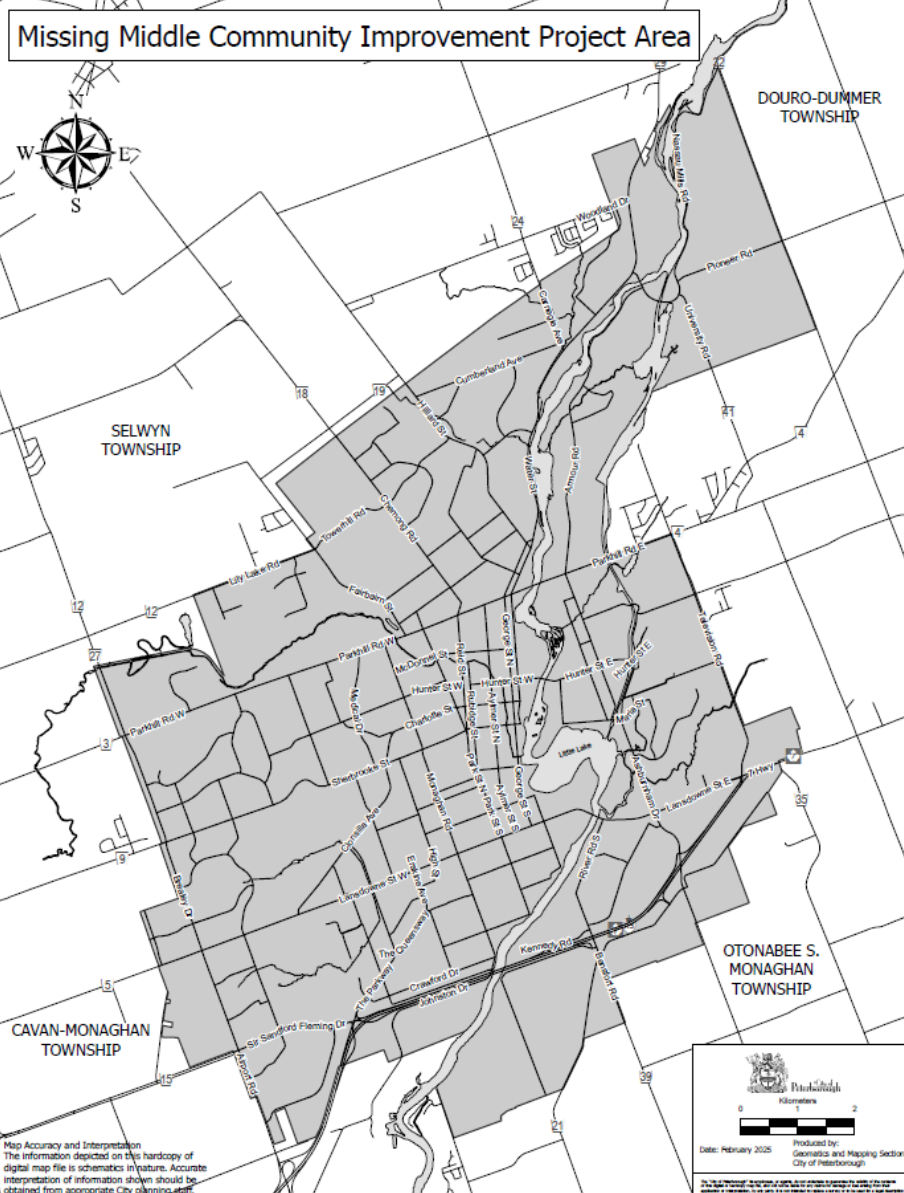


## Missing Middle Community Improvement Plan (CIP)

Building on the character of the City's established residential neighbourhoods, the Missing Middle Community Improvement Plan offers an exciting opportunity to support development and redevelopment that promotes multi-unit infill housing—compatible in scale and form with single-family homes—to help meet the growing demand for diverse and attainable housing options.



The MMCIP project area (CIPA) is designated  
**City-wide**, enabled by By-law 25-0062

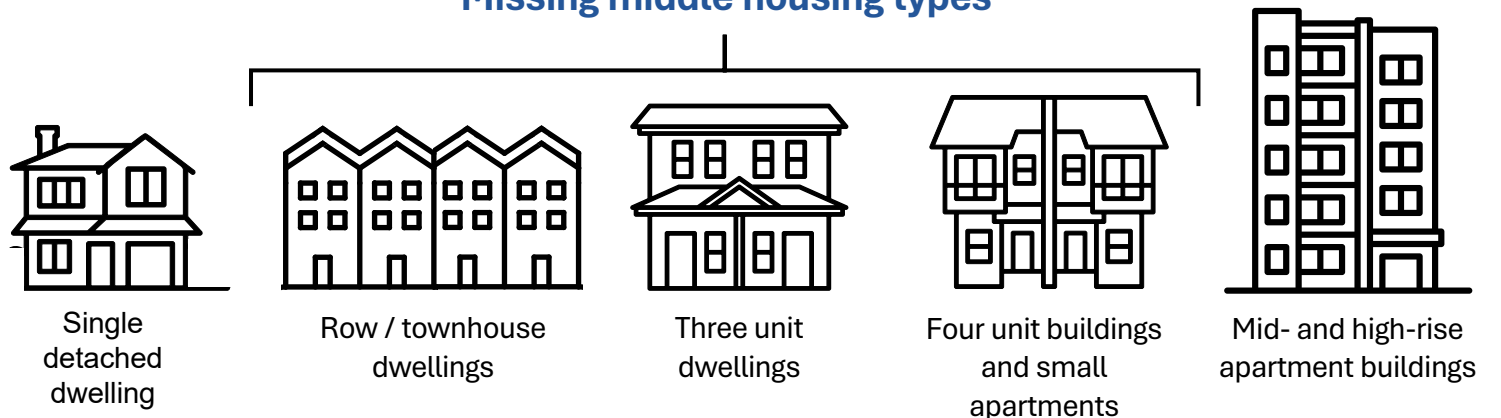
## What are CIPs and missing middle housing?

A Community Improvement Plan (CIP) is a planning tool enabled by Section 28 of the *Planning Act*. A CIP is designed to remove barriers to development/redevelopment to incentives desirable development.

Municipalities can prepare a CIP after passing a By-law to designate a Community Improvement Project Area (CIPA). This By-law serves as the foundation for developing a CIP and establishes the properties eligible for the Plan within a defined boundary. A CIP's CIPA may encompass a single property, a larger area identified for redevelopment, or even the entire municipality.

Missing middle housing refers to a range of multi-unit housing types that are compatible in scale with single-family or transitional neighbourhoods. Missing Middle Housing includes semi-detached dwellings, duplex dwellings, three-unit dwellings and four-unit dwellings that bridge the gap between single-detached dwellings and apartment buildings.

### Missing middle housing types





# Eligibility requirements for all programs under the MMCIP

## **Complete application**

Includes submission of all technical studies as identified by Staff.

## **Eligible applicant**

Property Owner or Agent with written authority.

## **Property located within CIPA**

Notwithstanding properties within the Jackson Creek SPA.

## **Site servicing**

Serviced by municipal water and sewer systems.

## **Net increase in residential units**

A development must result in a net increase in residential units.

## **Applicant priority**

First come first served basis” to the limit of the available funding

## **Confirmation of eligibility**

Pre-application eligibility review meeting (pre-consultation) is required.

## **Declaration of pecuniary interest**

Declaration of other sources of government/non-profit funding.

## **Property in good standing**

Comply/conform with local By-laws and not in tax arrears.

## **New works only**

Application cannot be made on a retroactive basis for completed work.

## **Maximum total incentive**

Total incentive equals 3x the standard city-wide Residential ‘C’ DC rate.

## **Existing rental units**

Properties with tenants may need to provide relocation plan.

## **Legal agreement(s)**

A registered, legally binding agreement with the City is required.

## **Combined programs**

Applications to multiple CIPs is permitted, but funds can not be used to cover the same costs under more than one plan / program.



# CIP programs under the MMCIP

## Development Charge Rebate Program

## Building Permit Grant Program (fall 2025)

## Municipal Loan Program (fall 2025)

### What is the Development Charge Rebate Program?

Development Charges (DCs) are municipal fees on new developments that help fund infrastructure and services needed to support growth.

To incentivize desirable missing middle development, and lower the barriers of development, the Development Charge Rebate Program will provide reimbursement for eligible properties from the **city-wide Residential 'C' Development Charge**, as established under By-law 24-081, for the creation of second-, third-, and fourth- units on a lot.

Eligible reimbursement costs exclude area-based DC fees, non-residential DCs, Education DCs and Water Services DCs.

### Program specific eligibility

- Available plan / program funding
- Eligible land use designations
  - 'Residential' on OP Schedule 'B', or
  - 'Downtown Neighbourhood' on OP Schedule 'C'
- Program approval before work begins
- Eligible funds aligns with plan maximum
- Phasing and timing of DC payment remains Consistent with By-law 24-081
- Eligible building types
  - Two unit dwelling
  - Row dwelling
  - Street townhouse dwelling
  - Three unit dwelling
  - Four unit dwelling
  - Apartment building (max. 6 units)
- General limitation on multiple applications
- Proposed development constitutes missing middle infill development
- Limited eligibility for lots with (a) ARU(s)
  - Generally, requires conversion to eligible building type



## Development Charge Rebate Program FAQ

**Q: Is MMCIP funding only available to developers?**

**A:** No, the MMCIP funding is open to any landowners, including private developers and individual property owners who meet program eligibility requirements and contribute to the development of "missing middle" housing.

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**Q: Is there a program application fee?**

**A:** No, there is no application fee; however, legal costs related to title searches and registration fees will apply if / when a Grant Agreement is executed.

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**Q: How is the MMCIP Funded?**

**A:** The MMCIP is funded by the City's successful procurement of Housing Accelerator Fund (HAF) monies, a Federal Grant administered by the Canadian Mortgage and Housing Corporation (CMHC). The MMCIP has an anticipated annual budget of 1 million dollars for the next three years.

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**Q: I currently have a (or two) ARU(s) located on my lot, can I convert my Primary Residential Unit into a three- or four- unit building?**

**A:** ARUs are only permitted ancillary to a single-detached, semi-detached, or street townhouse dwelling located on the same lot. Converting the Primary Residential Unit may render the existing ARU non-compliant. Please contact City staff to confirm eligibility for conversion.

More questions?

[planning@peterborough.ca](mailto:planning@peterborough.ca)

(705) 742-7777 x1880

[peterborough.ca/CIP](http://peterborough.ca/CIP)