



City of  
**Peterborough**

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**To:** Members of the General Committee

**From:** Sheldon Laidman, Commissioner of Community Services

**Meeting Date:** January 18, 2021

**Subject:** Report CSSS21-001  
Affordable Housing – The Mount Community Centre

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## **Purpose**

A report to recommend approval of specific municipal incentives and capital funding for two units of affordable rental housing for people experiencing homelessness through the provincial Social Services Relief Fund (SSRF).

## **Recommendations**

That Council approve the recommendations outlined in Report CSSS21-001, dated January 18, 2021, of the Commissioner of Community Services, as follows:

- a) That up to \$377,641 in capital funding be approved for two (2) additional affordable rental units at 1545 Monaghan Road (The Mount Community Centre), using SSRF program funding;
- b) That up to \$53,929 in value be provided under the Municipal Housing Facilities By-Law and the Affordable Housing Community Improvement Plan program for municipal fees, Development Charges and property tax incentives as described in Table 1 of this report;
- c) That any remaining unspent SSRF program funds be used towards the \$53,929 value in the Affordable Housing Community Improvement Plan program (Table 1) for various municipal fees; and

- d) That the Mayor and Clerk be authorized to execute agreements with the Mount Community Centre for the provision of funding and to ensure affordable rents and selection of eligible tenants from the By-Name Priority List, on terms satisfactory to the Commissioner of Community Services and in forms acceptable to the City Solicitor.

## Budget and Financial Implications

The value of the municipal incentives for affordable housing is largely derived from forgone revenue from fees, charges and property tax that would normally be charged by the City. The SSRF is 100% federal-provincial funding. Refunds of municipal incentives are paid from the Housing Partnership Reserve – there are sufficient funds to cover these costs. A breakdown of the incentives for this project are outlined in Table 1 below.

<b>Municipal Incentive for Affordable Housing</b>	<b>Amount</b>
Development Charges Act and Municipal By-Law 14-134	\$43,290
Central Area Community Improvement Plan - Parkland Levy Refund	\$1,785
Central Area Community Improvement Plan - Building Permit Fee Refund	\$8,854
Social Services Relief Fund -Provincial capital funding	\$377,641
<b>Totals</b>	<b>\$431,570</b>

An existing Municipal Housing Facilities Agreement exists with the Mount for 65 units – of which these 2 units are a portion. This agreement includes the tax and Development Charge incentives provided under the Municipal Housing Facilities By-Law and Building and Planning incentives provided under the Affordable Housing Community Improvement Plan. A summary of funding provided to date is included in Finance Committee report CSSS20-004 Affordable Housing, 1545 Monaghan Road Peterborough (The Mount Community Centre).

## **Background**

### **The Mount Community Centre**

The Mount Community Centre has continued to work to fulfil the Municipal Housing Facilities agreement with the City of Peterborough to create 65 units of affordable housing in the former convent of the Sisters of St. Joseph at 1545 Monaghan Road. Funding these units will allow the Mount to complete the final 5 committed affordable units. The SSRF would be used to specifically fund the creation of 2 affordable units for families experiencing homelessness, the other 3 units will function as affordable housing units with rents set at or below 90% of Average Market Rent (AMR).

### **Rent Levels**

Rents for units funded by federal-provincial affordable housing programs must be set at 80% of AMR. This means that a 2-bedroom unit in this project would be approximately \$900 per month. The Canada Mortgage and Housing Corporation (CMHC) publishes the AMR for Peterborough annually. The City reviews and publishes income thresholds and rents for affordable housing program units in an annual Rent Setting Memo. Actual rents charged will be determined in the year the units are occupied.

Tenants will be enrolled in the Canada-Ontario Housing Benefit program, which will subsidize their rent down to either 30% of income or their maximum shelter allowance, as applicable.

### **Tenant Selection**

Tenants in these 2 units will be selected with the guidance of City staff, ensuring families on the By-Name Priority List for people experiencing homelessness are offered opportunities to be housed. Tenants will be selected from the By-Name Priority List on the basis that appropriate supports and rent supplements are available to ensure they can be stably housed.

### **Social Services Relief Fund**

The SSRF was announced in April 2020 to provide immediate assistance to communities in response to the COVID-19 crisis. The City of Peterborough, as Service Manager for the City and County of Peterborough, received \$1,101,100 in Phase 1 funding, which was allocated to the emergency response to homelessness in the COVID-19 environment, by providing emergency shelter in the Peterborough Sport and Wellness Centre, Isolation Shelters in motels for people who are waiting for COVID-19 test results, food service, delivery, security, and transportation of individuals to and from the Isolation Shelter.

In August 2020 SSRF Phase 2 was announced, with an additional commitment of \$1,924,741. This phase is intended to provide a rapid response to create longer-term solutions for vulnerable people who are at risk of or experiencing homelessness. Phase

2 specifically provides funding under a capital stream, to support development of new rental housing.

For Phase 2 funding, Service Managers were required to provide a business case for their spending plan. In the business case, staff worked to balance the need for immediate shelter response against the possibility of new builds. The City included several possible projects, including the Mount and 137 Rubidge Street. Several shifts in planning for a longer-term site for the Overflow Shelter resulted in the use of 210 Wolfe Street for this purpose. Since the new shelter at Wolfe Street was the priority, until the final capital costs of converting the building and operating the Overflow Shelter with 24/7 services could be finalized, it was unclear whether, or how much funding would be available for the proposed capital projects.

### **Program Objectives and Requirements**

One of the key objectives for the capital component of the SSRF is to provide longer-term housing-based solutions to homelessness post-COVID-19 outbreak. Units must begin construction within 90 days of signing a Contribution Agreement and must be completed by December 31, 2021.

Funding under the capital component must be committed by January 31, 2021 and must be spent by December 31, 2021. Any funding remaining to be committed after January 31, 2021 may be reallocated to another Service Manager area. In discussions with the operator of this project, since all approvals are already in place for this project, they are confident they can meet this funding timeline.

### **Terms and Conditions of the City's Legal Agreement for The Mount Community Centre**

A legal agreement which contains an accountability framework will be structured as a charge for the value of capital funding, foregone municipal fees and charges, and will be registered on the title of the property.

The legal agreement will contain the following terms and conditions:

- A 20-year Affordability Period – period that rents must remain at or below 80% of AMR, calculated annually by CMHC;
- Process for Income Screening for new tenants – the method and criteria for selecting incoming tenants and the maximum income for those tenants;
- Adherence to Property Standards By-Law and Site Plan Agreement;
- Insurance – City approval of insurers and the insurance policies carried by the owner/landlord, including the limits of coverage and the provisions thereof;
- Initial and Annual Occupancy Reporting – the information required from the owner/landlord to ensure compliance with programs; and
- Consequences of Sale or Default – the steps to be followed should the property be sold or should default occur.

## Summary

Funding provided through the SSRF and the City's Affordable Housing incentives program will allow for 2 affordable units to be created at the Mount to provide longer term housing-based solutions to those experiencing homelessness due to the Covid-19 pandemic.

Submitted by,

Sheldon Laidman  
Commissioner of Community Services

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