

City of Peterborough

Affordable Housing Community Improvement Plan

Amended as of July, 2025

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1.0 BACKGROUND

Providing adequate housing supply is a growing challenge for the City of Peterborough, particularly in areas identified for intensification. Rising development costs and financial barriers often discourage developers from creating affordable housing options, leaving many residents without access to suitable and affordable homes. These challenges limit the City's ability to meet its housing needs and achieve its broader goals for growth and community development.

To address this, the City has expanded the Affordable Housing Community Improvement Plan (AHCIP) to the Municipal Boundary/Settlement Area Boundary (See City of Peterborough Official Plan Schedule 'A' Urban Structure) to incentivize affordable development in the City, including the seven (7) Strategic Growth Areas, where intensification will be supported with targeted infrastructure investments and community facilities. This program is designed to encourage private developers and non-profit developers to build affordable housing by reducing financial barriers and accelerating project timelines.

The amended AHCIP replaces the Municipal Incentive Program and the Development Charges Grant program. Additionally, provincial statutory exemptions on development charges will further reduce costs for developers, making affordable housing projects more viable. The Affordable Housing Tax Increment Based Grant Program remains unchanged.

These enhancements align with the City's commitment to fostering vibrant, livable, and sustainable communities in key growth areas while addressing the critical need for affordable housing.

1.1 INTRODUCTION

The Affordable Housing Community Improvement Plan (CIP) is a tool that is intended to stimulate the development of affordable housing opportunities in the City of Peterborough. CIP's are used widely across Ontario to focus and initiate change and redevelopment. In accordance with Section 28 of the *Planning Act*, the AHCIP encourages investment in the provision of affordable housing opportunities by providing for financial incentives that may be applied to eligible properties for purposes that conform to the goals, objectives, and policies of the CIP. Eligible properties must be located within the Municipal Boundary/Settlement Area Boundary designated on Schedule "A" – Urban Structure of the Official Plan.

The AHCIP has been prepared in accordance with the statutory requirements of the Planning Act and has had the benefit of a consultation process.

1.2 PURPOSE

The purpose of this AHCIP is to assist in the development of affordable housing in the City. The provision of affordable housing has become a major social issue and priority not only in the City of Peterborough, but in most urban centres across Ontario. While the Federal and Provincial Governments have taken some steps to address the issue, the burden of addressing the problem has been left with municipal governments.

The key obstacles to providing housing that is truly affordable are the existing financial implications. Fees for necessary planning approvals, development charges, and increased tax rates are all costs incurred by property owners and developers, which are then recovered through higher rents. Without these costs, average rents could be substantially lower.

While the AHCIP has been prepared with the provision of affordable rental housing as the priority, the AHCIP also embraces home ownership models where affordable housing benefits can be applied.

1.2.1 PUBLIC SECTOR INVESTMENT

The City intends to update the Affordable Housing Community Improvement Plan (AHCIP) by passing a by-law that will designate the Municipal Boundary/Settlement Area Boundary, identified on Schedule “A” of the Official Plan, as a Community Improvement Project Area. Once adopted, this designation will allow the City to take a more active role in supporting the development of affordable housing for community improvement, including:

- Acquiring or preparing property for community improvement;
- Constructing, rehabilitating, or improving buildings on land held by the City; and
- Selling, leasing, or disposing of land and buildings held by the City to facilitate the implementation of the AHCIP.

Until the by-law is formally passed, the City continues to explore policy tools and strategic approaches to enhance affordable housing development within the proposed Schedule A area.

1.2.2 PRIVATE SECTOR INVESTMENT

To stimulate private investment, the AHCIP provides for financial incentive programs that will make grants or loans available to properties within this area to promote truly affordable housing opportunities in the City. This could occur through new development, redevelopment of underutilized properties or conversion from non- residential use.

1.2.3 NON-PROFIT SECTOR INVESTMENT

The non-profit housing sector is a valued contributor to the local economy through its ongoing housing development, management and social inclusiveness efforts. This sector's management and governance expertise preserves the only stock of dwellings affordable to households with the lowest incomes. The financial programs and policy incentives of the Affordable Housing Community Improvement Plan extend also to the non-profit sector in its housing development or redevelopment efforts.

1.3 COMMUNITY IMPROVEMENT PROJECT AREA

Section 28 of the *Planning Act* allows municipalities, if they have provisions in their official plans relating to community improvement, to designate by by-law a “community improvement project area” and prepare and adopt a community improvement plan (CIP) for such an area.

The Planning Act defines a “community improvement project area” as a municipality or an area within the municipality, the community improvement of which in the opinion of the Council, is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason”.

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 September 12, 2011, Council adopted a by-law designating a Community Improvement Project Area pursuant to Section 28(2) of the Planning Act. The previously designated area, identified in Schedule H of the former Official Plan, is being replaced with a new area in Schedule A to better align with current priorities and objectives.

1.4 SELECTION OF THE PROJECT AREA

The Official Plan of the City of Peterborough formerly included, on Schedule “H”, a depiction of an area of Community Improvement which included most of the City as it existed 30 to 50 years ago. The corresponding policy section of the Official Plan – Section 8.3 – was amended in August 2009 to change the focus of community improvement from the upgrading of hard services such as sidewalk, service connections and other infrastructure, to one that includes environmental, economic development and social issues.

The Affordable Housing Community Improvement Plan (AHCIP) is being amended to

align with the City of Peterborough's Official Plan Schedule 'A' Urban Structure. This amendment expands the AHCIP to encompass the entire Municipal Boundary/Settlement Area Boundary, as identified in the Official Plan approved in April 2023. The Official Plan, developed with extensive public and agency consultation, provides vision and guiding principles for the city's growth and evolution to 2051. By aligning with Schedule 'A,' the amended AHCIP aims to incentivize development throughout the city, including the seven (7) Strategic Growth Areas, where intensification will be supported with targeted infrastructure investments and community facilities.

The Strategic Growth Areas, identified on Schedule A: Urban Structure in the City of Peterborough's Official Plan, are central to accommodating intensification and higher-density mixed-use developments in a more compact built form. These areas present major opportunities for development and redevelopment, including infill projects, the revitalization of brownfield and greyfield sites, the expansion or conversion of existing buildings, and the creation of new mixed-use, higher-density corridors and centers to support emerging greenfield communities.

To encourage development within these Strategic Growth Areas, the City plans to implement various strategies, including preparing municipal infrastructure plans in advance of development pressure, reducing parking and parkland dedication requirements, offering reduced or deferred Development Charges, pre-zoning lands for appropriate forms of development, providing financial incentives through a Community Improvement Plan, preparing Secondary Plans, and establishing urban design guidelines. By aligning the AHCIP with these areas, the City aims to incentivize affordable housing development while supporting intensification and targeted infrastructure investments in key growth locations.

1.5 PETERBOROUGH AFFORDABLE HOUSING COMMUNITY IMPROVEMENT PLAN

Goals and Objectives

1.5.1 Goals

The primary goal of the AHCIP is to assist in the production of affordable housing opportunities throughout the project area.

1.5.2 Objectives

The objectives of the AHCIP are:

- a) Providing for public sector investment in affordable housing opportunities.
- b) Stimulating private sector investment in the provision of affordable housing.
- c) Promoting the renovation and reuse of underused properties.
- d) Promoting sustainable development including energy efficiency through the development of affordable housing projects.
- e) Ensuring affordable and non-profit housing developments are exempt from municipal development charges, reducing financial barriers and supporting the creation of deeply affordable housing.

1.6 COMMUNITY IMPROVEMENT PROGRAM

Property owners providing new affordable housing accommodations within the Municipal Boundary/ Settlement Area Boundary identified on Schedule "A" can apply to this Affordable Housing Community Improvement Programs provided they enter into an agreement with the City which contains the following:

- a) the term of the agreement which shall not be less than 25 years but within which time requirements may vary and will provide for a 5-year phase-out period;
- b) each unit in the housing project shall meet the definition of affordable, as established by the City as amended from time to time;
- c) under no circumstances shall the financial incentives be granted to a housing unit:
 - i) at rent that is not within the definition of affordable housing unless specifically exempted;
 - or
 - ii) to individuals or families, if at the time the housing unit was initially rented to them, would already own a residential property, as determined by the owner after making all reasonable inquiries.
- d) the agreement must be registered on title;
- e) the agreement will be binding on the owner's heirs, successors and assigns;
- f) during the time period in which the municipal housing project facilities agreement is in force, the housing provider shall, as a condition precedent

to a sale to a subsequent purchaser, require the subsequent purchaser to enter into an agreement with the City, and that the agreement shall impose the terms of the municipal housing project facilities agreement on that subsequent purchaser;

- g) in addition to a general indemnity, the housing provider shall specifically indemnify the City if the provision set out in clause (f) is breached;
- h) a list of the benefits being conveyed to the housing provider under this Agreement, including their estimated present day monetary value;
- i) if the housing provider does not carry out its obligations under the agreement, the housing provider shall pay to the City the entire amount of benefits conveyed under the agreement, together with any applicable costs and interest; and
- j) If a proponent qualifies for multiple tax programs, they may be stacked, with any council approved Municipal Housing Facility tax exemption being applied first, followed by the increment rebate;
- j) such other contractual provisions which are required to be inserted based on fundamental contractual drafting principles satisfactory to the City of Peterborough.

For the purposes of the following Community Improvement Programs, the definition of “affordable” shall be:

1.6.1 AFFORDABLE OWNERSHIP HOUSING

For ownership housing, a unit would be considered affordable when the purchase price is at or below the lesser of:

- **Income-based purchase price:**
A purchase price that would result in annual accommodation costs equal to 30% of a household’s gross annual income for a household at the 60th percentile of the income distribution for all households in the local municipality; and
- **Market-based purchase price:**
90% of the average purchase price of a unit of the same unit type in the local municipality.

1.6.2 AFFORDABLE RENTAL HOUSING

For rental housing, a unit would be considered affordable when the rent is at or below the lesser of:

- **Income-based rent:**
Rent that is equal to 30% of gross annual household income for a household at the 60th percentile of the income distribution for renter households in the local municipality; and
- **Market-based rent:**
100 % Average market rent of a unit of the same unit type in the local municipality.

The latest thresholds can be found in the Affordable Residential Units bulletin published by the Ministry of Municipal Affairs and Housing.

Note: This definition will change as required to comply with Federal and Provincial initiatives. Furthermore, the City will establish greater levels of affordability for the Community Improvement Programs as it deems appropriate.

The administrative details of the specific programs may be amended by Council without requiring a formal amendment to the Affordable Housing Community Improvement Plan as outlined in Section 2.2.

1.7 MUNICIPAL INCENTIVE PROGRAM

a) Background

Municipal Fees including planning application fees, parkland fees, and cash-in-lieu of parking fees create a substantial financial burden on developments attempting to meet affordability targets. As a result, developers typically factor these costs into rent charges.

The Municipal Incentive Program will apply a standard municipal incentive of up to \$80,000 per unit. Upon execution of an agreement outlined in Section 1.6, this incentive will be first applied toward municipal fees for developments that meet the definition of affordable housing. Any remaining funds may then be applied toward project costs, including but not limited to capital expenses.

b) Program Assistance

- i) The Municipal Incentive Program will apply a standard municipal incentive of up to \$80,000 per unit (that can be used towards municipal fees, planning fees, building permits, etc.) with any remaining funds applicable to project and/or capital costs.

- c) Eligibility Requirements:
- i) Only applicable to “affordable” housing projects and subject to the conditions set out in Section 1.6.
 - ii) Any property owner, or purchaser under an offer of purchase and sale, within the Municipal Boundary/ Settlement Area Boundary in Schedule A of the City of Peterborough Official Plan may apply in writing at the time of making an application(s) for a Planning or Building Permit approval.
 - ii) The subject property shall not be in a position of property tax arrears.
 - iv) Outstanding Work Orders for the City’s Fire Services or Building Division and requests to comply must be addressed prior to grant approval.
 - v) This program does not apply to any required performance securities (i.e. Letter of Credit) posted by the proponent, required professional studies, or to expenses incurred by the applicant because of an Ontario Municipal Board Hearing or Court proceedings.

1.8 DEVELOPMENT CHARGES EXEMPTION

Under the More Homes Built Faster Act, 2022, new rules effective June 1, 2024, provide discounts or full exemptions on municipal development fees for both for-profit and non-profit developers constructing housing that meets the provincial definition of affordability and remains affordable for at least 25 years.

The exemption includes:

- City Development Charges
- Cash-in-lieu of Parkland fees for an affordable residential unit

However, this exemption does not apply to School Board Development Charges.

1.8.1 APPLICATION PROCESS & REQUIREMENTS

- Developers do not need to apply under the Community Improvement Plan (CIP) to receive these statutory exemptions.
- However, developers must inform the City of the number of affordable residential units included in the proposed development.

- An agreement with the City is still required to secure the exemptions.
- Developers are strongly encouraged to notify the City early in the process and to clearly indicate affordable units on site plan drawings.

1.8.2 LEGISLATIVE REQUIREMENTS (BILL 23, SECTIONS 8 & 9)

If a developer (whether for-profit or non-profit) builds a residential unit that meets the provincial affordability criteria and remains affordable for at least 25 years, the unit is exempt from development charges.

To qualify, the builder, developer, or non-profit developer must sign an agreement with the local municipality, ensuring compliance with the 25-year affordability requirement as mandated by Bill 23.

1.9 AFFORDABLE HOUSING TAX INCREMENT BASED GRANT PROGRAM

a) Background

This program aims to encourage the renovation of existing buildings, the redevelopment of vacant land, and the enhancement of underutilized sites to increase the supply of affordable housing.

Currently, property taxes are tied to a building's value, which can discourage private investment in housing projects. By offering tax incentives, the city temporarily defers tax increases on improved properties, making investment more viable.

While the city forgoes immediate tax revenue from redeveloped properties, the long-term benefits include increased housing supply, economic growth, revitalized neighborhoods, and ultimately higher tax contributions, all without requiring upfront municipal funding.

b) Program Assistance

- i) This program offers grants to property owners who renovate or improve their properties, leading to a reassessment and an increase in municipal property taxes.

The grant amount is based on the increase in municipal taxes resulting from the improvements, but it cannot exceed the cost of the

work that led to the reassessment. To determine eligibility, the total project cost and municipal taxes before and after redevelopment must be documented.

For this program, "municipal taxes" refer only to the general municipal tax portion and do not include other charges such as education taxes or urban service levies.

- ii) This program is designed to run for nine years, allowing property owners who apply at any time during the program to receive the full grant amount.

In the first five years, the grant shall not exceed 100% of the increase in the municipal portion of property taxes resulting from improvements. Starting in year six, the grant gradually decreases:

- 80% coverage in year six
- 60% in year seven
- 40% in year eight
- 20% in year nine

By year ten, the owner will be responsible for the full tax amount with no further grants.

Property owners must pay the full tax amount first, after which the City will issue the grant. Beyond the nine-year period, no further grants will be available, and owners will be responsible for the full taxes.

- iii) A property owner can apply for this grant program by submitting an application either when applying for a Building Permit or by committing to making some or all of the units affordable.

The amount of municipal taxes paid before construction will be recorded, and once the project is completed, the new tax amount—based on a reassessment by the Municipal Property Assessment Corporation (MPAC)—will be calculated. The difference between the old and new tax amounts will determine the portion eligible for a grant.

The grant will follow a declining rate over nine years, starting with 100% coverage of the increased taxes in the first full year after reassessment. The first year (Year 1) begins when the full new tax amount is paid post-construction.

Using the Building Permit as the starting point helps estimate the value of the rehabilitation or redevelopment work. The total grant

amount cannot exceed the cost of the work, which is determined by the construction value stated in the Building Permit application. In some cases, an audit may be required to verify the actual cost of construction.

- iv) This program would not exempt property owners from an increase in municipal taxes due to a general tax rate increase or a change in assessment for any other reason after the property has been improved, except by reason of an assessment appeal.

c) Eligibility Requirements

- i) Only applicable to “affordable” housing projects and subject to the conditions set out in Section 1.6.
- ii) Any property owner within the Community Improvement Project area may apply in writing or by committing to making some or all units affordable under the definition at the time of making an application(s) for a Planning or Building Permit approval.
- iii) The subject property shall not be in a position of property tax arrears.
- iv) Outstanding Work Orders from the City’s Fire Services or Building Services Division and requests to comply shall be addressed prior to grant approval.
- v) Improvements made to the buildings or land shall be made pursuant to a Building Permit, and constructed in accordance with the Ontario Building Code and all application Zoning requirements, Council-approved design guidelines and any other necessary approvals.
- vi) The subject building shall be rehabilitated and remediated, or the land shall be redeveloped to an extent that such investment will result in an increased assessment of the property
- vii) In the case of the rehabilitation of vacant or cleared sites within the target area for new buildings, to determine the pre-development assessment base for these projects, the assessment shall be based upon the property as it existed on the date of Building Permit issuance.
- viii) The grant shall be forfeited by the owner and repaid to the City if the housing is demolished before the grant period elapses.
- ix) If a participating property is sold before the grant period elapses, the City may, at its discretion, continue the program for the prescribed

timeframe and/or accept a new application from any subsequent owners of the property for additional works to be undertaken.

2.0 MUNICIPAL HOUSING FACILITY DESIGNATION (MHF)

A Municipal Housing Facility (MHF) designation may be approved by Council, with a recommendation from the Service Manager (SM), for housing projects that meet specific eligibility criteria. This designation allows for municipal contributions to support affordable housing initiatives and helps developers provide long-term affordable housing.

Eligibility Criteria:

To qualify for an MHF designation, a project must:

- House individuals through the City's Centralized Coordinated Access System or Centralized Housing Waitlist.
- Commit to dedicating units to Council approved priorities and vulnerable populations.
- Be an eligible affordable housing project that meets the required affordability definition as per By- Law 12-094 -The definition of "affordable housing" for the purpose of a municipal housing project facilities agreement shall be municipal housing project facilities in which the average rent for each unit size, including utilities, but exclusive of parking, telephone, cable and other related fees, is less than or equal to the most recently released CMHC 'average market rent' for the City of Peterborough for that unit size. Notwithstanding the definition of "affordable housing", the average rent for municipal housing project facilities which receive a full or partial property tax exemption, in accordance with Section 14 of this by-law, must be less than or equal to 90% of the most recently released CMHC 'average market rent' for the City of Peterborough for that unit size

Available Incentives:

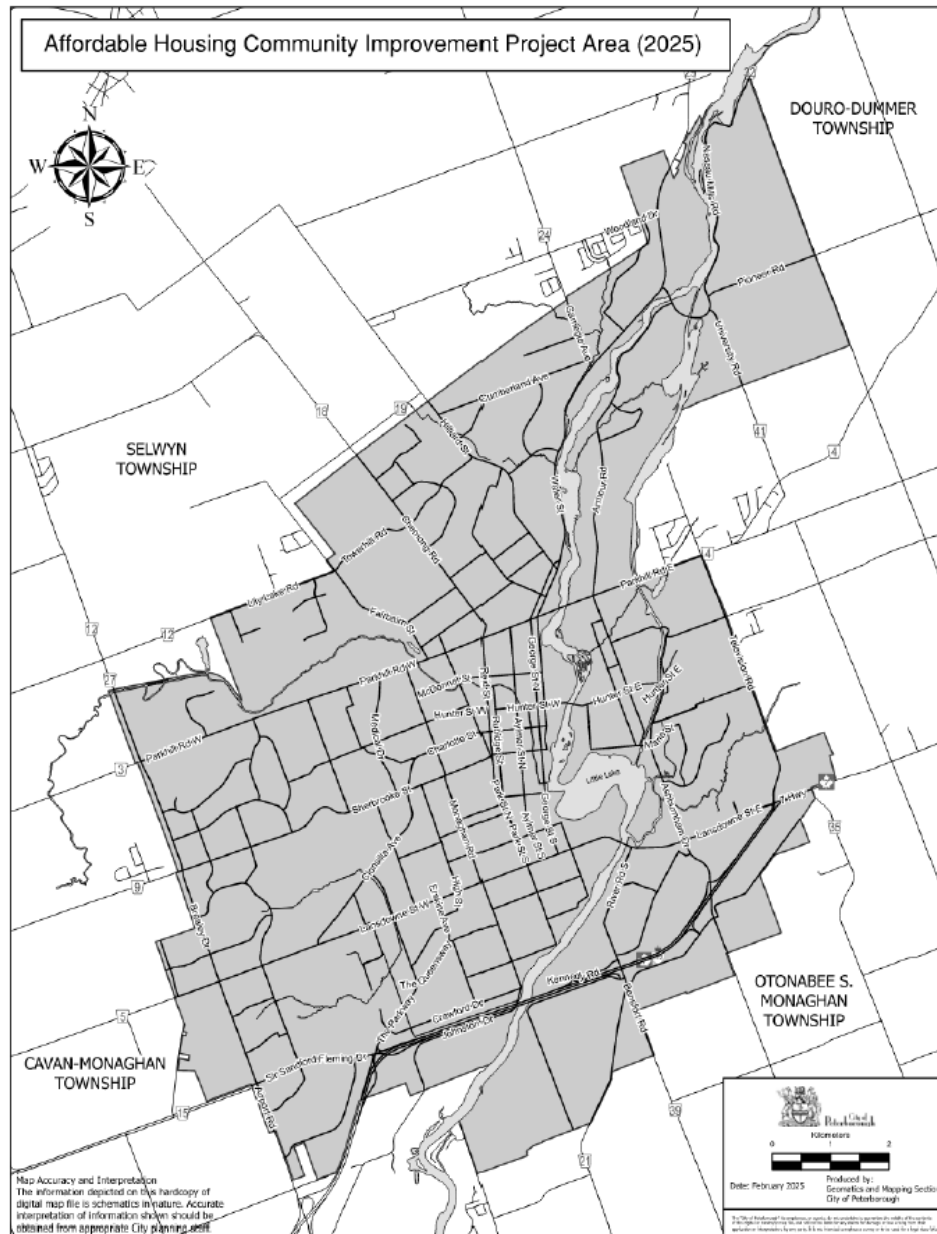
- 10-year property tax exemption for approved affordable housing projects.
- Rent supplements, which help keep units affordable by covering the gap between a tenant's ability to pay and market rent.

2.1 GENERAL ADMINISTRATION PROVISIONS APPLICABLE TO INCENTIVE PROGRAMS

The provision of any grant or loan as described in Sections 1.7 to 2.0 is subject to the

following general administration provisions:

- i) Owners, tenants and assignees of properties within the Affordable Housing Community Improvement Project Area (See Schedule 'A' below) are eligible to apply for funding under the loan and grant program. Application may be made on a "first come first served basis" to the limit of the available funding, provided all eligible criteria and conditions are met for each program. Where applicable, tenants of properties may apply for funding with the written consent of the property owner.



- ii) All applicants shall be required to have a pre-consultation meeting with City staff prior to filing their applications, to determine factors such as

program eligibility, scope or work and project timing.

- iii) Where other sources of government funding and/or non-profit organization funding to be applied against the eligible costs is anticipated or has been secured, these must be declared as part of the application and the loan/grant may be reduced on a pro-rated basis.
- iv) All arrangements for financial incentives under the program shall be to the satisfaction of the Treasurer for the City. All applicants who are approved will be required to enter into an agreement with the City approved by Council or it's designate. Actual costs may be subject to an independent audit, at the expense of the property owner.
- v) Property taxes shall be in good standing at the time of application and throughout the length of any loan or grant commitment.
- vi) All proposed development shall conform to the Official Plan and Zoning By-law and other planning requirements. There shall be no outside 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.
- vii) The City may, at its discretion, and without further amendment to the Affordable Housing Community Improvement Plan, 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.
- viii) Final decisions with respect to applications and the allocation of funds shall be made by City Council, unless Council delegates it authority to staff. If Council delegates its authority, then an applicant shall be afforded the opportunity to appeal a staff decision to Council. The general administration of the program shall be the responsibility of the Planning and Development and Housing Departments.
- ix) The City will develop a handbook and/or set of guidelines for each incentive program that are intended to assist with interpretation and administration of the Plan by applicants and Staff.
- x) The Planning Division and Housing department in cooperation with the Financial Planning and Review Services Division and the Legal Services Department, will be responsible for the administration of the programs.
- xi) For evaluation criteria see Appendix D – Evaluation Criteria & Scoring

2.2 IMPLEMENTATION AND INTERPRETATION

2.2.1 FUNDING

This Community Improvement Plan will be administered by the City of Peterborough. All programs require funding by the City based on a budget established by Council. Each year the funding allocation for the AHCIP will be evaluated and assessed by Council through the deliberations of the Affordable Housing Operating and Capital Budget program.

2.2.2 MONITORING

The City shall conduct a review of the Community Improvement Plan programs a minimum of every five years with respect to their effectiveness. Monitoring will include reviewing the programs, the municipal financial contribution to the programs and the use of the programs.

2.2.3 AMENDMENTS

Council may review and amend any of the terms of any of the programs prescribed in this Community Improvement Plan and their application to specific target area, and make modifications to the boundaries of the target area without amendment to the Plan, provided that the general intent of the Plan is maintained.

Minor revisions, once approved by Council, will be forwarded to the Ministry of Municipal Affairs and Housing for their information.

Additions of other community improvement project areas and additions off grant or loan programs shall require an amendment to this Plan in accordance with the Planning Act.

2.2.4 APPLICATIONS & PROGRAM GUIDES

Application forms and program guides will be made available for each Affordable Housing CIP program. These materials will be regularly reviewed and may be updated annually by staff to reflect current market conditions and emerging best practices. The program guides will serve as an operational component of this CIP, ensuring the most accurate and up-to-date information on eligibility requirements, administrative protocols, and application processes. In the event of a conflict between this AHCIP document and the program guides, City staff will review the discrepancy and determine the appropriate resolution to maintain consistency and clarity.

2.2.5 PROGRAM ADJUSTMENTS & AMENDMENTS

The individual programs outlined in this CIP may be activated, deactivated, reduced, or discontinued without requiring a formal amendment to this Plan. Any increases in funding provided by the financial incentives within this CIP, or the introduction of new incentive programs, will necessitate a formal amendment in accordance with Section 28 of the Planning Act. The City reserves the right to periodically review and adjust the terms and conditions of any program within this Plan to ensure alignment with evolving needs and priorities. Such minor changes will be reported to the Minister of Municipal Affairs and Housing for information purposes only.

2.3 LEGISLATIVE AUTHORITY

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

2.4 PLANNING ACT

The *Planning Act* is the primary vehicle and provides for the establishment of community improvement project areas where the Official Plan contains provisions related to community improvement and the “community improvement project area” is designated by by-law pursuant to Section 28 of the *Planning Act*.

Once a “community improvement project area” has been designated by by-law, a municipality may then prepare a “community improvement plan” for the project area.

Under Section 28 of the *Planning Act*, “Community Improvement” means:

“the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary.”

For the purpose of carrying out a Community Improvement Plan that has come into effect, a municipality may engage in the following activities within the Community Improvement Project Area:

- acquire, hold, clear, grade or otherwise prepare land for community improvement;
- construct, repair, rehabilitate or improve buildings on land acquired or held by it in the community improvement project area in conformity with the

community improvement plan;

- sell, lease, or otherwise dispose of any land and buildings acquired or held by it in the community improvement project area to any person or government authority for use in conformity with the community improvement plan; and
- make grants or loans, in conformity with the community improvement plan, to registered owners, assessed owners and tenants of lands and buildings within the community improvement project area, and to any person to whom such an owner or tenant has assigned the right to receive a grant or loan, to pay for the whole or any part of the eligible costs of the community improvement plan.

Section 28 (7.1) of the *Planning Act* provides for grants and loans for eligible costs established in an approved CIP related to:

- environmental site assessment;
- environmental remediation;
- development;
- redevelopment;
- construction and reconstruction of lands and buildings for rehabilitation purposes.

The *Planning Act* restricts the total value of all grants and loans made under the *Planning Act* and tax incentives under the *Municipal Act* (where applicable) from exceeding the eligible costs defined in the CIP.

2.5 MUNICIPAL ACT

Pursuant to Section 106 (3) of the *Municipal Act*, 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 Community Improvement Areas. 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.

2.6 BILL 23, MORE HOMES BUILT FASTER ACT, 2022

Pursuant to Bill 23, More Homes Built Faster Act, 2022, statutory exemptions and discounts from municipal development-related charges have been introduced for affordable residential units that satisfy the criteria set forth under the Development Charges Act, 1997 (DC Act). These provisions apply to both for-profit and non-profit developers constructing units that will remain designated as affordable for a minimum of 25 years. These exemptions and discounts came into effect on June 1, 2024.

2.6.1 STATUTORY EXEMPTIONS FROM MUNICIPAL DEVELOPMENT CHARGES

Under Sections 8 and 9 of Bill 23, development charges shall not be imposed in respect of an affordable residential unit, as defined under Section 4.1 of the DC Act, provided that:

- The unit is designated as “affordable” for a period not less than 25 years from the date of first occupancy, pursuant to a municipal agreement securing this designation.
- The exemption applies exclusively to City Development Charges and Cash-in-lieu of Parkland fees, but does not extend to School Board Development Charges.

See sections 1.6.1 and 1.6.2 of this AHCIP for the definition of "Affordable."

2.7 GUIDING PLANNING POLICIES

2.8 OFFICIAL PLAN

The City of Peterborough’s new Official Plan was adopted by the City Council on November 29, 2021, through By-law Number 21105. It was approved, with modifications, by the Minister of Municipal Affairs and Housing on April 11, 2023. The plan was further modified by Bill 150 (Planning Statute Law Amendment Act, 2023) and Bill 162 (Get It Done Act, 2024), with the modifications from these bills coming into effect retroactively as of April 11, 2023. Bill 150 received Royal Assent on December 6, 2023, and Bill 162 on May 16, 2024.

The City of Peterborough Official Plan establishes policies related to housing, community improvement, and affordable housing development. Developers, stakeholders, and policymakers should refer to the following sections of the Official Plan for guidance on municipal housing policies and community improvement initiatives:

2.8.1 HOUSING (Section 5.2 of the Official Plan)

- Introduction – Overview of housing policies and their role in complete communities (5.2.1).

- Housing Production – Policies regarding the supply of land and residential development (5.2.2).
- Housing Supply – Municipal strategies for diverse housing options, including intensification and affordability (5.2.3).
- Accessible, Assisted, and Affordable Housing – Affordable housing targets, incentives, and municipal initiatives (5.2.4).

2.8.2 COMMUNITY IMPROVEMENT PLANS AND AREAS (Section 7.16 of the Official Plan)

- Defines Community Improvement Project Areas (CIPAs) and the municipal tools available for rehabilitation, redevelopment, and housing supply enhancement.
- Establishes eligibility criteria for CIP designations and outlines the use of financial incentives such as development charge reductions, tax relief, and grants.
- For full policy details, stakeholders are encouraged to refer to the City of Peterborough Official Plan.

2.9 HISTORICAL POLICY DIRECTION ON AFFORDABLE HOUSING AND COMMUNITY IMPROVEMENT

Since the first consolidation of the City of Peterborough Official Plan in 1981, the importance of affordable housing has been a key policy objective. The City's approach has evolved to align with Provincial Policy Statements, which have reinforced the need for long-term planning for affordable and accessible housing. The previous Official Plan, prior to its most recent amendments, incorporated affordability objectives in several key sections, including:

- Goals and Objectives: Established affordability as a fundamental priority, ensuring accessibility for all socio-economic groups (Section 2.1 1981 Official Plan).
- Growth Management Strategy: Set out targets for a minimum of 10% of new housing to be affordable and directed development to accommodate diverse household needs (Section 2.4 1981 Official Plan).
- Residential Policies (Section 4.2 1981 Official Plan):
 - Defined residential land use designations and objectives for affordability.

- Supported residential intensification, infill development, and diverse housing forms, including non-profit and co-operative housing projects.
- Established affordability targets and monitoring mechanisms in alignment with Provincial Policy Statements.
- Community Improvement: Provided the framework for implementing Community Improvement Plans (CIPs) to support affordable housing initiatives, including municipal incentives and redevelopment strategies (Section 8.3 1981 Official Plan).

3.0 PROVINCIAL POLICY STATEMENT (2005)

The 2005 Provincial Policy Statement (PPS) provides policy direction on matters of provincial interest related to land use planning and development. The proposed AHCIP aligns with and implements the following policies under Section 1.4 – Housing:

3.0.1 RESIDENTIAL GROWTH CAPACITY (1.4.1 PPS 2005)

To provide for an appropriate range of housing types and densities required to meet projected requirements of current and future residents, planning authorities shall:

- Maintain at all times the ability to accommodate residential growth for a minimum of 10 years through:
 - Residential intensification and redevelopment, and;
 - If necessary, lands that are designated and available for residential development.
- Maintain at all times, where new development is to occur, land with servicing capacity sufficient to provide at least a 3-year supply of residential units available through:
 - Lands suitably zoned to facilitate residential intensification and redevelopment, and;
 - Land in draft-approved and registered plans (1.4.1 PPS 2005).

3.0.2 HOUSING AFFORDABILITY AND INTENSIFICATION (1.4.2 PPS 2005)

To ensure an appropriate range of housing types and densities, planning authorities shall:

- Establish and implement minimum targets for housing that is affordable to low and moderate-income households. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality, in consultation with the lower-tier municipality, may identify a higher target(s), which shall represent the minimum target(s) for the lower-tier municipalities.
- Permit and facilitate:
 - All forms of housing required to meet the social, health, and well-being needs of current and future residents, including special needs requirements.
 - All forms of residential intensification and redevelopment, in accordance with Policy 1.1.3.3.

Direct 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.

Promote densities for new housing that efficiently use land, resources, infrastructure, and public services facilities, and support the use of alternative transportation modes and public transit in areas where it exists or is to be developed.

Establish development standards for residential intensification, redevelopment, and new residential development, which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety (1.4.2 PPS 2005).

3.1 GROWTH PLAN FOR THE GREATER GOLDEN HORSESHOE (2006)

The 2006 Growth Plan for the Greater Golden Horseshoe provided policy direction for intensification and affordable housing planning. While this version of the Growth Plan has since been updated and replaced by subsequent provincial planning frameworks, it remains an important historical reference for understanding the evolution of affordable housing policies in Ontario.

Under the 2006 Growth Plan, municipalities were required to incorporate affordable housing policies into their Official Plans, as outlined in the following sections:

- All municipalities were directed to develop and implement strategies in their official plans to phase in and achieve intensification targets. These strategies required municipalities to plan for a range and mix of housing types, including affordable housing needs (2.2.3 Growth Plan, 2006).

- Upper and single-tier municipalities were required to develop a housing strategy in consultation with lower-tier municipalities, the Minister of Municipal Affairs and Housing, and other stakeholders. This strategy needed to set out a policy framework for meeting the housing needs of all residents, including affordable homeownership and rental housing. The plan emphasized developing a range of housing types and densities to support the intensification and density targets (3.2.6 Growth Plan).

3.2 GLOSSARY OF TERMS

Affordable Ownership Housing: Housing units where the purchase price is at or below the lesser of 90% of the average market price or a price that results in annual costs equal to 30% of household income at the 60th percentile.

Affordable Rental Housing: Housing units where the rent is at or below the lesser of the average market rent or 30% of the gross household income at the 60th percentile.

Affordable Housing Tax Increment Based Grant Program: A financial incentive program that provides grants based on increases in municipal property taxes resulting from improvements to a property.

Bill 23 (More Homes Built Faster Act, 2022): A provincial act aimed at accelerating the construction of new housing, which provides exemptions from development charges for affordable housing.

Community Improvement Plan (CIP): A planning tool under Section 28 of the Ontario Planning Act that allows municipalities to offer financial incentives to stimulate private investment in specific areas.

Community Improvement Project Area (CIPA): A designated area within the municipality that is eligible for incentives to encourage redevelopment.

Construction/Project Costs: Expenses related to building or renovating housing, including materials, labor, and professional services.

Council By-law: A legal regulation or law passed by the City Council that governs specific activities, including housing policies.

Development Charges (DC): Fees collected by the municipality to pay for infrastructure needed to support new development, which may be waived for affordable housing projects.

Growth Plan for the Greater Golden Horseshoe (2006): A provincial planning document that guides development and intensification in urban areas.

Indemnity Clause: A legal provision requiring a property owner to compensate the city if they fail to meet the terms of an agreement.

Municipal Boundary/Settlement Area Boundary: The geographic area within which city planning and development regulations apply.

Municipal Housing Facility Designation (MHF): A special status granted to affordable housing projects, allowing them to access additional municipal incentives.

Municipal Incentive Program: A financial assistance program that provides up to \$80,000 per affordable unit for development costs.

Official Plan (OP): A city's long-term planning document that guides land use, development, and infrastructure decisions.

Planning Act: The Ontario legislation that governs land use planning and allows municipalities to create Community Improvement Plans.

Property Tax Exemption: A temporary reduction or elimination of property taxes for affordable housing projects.

Public-Private Partnership (PPP): A collaborative investment between government and private developers to create affordable housing.

Rent Supplements: Government subsidies that help low-income tenants afford market rents.

Site Plan Approval: A municipal approval process that ensures a development meets planning and design standards.

Stacking of Incentives: The ability to combine multiple financial programs (e.g., tax exemptions and grants) to reduce development costs.

Strategic Growth Areas: Designated parts of the city where higher-density development and intensification are encouraged.

Title Registration: The legal recording of property ownership and associated agreements with the city.

Vulnerable Populations: Groups such as low-income individuals, seniors, and people with disabilities who require affordable housing.

APPENDIX A

Municipal Incentive Program Administration

Step 1 – Application Submission

Only owners of properties are eligible to apply for this program.

Applicants will be required to have a pre-application consultation meeting with City staff to determine program eligibility, proposed scope of work, project timing and preliminary development concept including proposed building size, height and density, number of residential units, gross floor area of residential and commercial space and other project details. This pre-application meeting shall occur prior to commencement of any work.

City staff will perform an initial site visit(s) and inspection(s) of the building/property (as necessary).

Before accepting an application, City staff will screen the proposal and application. If the application is not within the Community Improvement Project Area, or the application clearly does not meet the program's eligibility criteria, the application will not be accepted. If City staff determines that the application is not acceptable for one or more of the above noted reasons, the application will be returned to the applicant with a letter explaining the reason for not accepting

the application. Acceptance of the application by the City in no way implies program approval.

The City may request that applications for this program be accompanied by supporting documentation, including but not necessarily limited to:

- a) a site plan and/or professional design study/architectural drawings;
- b) specification of the proposed works including a work plan for the improvements to be completed and construction drawings;
- c) professional design study/architectural drawings;
- d) estimated project study/architectural drawings;
- e) impact studies such as traffic studies and studies of microclimatic conditions (sun, shadow, wind);
- f) environmental reports and/or Record of Site Condition (RSC);
- a) a Business Plan; and
- b) any other financial information.

Step 2 – Application Review and Evaluation

Applications, supporting materials and documentation are reviewed by City staff against program requirements and application guidelines.

The recommendation on the application will be guided by the City's Site and Building Design Guidelines and any other City

approved guidelines, as amended from time to time, and other appropriate reference material as determined by staff.

For buildings designated under the Ontario Heritage Act, any façade restoration and improvement works should be supported by documentation in the form of historic photographs or drawings clearly showing the features(s) to be restored or reconstructed.

If the application meets the general and program specific requirements and is approved, the Municipal Incentive Program will be applied at the time of issuance of the building permit.

If the application is approved, an AHCIP agreement satisfactory to the City Solicitor and City Treasurer will be prepared. This agreement will contain conditions to ensure that the project commences and is completed in a timely fashion (or the program's approval is lost). The agreement will be forwarded to the applicant to be dated and signed.

Step 3 – Payment

To satisfy the provisions of the agreement associated with the grant, the applicant must provide the City with:

- a) photographic evidence of the completed project satisfactory to the City;
- b) other documentation proving completion of the project, i.e. engineer's report (if required); and
- c) all final reports and documents are required.

City staff will conduct a final building/site inspection (as necessary) to ensure that the project has been completed in accordance with the AHCIP application and agreement. Once the project is complete and an occupancy permit has been issued, City staff will ensure that all program and agreement requirements have been met to the City's satisfaction.

The total City funding will be disbursed in three stages, with a 10% holdback applied to each. The first payment, representing 70% of the funding, will be issued upon receipt of a signed funding agreement and confirmation that all funding conditions have been met, including the registration of mortgage security or provision of an alternate form of approved security. The second payment, representing 20% of the funding, will be released upon confirmation that 50% of the construction activities have been completed. The third payment, representing 10% of the funding, will be issued upon confirmation of project completion and occupancy, along with submission of the Initial Occupancy Report. The final payment will be the release of the 10% holdback, issued after the expiry of the 45-day construction lien period.

Figure A-1 Municipal Incentive Program Administration

Step 1 - Application	Step 2 - Application Review and Evaluation	Step 3 - Payment
<ul style="list-style-type: none"> • Pre-application meeting between City Staff and applicant. • Staff inspects building/site (if applicable). • If proposal is eligible for funding, applicant is provided with: <ul style="list-style-type: none"> a) Program Guide; b) Application Form; c) Site and Building Design Guidelines • Applicant submits application including all required supporting documentation. 	<ul style="list-style-type: none"> • Staff check application to ensure conformity with all program eligibility, requirements and City guidelines. • Staff review and evaluate application and supporting documentation. • Staff review municipal AHCIP application and prepare an AHCIP agreement. • AHCIP agreement is signed by applicant and returned to City Staff. 	<p>The applicant provides the City with proof of building permit and later of completion of project, including:</p> <ul style="list-style-type: none"> a) photographic evidence of completed project satisfactory to City; b) other documentation proving completion of the project, i.e. engineer's report (if required); c) all final reports and documentation as required. d) Staff conduct building/site inspection of occupied buildings (if necessary). e) Staff review all final reports and documentation submitted for conformity with program and grant agreement requirements.

Appendix B

Development Charges Exemption Program Administration

Step 1 – Application Process and requirements

- Developers do not need to apply under the Affordable Housing Community Improvement Plan to receive these statutory exemptions.
- However, developers must inform the City of the number of affordable residential units included in the proposed development.
- An agreement with the City is still required to secure the exemptions.
- Developers are strongly encouraged to notify the City early in the process and to clearly indicate affordable units on site plan drawings.

Legislative Requirements

If a developer (whether for-profit or non-profit) builds a residential unit that meets the provincial affordability criteria and remains affordable for at least 25 years, the unit is exempt from development charges.

To qualify, the builder, developer, or non-profit developer must sign an agreement with the local municipality, ensuring compliance with the 25-year affordability requirement as mandated by Bill 23.

APPENDIX C

Affordable Housing Tax Increment Based Grant Administration

Step 1 Application Submission

Applicants will be required to have a pre-application consultation meeting with City staff in order to determine program eligibility, proposed scope of work, and project timing, among other details. City staff will perform an initial site visit(s) and inspection(s) of the building/property (if necessary).

Before accepting an application, City staff will screen the proposal and application. If the application is not within the Community Improvement Project Area, or the application clearly does not meet the program eligibility criteria, the application will not be accepted. If staff determines that the application is not acceptable for one or more of the above noted reasons, the application will be returned to the applicant with a letter explaining the reason for not accepting the application. Acceptance of the application by the City in no way implies program approval.

The City may request that applications for this program be accompanied by supporting documentation, including but not necessarily limited to:

- a) a site plan and/or professional design study/architectural drawings;
- b) specification of the proposed works including a work plan for the improvements to be completed and construction drawings;
- c) professional design study/architectural drawings;
- d) estimated project construction costs, including a breakdown of said costs;
- e) impact studies such as traffic studies and studies of microclimatic conditions (sun, shadow, wind)
- f) environmental reports and/or a Record of Site Condition (RSC);
- g) a Business Plan; and,
- h) any other financial information.

Step 2 Application Review and Evaluation

Applications and supporting materials and documentation are reviewed by City staff against program requirements and applicable City guidelines. City staff will determine the eligible works and costs. The determination of eligible works and costs and the recommendation on the application will be guided by the City's Site and Building Design Guidelines and any other City approved guidelines, as amended from time to

time, and other appropriate reference material as determined by staff.

For buildings designated under the *Ontario Heritage Act*, the façade restoration and building improvement works should be supported by documentation in the form of historic photographs or drawings clearly showing the feature(s) to be restored or reconstructed.

As an option, City staff will utilize the actual pre-project City property taxes and estimated post-project assessed value and applicable tax rates to calculate the estimated post-project property taxes, increase in City property taxes, and the estimated annual and total grant amount to be provided.

If the application is approved, an AHCIP agreement satisfactory to the City Solicitor and City Treasurer will also be prepared. This agreement will contain conditions to ensure that the project is commenced and completed in a timely fashion. This agreement will be forwarded to the applicant to be dated and signed.

Step 3 Payment

Prior to payment of the grant, the applicant must provide the City with:

- a) photographic evidence of the completed project satisfactory to the City;
- b) other documentation proving completion of the project, e.g., engineer's report (if required);

- c) all final reports and documentation as required.

City staff will conduct a final building/site inspection (as necessary) to ensure that the project has been completed in accordance with the application and agreement.

Once the project is complete, an occupancy permit has been issued, and the property has been re-valued by the Municipal Property Assessment Corporation, the property owner will be sent a new tax bill. After the property owner has paid in full the new property taxes for one (1) year, the City will check to ensure that:

- a) the applicant has not filed any assessment appeals; and,
- b) all program and grant agreement requirements have been met.

If all program and grant agreement requirements have been met to the City's satisfaction, then the City will calculate the actual tax increment and grant payment. The City will then issue payment of the grant in the form of a cheque in the amount specified as per the calculation of the actual grant payment.

City staff will monitor the project, periodically checking that the project is in compliance with all program and grant agreement requirements. City staff will take appropriate remedies as specified in the grant agreement if the applicant defaults on the agreement.

Figure C-1 – Affordable Housing Tax Increment Based Grant Program Administration

Step 1 - Application Submission	Step 2 - Application Review and evaluation	Step 3 - Payment
<ul style="list-style-type: none"> • Pre-application meeting between City staff and applicant. • Staff inspects building/site (if necessary). • If proposal is eligible for funding, applicant is provided with: <ul style="list-style-type: none"> • Program Guide; • Application Form; • Site and Building Design Guidelines. • Applicant submits application including all required supporting documentation. • Application fee is collected (if applicable). 	<ul style="list-style-type: none"> • Staff checks application to ensure conformity with all program eligibility requirements. • Staff review and evaluate application and supporting documentation. • (Optional) Staff calculates an estimated City tax increment, annual grant and total grant amount based on estimated post- project assessed value. • Grant agreement is signed by applicant and returned to City staff. • If approved the grant application and agreement, the agreement is executed by City officials and a copy is provided to the applicant. 	<ul style="list-style-type: none"> • Applicant provides the City with proof of completion of project, including: <ul style="list-style-type: none"> a) photographic evidence of the completed project satisfactory to City; b) actual cost of project; c) other documentation proving completion of the project, e.g., engineer's report (if required); d) all final reports and documentation as required. • Staff conduct building/site inspection (if necessary). • Staff review all final reports and documentation submitted for conformity with program and grant agreement requirements. • After property re-valuation by MPAC and once property taxes have been paid in full for 1 year, staff check to ensure applicant has not filed any assessment appeals and all program and grant agreement requirements have been met. • Staff calculates actual grant payment. • Payment of approved grant is made to applicant or assignee. • Each year, grant payment is recalculated and made to applicant or assignee after City checks to ensure all program and grant agreement requirements have been met. • Project is monitored to ensure all program and grant agreement requirements continue to be met.

Appendix D - Evaluation Criteria & Scoring Framework

The evaluation framework below is designed to assess and prioritize affordable housing proposals and applications submitted under the Affordable Housing Community Incentive Program (AHCIP). Each proposal will be reviewed based on alignment with the City of Peterborough's strategic housing objectives, including affordability, population needs, environmental performance, and project viability. Scores will determine both eligibility and the level of financial incentive allocated per affordable unit. This framework ensures transparency, fairness, and strategic investment of municipal resources into projects that deliver the greatest community impact.

In cases where multiple projects fall within the same score bracket and available funding is limited, priority will be given in the following order:

1. **Deeper Affordability:**
 - Projects offering rents significantly below 90% of AMR will be prioritized.
2. **Priority Populations:**
 - Projects targeting high-priority groups (e.g., people experiencing homelessness, Indigenous peoples, seniors, people with disabilities) will be prioritized.
3. **Shovel-Readiness:**
 - Projects that are shovel-ready (building permit in place or construction start within 3 months) will receive priority.
4. **Leverage and Partnerships:**
 - Projects that demonstrate significant additional funding (government or private) and strong partnership commitments with community partners and non-profit organizations will be favored.

*Note: The evaluation criteria, scoring framework, and funding allocations outlined in this document are subject to periodic review and adjustment by the City of Peterborough. The City of Peterborough reserves the right to update these tools at any time to reflect emerging housing needs, local priorities, changes in government policy, or shifts in funding availability. Applicants are encouraged to consult the most current program guidelines before applying.

Table 1: AHCIIP Evaluation Criteria Overview – City of Peterborough		
Evaluation Criteria	Considerations	Maximum Points
Level of Affordability	✓ Depth of affordability (e.g., rents at 100% or 80% of AMR)	15
Innovation	<ul style="list-style-type: none"> ✓ Use of innovative or alternative construction methods (e.g., prefab, modular, 3D printing) ✓ comply with building code standards and improve on the building process (i.e. shorter construction times or greener infrastructure) 	10
Population Housed	<ul style="list-style-type: none"> ✓ Units designated for priority and vulnerable populations (e.g., people experiencing homelessness, seniors, people with disabilities) ✓ Partnerships with support organizations/support(s) in place 	10
Affordable Unit Ratio	<ul style="list-style-type: none"> ✓ Total number of units ✓ Percentage of affordable units relative to total units 	5
Climate Resilience & Efficiency	<ul style="list-style-type: none"> ✓ Energy-efficient construction (e.g., high-performance windows, insulation) ✓ Retrofit of existing buildings to high-efficiency standards ✓ Climate resilience features (e.g., flood protection, heat mitigation, sustainable materials) ✓ Green building certification pursued (e.g., Passive House, LEED, Net Zero Ready) 	10
Accessibility & Universal Design	<ul style="list-style-type: none"> ✓ Number/percentage of units accessible to individuals with mobility challenges ✓ Inclusion of universal design principles that exceed minimum OBC requirements ✓ Incorporate innovative housing models (e.g. shared living arrangement for individuals with developmental disabilities and medical complexities) 	10
Project Readiness	<ul style="list-style-type: none"> ✓ Site Plan Application submitted and deemed complete where applicable ✓ Project Timeline included ✓ Site Plan Submission ✓ Executed Site Plan Agreement ✓ Building Permit Submitted 	10
Experience & Partnerships	<ul style="list-style-type: none"> ✓ Past partnerships and community engagement ✓ Track record with government-funded housing ✓ Experience with building and/or operating affordable housing projects ✓ General organizational qualifications 	10
Project Feasibility & Leverage	<ul style="list-style-type: none"> ✓ Additional government or private funding secured and/or actively pursued ✓ Ability to maximize municipal investment 	10
Development & Operational Feasibility	<ul style="list-style-type: none"> ✓ Financial feasibility ✓ Operational plan and management ✓ Alignment with Peterborough's Official Plan, Housing & Homelessness Plan, CIP goals 	10

Table 2: AHCIP Detailed Scoring Breakdown – City of Peterborough

Evaluation Criteria	Considerations	Max Points	Scoring Breakdown	
Level of Affordability	Depth of affordability compared to Average Market Rent (AMR)	15	Rents at 100% AMR	10
			Rents at 80–99% AMR	12
			Rents below 80% AMR	15
Innovation	Use of innovative or alternative construction methods (e.g., prefab, modular, 3D printing)	10	Includes at least one innovation Comply with building code standards and improve on the building process (i.e. shorter construction times or greener infrastructure)	10
Population Housed	Focus on priority populations and support partnerships	10	Targets vulnerable groups (CMHC definition)	4
			Targets locally identified groups (e.g., through Coordinated Access System)	4
			Includes community partnerships and involvement for tenant supports	2
Affordable Unit Ratio	% of affordable units vs. total units	5	Less than 9%	1
			10–24%	2
			25–49%	3
			50–74%	4
			75–100%	5
Climate Resilience & Efficiency	Incorporates energy performance and climate-adaptive design, aligned with the Peterborough Climate Change Action Plan 2.0 (2025)	10	Partial Net Zero strategies incorporated (e.g., high-efficiency HVAC, solar panels, superior insulation)	5
			Full Net Zero pathway clearly defined with performance modeling or certification targets (i.e. LEED, Passive House, etc.)	10
Accessibility & Universal Design	Universal and inclusive design features	10	Commitment to achieving Rick Hansen Foundation Accessibility certification	2

			Proportion of accessible units of total project that exceed minimum required	4	
			Less than 25%		1
			26–50%		2
			51–74%		3
			75–100%		4
			Use of CSA B651-23 Accessible design for the built environment.	2	
			Use of CMHC universal design minimum eligibility requirements table	2	
Project Readiness	Timing and permitting status	10	Project Timeline included	1	
			Site Plan Submission	3	
			Executed Site Plan Agreement	3	
			Building Permit Submitted	3	
Experience & Partnerships	Past success and capacity to deliver	10	Built or operated affordable housing before	3	
			Track record with government funded projects	3	
			Inclusion of Community partnerships and involvement to demonstrate community and tenant success	4	
Project Feasibility & Leverage	Evaluation of the project’s financial readiness, cost-effectiveness, and ability to leverage additional funding sources.	10	Identified project partnership(investors) and equity contribution	4	
			Proof of financing or evidence of active pursuit (e.g., grant applications, loan pre-approvals, mortgage discussions)	4	
			Clear identification of property status, demonstrating control over the project site.	2	
Development & Operational Feasibility	Strength of operational plan, team, and alignment with City policy	10	Feasible and complete budget and pro forma	4	

			Capacity of operational team	2
			Alignment with Official Plan (OP), 10 Housing and Homelessness Plan, and Housing needs Assessment	4
	TOTAL	/100 pts		

Table 3: Funding Allocation by Score Tier- City of Peterborough

Score Range	Incentive Per Affordable Unit	Notes
85 – 100 points	\$80,000 per unit	Exceptional alignment with city goals. Eligible for full incentive.
75 – 84 points	\$70,000 per unit	Strong overall proposal with high impact.
65 – 74 points	\$60,000 per unit	Good project with most priorities met.
55 – 64 points	\$50,000 per unit	Meets baseline priorities. May need additional support/oversight.
45 – 54 points	\$40,000 per unit	Modest contribution. Acceptable but may have implementation risk.
< 44 points	Ineligible for AHCIP funding	Does not meet minimum program standards or strategic alignment.