-sustaining once the principal amounts are repaid by borrowers.

3.4.3 Program Eligibility and Implementation Requirements

- 1. Program Approval Required Prior to Commencing Work:** Owner(s) of a property located within the CIPA may apply in writing to the City for an eligible development and must receive written approval prior to commencing any work related to the rebate.
- 2. Maximum Loan Amount:** The maximum loan amount is \$10,000 per each eligible missing middle unit, up to a maximum loan amount of \$30,000 [\$10,000 for three eligible missing middle units] per property, and per registered owner(s), in accordance with subsection 7 herein.
- 3. Credit Check:** The loan borrower must not be involved in any current bankruptcy proceedings and must consent to a credit check, to the satisfaction and sole discretion of The Corporation of the City of Peterborough and its delegates.
- 4. Loan Terms:** Prior to loan funds being released, the loan shall be registered on title as an interest-free loan for a period of three years. The maximum loan repayment term is 3 years.
- 5. Appropriate Use of Funds:** At the end of the loan term, the property owner(s) must submit receipts to show that their project costs matched or exceeded the loan amount. All expenditures must directly support the purpose of this program being the creation of missing middle housing to

the satisfaction of the Plan's Approval Authority. Misuse of funds may result in loan default and the requirement to repay the full loan amount on demand with penalty and interest, in accordance with the site-specific Loan Agreement.

6. **Loan Default:** In the event of default, the City may add the outstanding loan balance and accrued interest to the property's tax roll. If the loan repayment extends beyond the three-year interest-free period, any outstanding balance shall be added to the property's tax roll and as penalty shall accrue interest at a rate of 1.25% monthly (15% annually) or as otherwise stated in accordance with the site-specific Loan Agreement.
7. **Limitation on Multiple Applications:** To ensure equitable access to program funding and to support the strategic allocation of municipal resources, (a) property owner(s) or corporate entities may submit multiple applications per calendar year; however, they may only receive the maximum funding amount under this program once per calendar year, regardless of the number of properties they own or operate within the designated Community Improvement Project Area. Property owner(s) may reapply for this program once all outstanding loan balances and any accrued interest have been paid in full, in accordance with the terms of the loan agreement.
8. **General Eligibility Criteria:** All General Eligibility Criteria included in Section 4.1 of this Plan will apply.

4.0 Plan Administration

4.1 Funding

The total MMCIP budget is presently \$1,000,000, funded through the Housing Accelerator Fund (HAF) program. Once these funds are fully allocated, the CIP program will conclude for that intake year and indefinitely upon the completion of HAF funding.

The allotted funds will be distributed accordingly across the available programs:

- **Development Charge Rebate Program:** \$700,000
- **Building Permit Fee Rebate Program:** \$200,000
- **Municipal Loan Program:** \$100,000

4.2 Approval Authority

Approval and signing authority for the programs under the MMCIP rests with Council unless delegated. Notwithstanding a delegated staff approval authority granted by Council, an applicant may appeal a staff decision to Council. The general administration of the program is the responsibility of Infrastructure and Planning Services, in consultation with other departments as appropriate. Should Council delegate the signing and approval authority of the MMCIP to staff, the delegated approval and signing authority shall be keeping with the City's existing Exempt Expenditure authorities, as outlined in Chart 3 of the City's Procurement By-law #24-077 (as per Section 4.2 j under Appendix B of By-law # 24-077), as outlined below:

Value of Expenditure	Approval and Signing Authority
Not exceeding \$10,000	A Manager
Not Exceeding \$50,000	Commissioner
Exceeding \$50,000	Originating Department's Commissioner and by either the Chief Administrative Officer, Treasurer or Deputy Treasurer

Notwithstanding the funding approval and signing authority outlined above, the day-to-day administration of the Plan requires an approval authority for program eligibility. This role will be fulfilled by the City's Director of Planning, Development, and Urban Design, or their delegate.

In the event of a dispute over eligibility between the applicant and City staff, the applicant may request Council approval by way of a staff-directed report to Council.

4.3 Administration

4.3.1 Applications and Program Guides

Program application forms and guides will be available for each program under this Plan. These materials may be reviewed and updated annually by staff to account for market conditions, adjustments to eligible fee reimbursements, including Planning Application, Building Permit and/or Development Charge fees/indexing.

The program guides will serve as an operational component of this CIP and will reflect the most accurate and up to date requirements, eligibility, and administrative protocols. In the event of a conflict between this CIP document and the program guides, City staff will review the discrepancy and determine the appropriate resolution.

4.3.2 Staff Administration

The Missing Middle CIP will require the allocation of staff time and resources to administer. Upon approval of the CIP, the Director, Planning, Development and Urban Design may appoint (a) Plan Administrator(s) who will be responsible for the day-to-day administration of the Plan, including coordination with the funding approval authority.

Staff duties include, but are not limited to:

- a) Respond to inquiries about the CIP;
- b) Receive applications;
- c) Collect and maintain data about applications;
- d) Review applications, prepare recommendations, and provide reports and presentations to staff and Council as needed;
- e) Draft any necessary by-laws and agreements;
- f) Administer grant payments for approved projects; and
- g) Track the progress of approved projects and financial health of the CIP.

The Plan Administrator(s) will also assist in leading activities to market the Plan (**Section 4.4**) and fulfill the responsibilities of the Plan's Monitoring and Evaluation Strategy (**Section 4.6**).

4.4 CIP Marketing Strategy

The success and uptake of this Plan depends in part on the end user's knowledge of the Plan. As such, to inform community members and stakeholder's knowledge of the plan and benefits of the program, the City of Peterborough will seek to implement the following marketing strategies, following Council's approval of the CIP. CIP marketing will increase awareness of the programs and encourage utilization. The Plan's Administrator(s) should consider the following marketing strategies:

1. **Website:** Once approved by City Council, the City's Grants and Incentives webpage will be updated to include this new CIP and expand upon the City's current compliment CIP and offered financial incentives. The following information will be provided, included:
 - A summary of the CIP
 - Application forms and process guide/brochure

- Contact information for the Plan’s Administrator(s)
- 2. News Release:** Following approval of the CIP, the City will prepare a digital news release(s) for circulation to 1) internal staff; and 2) the public and local stakeholders to provide notification of the new Plan. This news release will summarize the CIP program and provide links to the City’s website for more information on eligibility requirements and links to program application forms and process guides/program brochures.
 - 3. Monitoring Reports:** Information collected through the monitoring program may be communicated to the community, key stakeholders, Council and City staff. This will be used to promote the program successes and generate interest.

Program monitoring will be used to inform reports back to CMHC at intervals required under the Housing Accelerator Fund Contribution Agreement. Program reporting may also be used to inform subsequent HAF programs, including a registration system for all new rental units.
 - 4. Respond to Public Questions or Comments:** The Plan’s Administrator(s) should be available to answer questions and to discuss the programs with interested applicants. The Administrator(s) should also be available for preliminary meetings with applicants, and where/when required.
 - 5. Other Initiatives:** The City may determine other marketing opportunities to disseminate the CIP, including information booths at community events.

4.5 Program Adjustments and Amendments

The individual programs contained in this CIP can be activated, deactivated, reduced or discontinued without amendment to this Plan. Increases in funding provided by the financial incentives contained in this CIP, or the addition of any new incentive programs to this CIP, will require a formal amendment to this Plan in accordance with Section 28 of the Planning Act. The City may periodically review and adjust the terms and conditions of any of the programs contained in this Plan, without amendment to the Plan. Such minor changes will be provided to the Minister of Municipal Affairs and Housing for information purposes only.

Community Improvement Project Area

The Plan’s Community Improvement Project Area (CIPA) is defined through a separate by-law, to which the CIP applies. The CIPA can be amended independently of the Plan itself; however, the CIPA must be defined and enacted by by-law for the programs, policies, and strategies outlined in the Plan to be implemented and utilized across the amended CIPA.

Furthermore, Council may dissolve the CIPA by by-law should they determine that the objectives of the Plan have been carried out. Dissolving the CIPA will render the Plan inoperable.

4.6 Program Monitoring and Evaluation

The City shall conduct a review of this CIP's programs annually with respect to their uptake and effectiveness. Monitoring results of this program will be evaluated by Staff and reported to Council in a future report along with further recommendations.

Program applications will be tracked through the City's AMANDA system to document submissions and monitor approval status. Utilizing AMANDA for tracking enables the City to efficiently conduct business intelligence analytics and assess key performance indicators (KPIs), supporting data-driven decision-making for recommendations for improvements to programs under this Plan.

Monitoring program uptake will help assess the effectiveness of the initiatives under this Plan. If uptake is slow, the City will identify participation barriers and revisit the CIP marketing strategy.

4.7 Plan Duration

This Community Improvement Plan (CIP) will remain in effect for a period of three (3) years from the date of its adoption by Council, subject to available funding. Upon the conclusion of this period, Council will evaluate the effectiveness of the CIP and determine whether the program should be extended, amended, or concluded based on its performance and alignment with municipal priorities and available funding.

5.0 Glossary

Affordable Residential Unit: means a residential unit that meets the criteria set out in Section 4.1(2) or 4.1(3) of the Development Charge Act.

Apartment Building: means a Building containing five (5) or more Dwelling Units each with a private entrance from outside or a private entrance from a common internal hallway or internal stairway. An Apartment Dwelling will share common facilities such as amenity space, parking areas and driveways and does not include an Additional Dwelling Unit or Additional Residential Unit.

Attainable Residential Unit means a residential unit that meets the criteria set out Section 4.1(4) of the Development Charge Act.

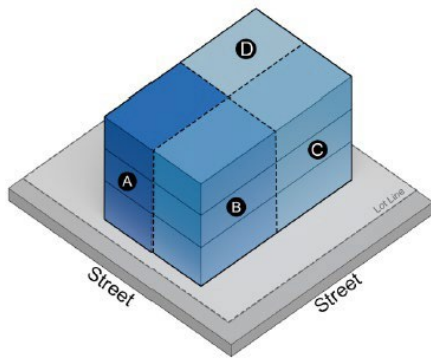
Compact Built Form – means a land use pattern that encourages the efficient use of land, walkable neighbourhoods, mixed land uses (residential, retail, workplace, and institutional) all within one neighbourhood, proximity to transit and reduced need for infrastructure. Compact built form can include detached and semi-detached houses on small lots as well as townhouses, duplexes, triplexes and walk-up apartments, multi- storey commercial developments, and apartments or offices

above retail. Walkable neighbourhoods can be characterized by roads laid out in a well-connected network, destinations that are easily accessible by transit and active transportation, sidewalks with minimal interruptions for vehicle access, and a pedestrian-friendly environment along roads.

Complete Communities – means places such as mixed-use neighbourhoods or other areas within cities, towns, and settlement areas that offer and support opportunities for equitable access to many necessities for daily living for people of all ages and abilities, including an appropriate mix of jobs, a full range of housing, transportation options, public service facilities, local stores and services. Complete communities are inclusive and may take different shapes and forms appropriate to their contexts to meet the diverse needs of their populations.

Development Charge – Refers to a fee imposed under By-law 25-100 (as amended or any successor City-wide Development Charge by-law thereto). Commonly understood as a charge levied by municipalities on new developments or redevelopment projects to help offset the costs of infrastructure and municipal services required to support population and economic growth.

Four Unit Dwelling – shall mean a Building on a lot, divided horizontally and/or vertically to contain four (4) Dwelling Units, each with a private entrance from outside or a private entrance from a common internal hallway or internal stairway. A Four Unit Dwelling will share common facilities such as amenity space, parking areas and Driveways.



Infill Development: For the purpose of this CIP, infill development refers to a development that builds new housing, or the reconstruction of housing, in an already established neighbourhood rather than an emerging or newly constructed neighbourhood or subdivision.

Jackson Creek Special Policy Area – means an area within a community that has historically existed in the flood plain and where site-specific policies, approved by both the Ministers of Natural Resources and Forestry and Municipal Affairs and Housing, are intended to provide for the continued viability of existing uses (which are generally on a small scale) and address the significant social and economic hardships to the community that would result from strict adherence to provincial policies concerning development. The criteria for designation and procedures for

approval are established by the Province.

Missing Middle Housing – For the purpose of this Plan, Missing Middle Housing is considered housing that fills the gap between low-rise (primarily single-detached dwellings) and mid-rise apartment buildings. Building typologies considered Missing Middle Housing includes purpose-built two-unit (e.g., duplex), three-unit (e.g., triplex) and four-unit (fourplex) buildings, rowhouse and townhouse blocks, low-rise apartment buildings and courtyard housing up to a net maximum of six (6) dwelling units.

Owner – means an individual property owner or a group of property owners, including corporate ownership entities, of a given property.

Partial Services – means a) municipal sewage services or private communal sewage services combined with individual on-site water services; or b) municipal water services or private communal water services combined with individual on-site sewage services.

Primary Residential Unit – means the primary permitted residential unit in a single unit dwelling, semi-detached dwelling or street townhouse dwelling where the dwelling is situated on a parcel of land containing an additional residential unit.

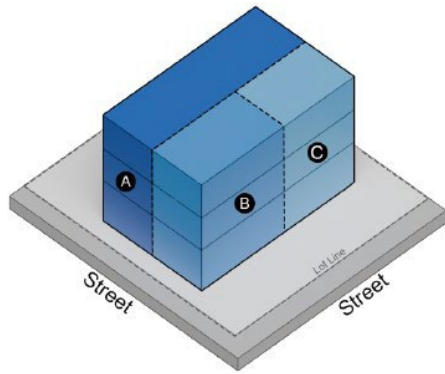
Private Communal Sewage Services – means a sewage works within the meaning of section 1 of the Ontario Water Resources Act that serves six or more lots or private residences and is not owned by a municipality.

Private Communal Water Services – means a non-municipal drinking-water system within the meaning of section 2 of the Safe Drinking Water Act, 2002 that serves six or more lots or private residences.

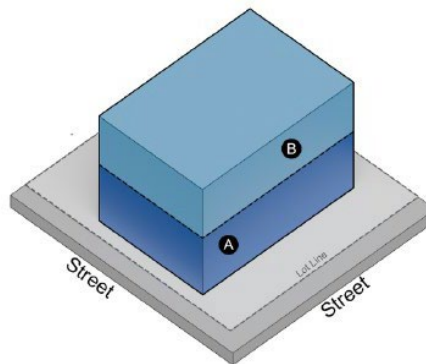
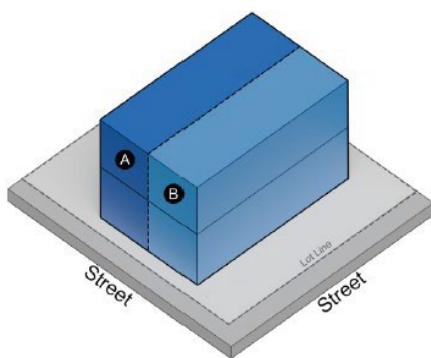
Row Dwelling Unit – akin to Street Townhouse Dwelling defined herein, except three (3) or more separate units can be located on one Lot and legal frontage on a public Street is not required.

Street Townhouse Dwelling – means a Building consisting of three (3) or more Dwelling Units, each on a separate Lot, separated by vertical party walls, that have private entrance(s) from outside and legal frontage on a public Street. This definition includes lots that gain vehicular access across the Rear Lot Line, opposite the public Street, via a public or private Street/Lane or have shared (common element) parking lots.

Three-Unit Dwelling – Three Unit Dwelling – shall mean a Building on a Lot, divided horizontally and/or vertically to contain three (3) Dwelling Units, each with a private entrance from outside or a private entrance from a common internal hallway or internal stairway. A Three Unit Dwelling will share common facilities such as amenity space, parking areas and Driveways.



Two Unit Dwelling – shall mean a Building on a Lot, divided horizontally and/or vertically to contain two (2) Dwelling Units, each with a private entrance from outside or a private entrance from a common internal hallway or internal stairway. A Two Unit Dwelling will share common facilities such as amenity space, parking areas and Driveways.



6.0 Sources

City of Peterborough, Official Plan (2023)

City of Peterborough Comprehensive Zoning By-law, being By-law 123-1997

City of Peterborough Housing Needs Assessment (2024)

Parolek, D. (2020). *Missing Middle Housing: Thinking Big and Building Small to Respond to Today's Housing Crisis*. Island Press.

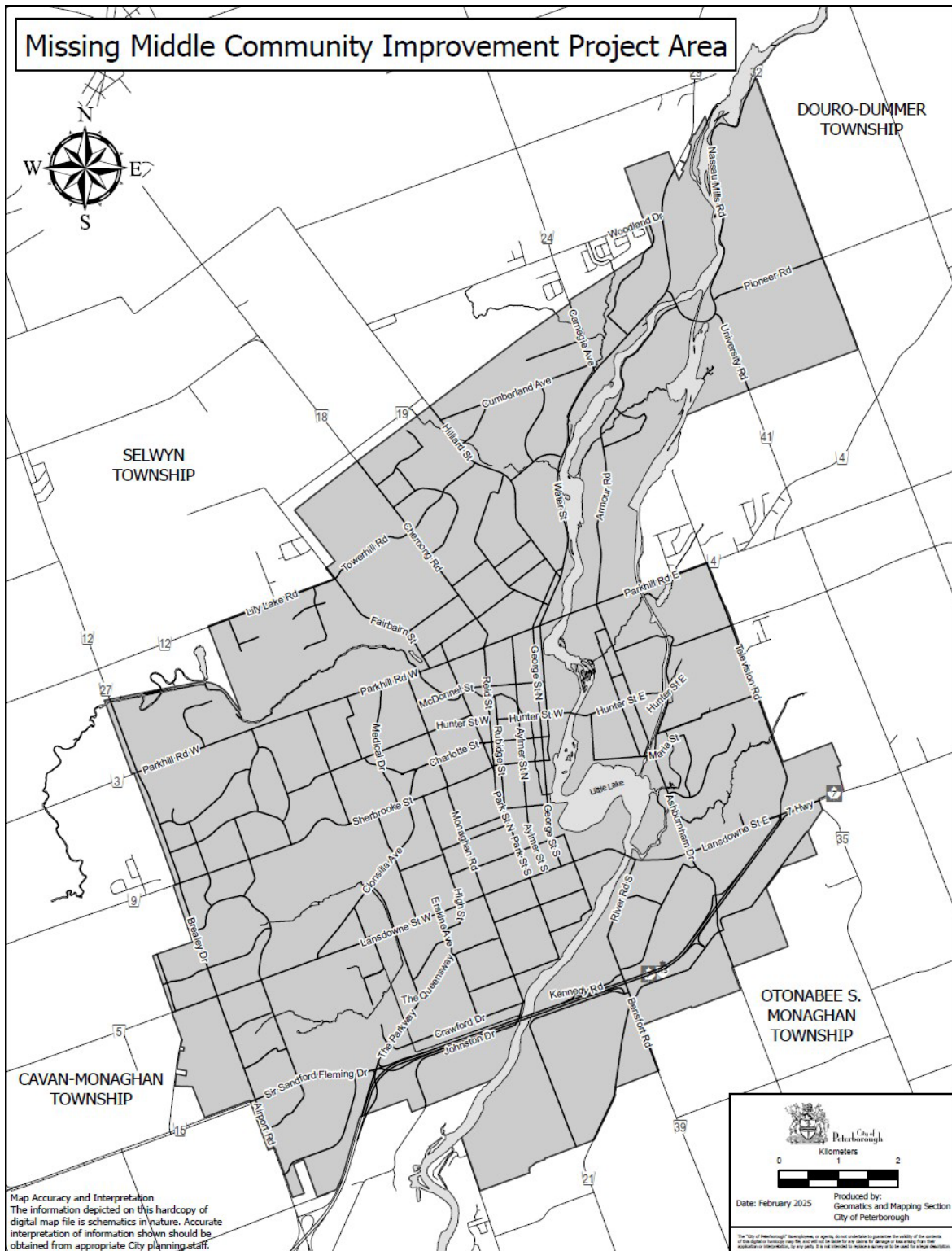
Province of Ontario, Provincial Planning Statement (2024)

7.0 Appendices

Appendix A – Missing Middle Community Improvement Project Area (CIPA)

Appendix B – Development Charge Rebate Program Administration Guide

Appendix A – Missing Middle Community Improvement Project Area (CIPA)



Appendix B – Program Administration

Step 1 Application Submission	Step 2 Application Review and Evaluation	Step 3 Application Approval	Step 4 Payment
<ol style="list-style-type: none"> 1. Pre-application meeting between City staff and applicant to review program eligibility requirements. 2. Staff inspects building/site (as necessary). 3. If proposal is considered for one or more programs under the CIP, the applicant is provided with: <ol style="list-style-type: none"> a. Application Form b. New Vendor Form 4. Applicant submits their application including all required supporting documentation, as identified through the pre-application meeting. 5. Application fee is collected (if applicable). 	<ol style="list-style-type: none"> 6. Staff check the application form for completeness and to ensure conformity with all program eligibility requirements. 7. Staff review and evaluate the application and supporting application materials. 8. Staff determines eligible works and costs. 9. Staff prepare a letter to Council or Council's designate, including a recommendation to approve or deny the application along with the grant/loan agreement, if applicable. 	<ol style="list-style-type: none"> 10. Staff's eligibility recommendation and the grant / loan agreement (if applicable) are forwarded to Council's designate for consideration. 11. If Council's designate approves the application and agreement(s), the applicant shall sign and return the agreement(s) to City staff, along with payment of title search costs. 12. The grant and/or loan agreement(s) are then executed by City official(s), and a copy is provided to the applicant. 13. If an applicant disagrees with the eligibility decision made by Council's designate, the recommendation letter may be heard by Council for consideration. 	<ol style="list-style-type: none"> 14. Staff confirm that all program requirements have been met and that the conditions of the grant or loan agreement have been fulfilled. 15. The approved rebate, grant or loan amount is paid out the applicant/ assignee, or internally applied to the applicable program costs. 16. In the case of the Development Charge Rebate Program, payment will be applied to the Development Charge fee at the time specified in the grant agreement.