



City of  
**Peterborough**

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**TO:** Members of the Joint Services Steering Committee

**FROM:** Malcolm Hunt, Director of Planning and Development Services

**MEETING DATE:** June 14, 2012

**SUBJECT:** Report PLHDJSSC12-004  
Peterborough Renovates Program

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## **PURPOSE**

A report to inform Joint Services Steering Committee about the Peterborough Renovates Program (PRP), which is a funding initiative under the Investment in Affordable Housing (IAH).

## **RECOMMENDATION**

That Joint Services Steering Committee approve the recommendation outlined in Report PLHDJSSC12-004 dated June 14, 2012, of the Director of Planning and Development Services, as follows:

That Report PLHDJSSC12-004 Peterborough Renovates Program be received for information.

## **BUDGET AND FINANCIAL IMPLICATIONS**

The City of Peterborough, as Service Manager for the City and County of Peterborough, will receive \$1,371,930 from the Ministry of Municipal Affairs and Housing (Ministry) for the Peterborough Renovates Program, a three year commitment under the IAH 2011-2015 program. No budget or financial implications arise from this Report as the Ministry will be funding 100% of the costs. Peterborough Renovates will allocate funds as

follows: \$350,750 for 2012 projects; \$569,430 for 2013 projects; and \$451,750 for 2014 projects.

## **BACKGROUND**

Report PLHD11-006, dated October 17, 2011 outlined the Housing Division's Program Delivery and Fiscal Plan (PDFP), for funding related to the IAH initiative. This Plan, approved by Council, was then approved by MMAH. It identifies the proposed allocations of funding for the various programs under the initiative. Based on this approval, the Peterborough Renovates Program (PRP) will provide successful applicants up to \$1,371, 930 over the three year program.

The Ontario Residential Rehabilitation Assistance Program (RRAP) implemented by CMHC and administered in Peterborough by Wigwamen Non-Profit Residential Corp. (Wigwamen) ended on March 31, 2012. RRAP was designed to assist low to moderate income home owners to perform necessary repairs to their home. The PRP has been designed to partially replace RRAP, and will operate from 2012 until 2015.

The City of Peterborough will be implementing the PRP with the assistance of a local delivery agent who will manage the application process. The delivery agent, Wigwamen, was selected for this role due to their extensive and successful experience implementing RRAP. The Wigwamen office will begin issuing Guidelines and application packages to interested individuals on June 4<sup>th</sup>, 2012.

The PRP, designed within provincially identified parameters, will assist low to moderate income home owners whose home is in need of a significant repair(s) beyond their financial capacity to implement. The program will make possible a multitude of repair projects, as well as accessibility and/or security modifications to homes for individuals living with a disability and victims of domestic violence. To qualify, home owner applicants will need to live in the City or County of Peterborough, with their home valued at or below \$254,844 for 2012 applications. This house value, as well as the qualifying household annual income level, determined by household size (ie. max \$54,500) is expected to change with annual updates.

The PRP, in its initial year of implementation (2012) will remain focused and available to home owner applicants only. In subsequent years, the criteria for eligible applicants may be expanded to include multi-unit residential repairs and others. The Service Manager is able to implement these program modifications, depending on local need and the availability of funding within each year of the program.

This funding will be provided to successful applicants in two (2) forms: grants and forgivable loans. Grants will be awarded, up to a value of \$3,500, for accessibility related projects only. All other approved home repair projects will be funded by loans up to \$25,000 per applicant that will be forgiven at a rate of 10% per year over 10 years. Any funds that are repaid, if required, will be reserved for future reinvestment.

## **SUMMARY**

The City's Program Delivery Financial Plan (PDFP) under the Investment in Affordable Housing Ontario (IAH) includes the distribution of up to \$1,371,930 for necessary home repairs under the Peterborough Renovates Program (PRP). Application packages will be available at the Wigwamen office in Peterborough, commencing June 4<sup>th</sup> 2012.

Submitted by,

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Attachments: Appendix A - Peterborough Renovates ~ The Basics