

# HOUSING ACQUISITION GUIDE

FOR NONPROFITS IN ONTARIO



PUBLISHED MARCH 2025

# GRATITUDES

We want to express our gratitude to the **Catherine Donnelly Foundation**, who provided the funding in order to develop this guide.

We also want to acknowledge the many individuals and organizations that shared their questions, perspective, tools, and advice with us.

These include:

- Alex Bierk and Keith Riel, from Peterborough City Council
- City of Peterborough
- Elizabeth Fry Society Peterborough
- FourCAST
- John Howard Peterborough
- Kawartha Land Trust
- Nogojiwanong Friendship Centre
- Ottawa Community Land Trust
- Peterborough Action for Tiny Homes
- Peterborough Housing Corporation
- Places for People
- Research for Social Change Lab
- Sanctuary Toronto
- United Way Peterborough

Thank you to Ronnie Mpuka, Nalisha Sankreacha, and Myra Kuehne for the valuable volunteer resources provided towards this project.

# CONNECT

To connect regarding this project, please contact Tamara Kuehne at [tkuehne@onecityptbo.ca](mailto:tkuehne@onecityptbo.ca). You can also learn more about One City Peterborough by visiting [www.onecityptbo.ca](http://www.onecityptbo.ca).

# HOW TO GET THE MOST OUT OF THIS KIT

---

This guide is meant for coordinators, managers, directors, and board members of non-profits in Ontario, Canada who are interested in engaging in housing acquisition as a way to increase affordable and accessible housing for all who need it.

This kit includes the experiences of One City as well as other nonprofits who have engaged in purchasing housing. It also includes advice we have gathered from various groups, resources that are out there, questions to help guide your journey and checklists along the way.

This kit will not have all your answers. There is so much that is unique to each municipality and township in our province.

**This guide's goal: to provide a solid foundation so you can embark on your journey towards housing acquisition.**

I am energized by the tangible and feasible impact that non-profits can and do have when they engage in housing acquisition. More housing that is affordable, high quality, and accessible to those who need it. Solutions we can engage in locally. A move towards addressing housing needs at the root.

Tamara Kuehne  
Director of Support Services - One City Peterborough

# CONTENTS

---

5	OUR JOURNEY
6	WHY SHOULD NON-PROFITS ENGAGE IN HOUSING ACQUISITION
7	IS YOUR NON-PROFIT READY TO BUY HOUSING?
8	IDENTIFYING PROPERTY NEEDS
10	WHERE TO FIND STOCK
11	TO RENT OR TO BUY?
15	FUNDING: DEVELOPING YOUR COST ANALYSIS
16	FUNDING: PURCHASING OPTIONS
21	FUNDING RESOURCES
23	HOUSING SUPPORT CONSIDERATIONS
25	BUILDING YOUR TEAM
29	ZONING REGULATIONS
30	APPENDIX (TOOLS)

# OUR JOURNEY INTO HOUSING ACQUISITION

## SHARING OUR OWN CONTEXT

---



2013: One City Peterborough began as the Warming Room, a program based out of a church. We offered low-barrier winter shelter space for folks who were unhoused.

2017: Despite our efforts, we were not able to secure funding to stay open during the summer months. A supportive community member approached us about purchasing a home for us to rent to individuals who were staying at the Warming Room. Soon, we were moving 7 individuals into a house in downtown Peterborough.

2019: After continued growth, we merged our programs with another organization, and became One City Peterborough. Being our own charity now gave us more freedom to form a Board who was committed to the mission. The organization we merged with had purchased two homes many years prior.

2020: As of 2020, we made an internal commitment to continue purchasing 1 house per year, as long as it is financially possible. We continued developing our supports and our housing management practices.

2021: We began receiving requests from other local organizations to support them in managing housing. We offer agent of the landlord services to agencies and private landlords that want to do the support piece but do not want to engage in the landlord side of things.

2024: We partnered with a local nonprofit to build our first Tiny House in the backyard of one of the homes we own. This is our first self-contained unit. We are in the planning stages of the next one.

2025: We currently own 7 houses, 1 tiny house, partner with private landlords to offer units in another 3 homes, and work with 4 nonprofits to provide agent of the landlord supports. We offer a total of 55 units for individuals exiting or at risk of homelessness.

# WHY SHOULD NONPROFITS ENGAGE IN HOUSING ACQUISITION?

## IT REMOVES HOUSING FROM THE PRIVATE MARKET.

Housing has become an investment, more than a basic human right. By purchasing housing, we remove housing off the commodification market, creating more accessible and affordable housing options.

## NONPROFITS HAVE MORE FLEXIBILITY THAN GOVERNMENTS DO.

Non-profits can use their nimbleness, values-driven commitment, connection to local community, and ability to mobilize donors. Municipalities and provincial bodies are often risk-averse, and cannot be insured as easily. There are important possibilities for collaboration here.

## IT IS A QUICK WAY TO GET PEOPLE INTO HOUSING.

While building new stock is critical, purchasing already built houses has proven an effective and timely way to end people's homelessness. The process can take as little as a couple of months.

## IT REINVESTS HOUSING DOLLARS BACK INTO THE PUBLIC SECTOR.

When residents pay rent, which can include funding from Ontario Works, ODSP, or even subsidy pots, this comes back to the non-profit organization, which we then use to upkeep housing, pay the mortgage, maintain lower rent costs, and subsidize supports. In short, the money goes further.

## WE CAN MODEL THE POSSIBILITIES.

By doing the thing – buying housing and supporting people to move in – we can demonstrate solutions in real time. Other nonprofits, or municipalities may be more keen to join in once they see it working.

“Buying housing has allowed us to not only build equity year over year, but it has also allowed us control over the units that we manage. We are not beholden to private landlords, and, by extension, neither are the tenants. We control the price of the rent and can keep it affordable for the tenants that we house. We can manage repairs and improvements in the home alongside and in partnership with the tenants. We can set rules for the home with the tenants based on community-driven discussions.

Michael VanDerHerberg  
Director of Property Development – One City Peterborough



# ORGANIZATIONAL COMMITMENT

IS YOUR NGO READY TO BUY HOUSING?

---

1

## IS THE BOARD AND LEADERSHIP TEAM ON BOARD?

Housing acquisition will require intentionality, work, and bravery. Make sure you have a team (even a small one!) that has the authority to make decisions. This should encompass board members and staff at the management levels. Don't do it alone.

---

2

## ARE YOU UP FOR SOME RISK TAKING?

Acquiring housing can feel very different than other nonprofit activities, like support services. It requires learning about things like by-laws and building codes, managing neighbourhood opinions, mortgages, financial sustainability, and managing subsidies.

---

3

## DO YOU HAVE A CLEAR OBJECTIVE?

Does purchasing housing fit within your organizational by-laws? If not, is your Board willing to make changes? And, do your by-laws and mission statement specify **who** you will house?

---

4

## WHO HAS THE KNOWLEDGE TO HELP YOU ALONG?

Do you have staff or Board members or an advisory committee with the necessary knowledge, or who are willing to learn? If not, can you surround yourself with community members with the right knowledge to help along the way?

# IDENTIFYING PROPERTY NEEDS

FIGURING OUT WHAT HOUSING TO BUY

## START BY ASKING: WHO DO WE WANT TO HOUSE?

Is your organization committed to buying housing for anyone that needs it? Or is your goal to house single parents? Folks who are chronically unhoused? Families? This will help you answer many questions about the housing you might want to purchase.

## WHAT WE HAVE LEARNED

**Congregate housing is a more accessible place to start.**

Congregate housing tends to be cheaper per person housed. There are often more houses available than multiplexes, and it allows organizations to try out the process on a smaller scale. Note, however, that it can require additional support as residents navigate housemate dynamics.

**4 bedroom houses are our sweet spot.**

4-bedroom homes strike a balance between rental revenue and the feel in the home. This size house is small enough that residents can build homey common spaces, and look after a lot of the cleaning themselves. Unless we have 24/7 housing support staff on property, we stick to 4 bedroom homes.

**Think about backyard space.**

Depending on where you are looking for housing, backyard space may or may not be an option. We have begun adding tiny homes to our yards, and will prioritize properties with enough green space for our future acquisitions.



A Tiny House in progress in the backyard of one of the 4-bedroom houses owned by One City Peterborough (2024).



# IDENTIFYING PROPERTY NEEDS

---

**Consider proximity to grocery stores, social services, and public transportation.**

While different people want to live closer or farther from downtown cores, all of those we work with want easy access to affordable food.

**Think about the neighbours.**

Are your neighbours small businesses? Other residential homes? Commercial areas? This may affect how the new housing program is received.

**Know your by-laws.**

What does your municipality consider a single family home versus a boarding house? What is required depending on the number of rooms? This can include things like more comprehensive smoke alarms, different fire door ratings, and insurance that is more expensive.

**Know your municipality's willingness to allow for additional rental units.**

If building an additional unit in the backyard interests you, make sure to check your area's website for details on what is allowed.

# WHERE TO FIND HOUSING

---

## **EXISTING PUBLIC HOUSING**

Many times, your municipality's social housing entity may sell houses in order to fund new builds. You may be able to purchase these for less than market value, and skip the bidding. Additionally, this approach helps in preserving existing public housing.

## **LOCAL HOMEOWNERS WHO WANT TO HELP**

As community members who are fans of your organization become aware that you are interested in housing acquisition, there may be individuals looking to sell their homes to you. Again, this may come at a price lower than the market value, and without the bidding wars.

## **MERGING WITH ANOTHER ORGANIZATION**

There may be organizations in your community who own housing, but no longer have the financial or staff resources to continue sustaining the organization. Merging two organizations can be an effective way of aggregating resources and preventing social housing stock loss.

## **PRIVATE MARKET**

If the above two are not working for the house purchase you are looking for, there is always the private market. Because this strategy does not give you the advantage of leveraging your reputation or allies, it matters that your real estate agent is on your side to help navigate the market.

## **BUILDING/RETROFITTING**

If you already have access to a building that can be retrofitted for housing, or an empty plot of land, you may want to consider this as an option. Note that often, these projects are significantly more costly than purchasing existing stock. A thorough cost-benefit assessment should be in place.

# A NOTE ON RENTING INSTEAD OF BUYING

---

You might be considering renting a house that you can sublease to others instead of buying a house yourself. In fact, that is how One City first started offering housing – the two houses we bought off supportive local homeowners were first purchased by those allies specifically with the purpose of us managing the home and supporting residents.

## OUR EXPERIENCE

What worked for us was that at the time we were a very small nonprofit, and did not have the expertise to buy a house, nor did we have Board support to take on the risk. This partnership allowed us to get into housing, learn how to do it well, and model what it could look like if we expanded.

## OUR ADVICE

Ideally, you want a **homeowner that really is on board with your mission**. If they are in it primarily for profit, it's going to make for a challenging road. Things come up – vacancies, repairs, neighbour complaints – the owner needs to be a real partner.

**Get hired to manage the landlord side of things.** We charged \$250 to the owner and we acted as agent of the landlord, meaning we looked after rent getting paid, liaising with contractors, and choosing who moved in. This allowed us to have more control over the program, and it made it easier for the owners to keep letting us use the space.

## STRENGTHS AND LIMITATIONS

- **No downpayment needed.** You get to start housing people right away.
- The possibility of the homeowner **selling at any point** impacts the stability of residents.
- If you are guaranteeing the owner a certain monthly rent, you will be responsible for covering **vacancy loss**. If residents are paying directly to landlord, you will be responsible to prevent vacancy loss.
- Nurturing the **relationship with the homeowner** is an added job.

# EXAMPLES OF DIFFERENT MODELS

## FROM PETERBOROUGH ONTARIO

---

### **BUY STOCK, PARTNER WITH OWNERS, OFFER PROPERTY MANAGEMENT SERVICES**

One City employs different strategies in order to increase stock. We started by partnering with homeowners in order to manage and rent those rooms out. We continue to do this with various homeowners and we have also purchased housing to house individuals in. We prioritize partnerships with people and organizations who have similar goals and missions to us. We do not guarantee a set amount of money each month to cover vacancy loss, so we are upfront with landlords about that, and we work hard to fill vacancies when they come up.

### **PARTNER WITH PRIVATE OWNER, THEN TRANSITION**

Agency B began its housing journey by partnering with a midrise apartment owner. The building owner agreed to lease the units to Agency B for one year, where the resident can demonstrate they are able to hold a lease on their own. At the one-year mark, the landlord chooses whether to sign the lease over to the tenant, or whether to end the tenancy. Agency B hires One City Peterborough to provide management services, such as facilitating repairs, getting leases signed, and offering after hours on call.

### **PARTNER WITH NON-PROFIT WITH HOUSING, SUPPORT RESIDENTS**

Agency C has decided they will focus on providing housing support, but do not want to own housing at this time. Agency C partnered with One City, who owns housing, to provide the physical units. Agency C provides all housing supports to those residents, and guarantees a set monthly income to the owner (us), as well as assisting with upgrades to the space where they can.

# CHECK IN

STARTING TO CHART THE PATH

---

## DO YOU HAVE ORGANIZATIONAL COMMITMENT?

IS YOUR BOARD  
AND  
MANAGEMENT  
SUPPORTIVE?

DO YOUR BY-  
LAWS ALIGN  
WITH THIS  
VENTURE?

## WHO WILL YOU AIM TO HOUSE?

ANYONE THAT  
NEEDS  
HOUSING

A SPECIFIC  
POPULATION

PEOPLE WHO  
CAN LIVE  
INDEPENDENTLY

PEOPLE WHO  
REQUIRE  
SPECIFIC  
SUPPORTS

## WHERE WILL YOUR STOCK COME FROM?

BUY  
HOUSING

PARTNER WITH  
PRIVATE  
LANDLORDS

PARTNER WITH  
NON-PROFITS  
WHO OWN  
HOUSING

BUILD  
HOUSING

## WHO WILL MANAGE LANDLORD DUTIES?

DO YOUR OWN  
MANAGEMENT

HIRE A  
NONPROFIT TO  
MANAGE

HIRE AN  
AGENCY TO  
MANAGE

REQUEST THE  
OWNER TO  
MANAGE

## WHO WILL OFFER SUPPORT TO RESIDENTS?

PROVIDE SUPPORT  
THROUGH YOUR  
OWN TEAM

PARTNER WITH  
ANOTHER AGENCY  
TO OFFER  
SUPPORTS TO  
RESIDENTS

OFFER NO  
SUPPORTS TO  
RESIDENTS BEYOND  
LANDLORD DUTIES

You may start by testing out your housing program through collaborations with homeowners, and not purchasing on your own quite yet. That is a good place to begin!

**The tools in the remainder of this kit are focused on helping you gather the necessary data to make it possible for your organization to engage in purchasing stock.** Remember, this option means that housing can be removed from the private market and turned into affordable housing fairly quickly. We believe this can have a significant impact on the existing housing crisis.



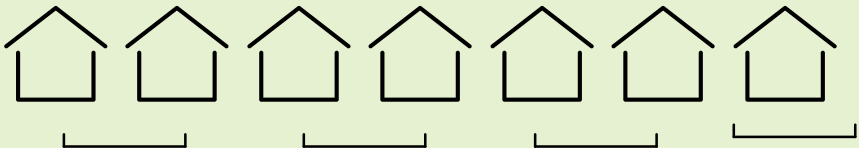
Renting from a private owner leaves you up in the air as to repairs and security when the house is sold. With the house being put on the market, we weren't sure who was going to buy it or if we would be put out on the street. Very unsettling.

However, One City was able to purchase the house. They were able to do an excellent job in making repairs to the house, as well as the personal support of the us living at the house.

Jeff, Resident



### WHERE IS ONE CITY-OWNED HOUSING FROM?



2 purchased from Social Housing Entity

2 purchased from supportive local homeowners

2 acquired through merging with another non-profit

1 purchased on the market

# FINANCIAL CONSIDERATIONS

LET'S FIGURE OUT THE MONEY

---

## START BY DEVELOPING A COST ANALYSIS

In order to figure out how much money you need to be able to purchase a particular property, you need to gather some data:

### WHAT DOES THE HOUSE COST?

If you can find a seller willing to sell directly to you, this means you can work with a set cost as opposed to bidding.

### WHAT WILL YOU CHARGE IN RENT?

Do you have any obligations to keep your costs Gearing to Income? Or affordable (80% of market rent)? If you do not have formal obligations, are there commitments you want to make as an organization to charge a certain amount? This will help you figure out how much money will come in each month to offset costs.

### IS THE OBJECTIVE TO KEEP THIS HOUSING AFFORDABLE IN PERPETUITY?

If your organization is committing to keeping the stock affordable, or deeply affordable, make sure you consider the amount of money required to make this feasible.

### ANY REPAIRS REQUIRED IMMEDIATELY AFTER PURCHASE?

Get quotes, cost them out, and make sure you are including this in your calculations.

### DO YOU HAVE FUNDING THAT COVERS VACANCY LOSS?

If you do, you can assume you get rental revenue every month. If you don't, it's important to factor that into your calculations. For instance, you might assume that you will only earn rental revenue from each room for 10 months out of the year.

# FUNDING

In the next section, let's explore four different methods of funding the house purchase.

---

- 1 DONATIONS FOR 100% OF THE COST OF THE HOUSE
- 2 REGULAR MORTGAGE
- 3 VENDOR TAKE-BACK
- 4 SOCIAL FINANCING

“

When we wanted to make a difference with our donation we looked for an organization that aligned with our values and where we could see the direct impact. We were able to meet with the leadership several times and see how the funds would be used for a concrete plan to help the unhoused community. This gave us confidence in the nonprofit that made us feel more involved and part of the solution instead of simply giving money and not seeing where it went.

Terry and Ben, donors

”



# FUNDING

---

## 1 ACQUIRE DONATIONS FOR 100% OF THE COST OF THE HOUSE

This is our preferred method – it’s also an ambitious goal.

### STRENGTHS:

- no mortgage means we can keep rent costs low, and use rental revenue to cover maintenance, build a capital repairs reserve, and subsidize some of the staffing supports for residents.
- We have found that donors are most excited for this type of donation request – their money is going towards a concrete and visible benefit.
- It is easiest to get community energy before the house is purchased. You are most likely to fundraise at this point in the process.

### LIMITATIONS:

- It can take longer to find the funding, and you may miss out on opportunities if the seller has a time limit.
- It can limit what you can buy – the same amount of money can afford you a larger property if your organization is willing to also rely on a mortgage.

### TIPS:

- It is easiest to raise 100% of the donations when you have an agreeable seller and an agreed-upon price with a somewhat flexible closing date. Donors like knowing what they are giving towards; the actual house and the actual cost.
- Conversely, it is more difficult to do this when you are purchasing from the market. It is difficult to fundraise for an imagined house.

# FUNDING

---

## 2 REGULAR MORTGAGE

This relies on a downpayment, plus a mortgage through a bank.

### STRENGTHS:

- Developing a relationship with a bank makes each subsequent mortgage easier.
- Purchasing a home is still possible if you are unable to fundraise 100% of the cost of a home.

### LIMITATIONS:

- The rental revenue needs to be able to cover the mortgage, plus other fees. It is harder to keep rents affordable.
- The change in interest rates affects how much income is required to keep up, if you are on a variable rate.
- Because you only need a percentage downpayment to get a mortgage, it can provide a false sense of confidence that you can stay on top of all the costs. It is strongly recommended to put down a larger downpayment than the minimum required.

### TIPS:

- It can take longer to find the funding, and you may miss out on opportunities if the seller has a time limit.
- While we have purchased homes with a 30% down payment, our new goal is to achieve at least a 50% down payment for all future homes purchased with a mortgage.

# FUNDING

---

## 3 VENDOR TAKE-BACK MORTGAGE

A vendor take back mortgage, also known as VTB mortgage, is a type of financing arrangement in Canada that involves the seller of a property lending money to the buyer to help them purchase the property. Essentially, the seller holds the mortgage for the buyer instead of a bank. We have used this mechanism when traditional financing through a bank mortgage was not an option.

### STRENGTHS:

- Provides flexibility in financing options when traditional options are not forthcoming or financially viable.
- You can set the terms of engagement with the lender based on your needs, which is rarely an option with a bank.

### LIMITATIONS:

- The rental revenue needs to be able to cover the mortgage, plus other fees. It is harder to keep rents affordable.
- As with a regular mortgage, because you only need a percentage down payment to get a mortgage, it can provide a false sense of confidence that you can stay on top of all the costs. It is strongly recommended to put down a larger down payment than the minimum required by the VTB lender.

### TIPS:

- Be sure that you know the costs around transitioning a VTB mortgage to a traditional mortgage at the end of the term. We have been surprised by the amount of this cost in the past.
- Ensure you are not engaging in an unreasonable amount of risk, just to be able to buy a property.

# FUNDING

---

## 4 SOCIAL FINANCING

Social financing is an approach by which supporters will lend the money required to purchase the house. Similar in many ways to a traditional bond, they are an interest-bearing loan from an investor, which has a set rate of return and a fixed term. This is another option to consider when traditional financing is not possible or if the interest rates offered by a bank are not favourable.

### STRENGTHS:

- You can define the terms of the bond (price, interest rate, duration. etc.) that work for the project, their finances, and the community of investors.

### LIMITATIONS:

- Social finance bonds are not easy to set up and require sophisticated accounting systems to monitor and process.
- These are loans and need to be paid back, which are not as good as donations.
- This mechanism can be combined with traditional financing options, but it is complicated to do so.
- The admin capacity required to manage these loans is significant.

### TIPS:

- Explore <https://tapestrycapital.ca/community-bonds/> to learn more about community bonds

# FUNDING RESOURCES

---

Beyond loans and private donations, these are sources you may consider when figuring out how to afford your purchase.

## 1 COMMUNITY GRANTS

If you have existing relationships with local foundations and funding organizations, this may be an easier place to start. Often, these require shorter applications, and you have a preexisting relationship with the staff that work in those places.

## 2 MUNICIPAL FUNDING

Know City staff and know your councillors. It matters to stay up to date on who may be allies in your objective to acquire housing, and to nurture those relationships. Municipalities may accept motions put forward to allot part of their budget towards a purchase. They may also have housing funds already allotted to be used for local projects.

**There are also grants that can leverage your relationship with your municipality:**

**The Multi-Unit Residential Acquisition Program (MURA)** provides City funding and incentives to support the acquisition of private market rental housing by non-profit housing providers, including Indigenous housing providers, co-operatives and community land trusts. The Program enables the purchase of at-risk private market rental housing to secure the homes as permanently affordable non-profit housing.

**Green Municipal Fund – The Federation of Canadian Municipalities’ (FCM) Sustainable Affordable Housing (SAH) initiative**, supports municipal, non-profit and cooperative housing providers to improve the energy efficiency and affordability of existing and new affordable housing units. SAH is delivered through FCM’s Green Municipal Fund (GMF) and funded by the Government of Canada.

# FUNDING RESOURCES

---

**Local Projects Grant** as part of the National Housing Strategy – This initiative provides support to local community housing organizations for projects that implement innovative approaches, tools, or methods. These efforts aim to improve existing work and strengthen the organizational capacity of recipients. The projects should present practical solutions to identified needs and align with the organization’s mission.

## 3 PROVINCIAL AND FEDERAL OPPORTUNITIES

**Ontario Trillium Funding** offers a variety of funding for direct service programs in Ontario.

**CMHC – National Housing Strategy Research and Planning Fund** advances evidence-based research used to understand and address housing challenges in Canada. Projects may focus on vulnerable groups in the housing system.

## 4 INDIGENOUS SPECIFIC FUNDING

**The National Indigenous Collaborative Housing Inc.** (NICHl), established in November 2022, aims to provide "For Indigenous, by Indigenous" (FIBl) housing solutions for urban, rural, and northern Indigenous Peoples. Prioritizing housing as a human right, NICHl seeks to create a fully Indigenous-led national housing strategy. They advocate for holistic community housing and fund Indigenous-led or strongly supported non-profit housing providers addressing urgent needs. Eligible organizations must offer supportive housing, transitional services, or operational support.

The CMHC **On-Reserve Non-Profit Housing Program** offers funding for affordable rental housing projects in First Nation communities. It provides financial assistance for constructing, purchasing, and rehabilitating non-profit housing, along with managing these projects.

# CONSIDERING HOUSING SUPPORTS

## AND ITS EFFECTS ON HOUSING ACQUISITION

---

This guide will not go in depth into what supportive housing provision looks like. We will cover, however, how different models affect our housing acquisition strategy.

Depending on the individuals you aim to house, you may need to consider the costs of providing ongoing support within that housing. For example, housing individuals who have been chronically homeless, or who have mental or physical health needs, requires more staffing than for individuals who may have less complexities, existing social supports in place, access to more resources, etc.

### Questions to Consider:

- What kind of support services are already available through our organization?
- Are we committed to housing a certain population?
- If so, what supports are required to do this well? Have we done our research, learned from our own experiences, and consulted with agencies in our community doing similar work?
- What do our by-laws say about who we should be housing?
- Are there other organizations we can partner with to make this happen?
- Considering our expertise, our budget and our capacity, are there certain types of housing we cannot provide at this time (for example, 24/7 supported living, sober housing, housing for people with dementia, etc.)

“

By having a clearly defined tenant selection process it allows us to communicate with people the expectations and realities of what our location can and can not offer. We walk through many details with the tenants including accessibility, rent amounts that they can expect, and what we can offer as a landlord as far as social activities go. By making those expectations clear at the outset, when we hand out applications, we are more assured that we will have a successful tenancy.

Su Musclow, The Mount

”

# CONSIDERING HOUSING SUPPORTS

---

Here are three examples of how this has looked at One City and at other agencies.

## **1 THE ORGANIZATION OWNS THE HOUSE AND SUPPORT RESIDENTS.**

We were committed to housing individuals sleeping rough, who were not being picked up by other housing programs due to significant mental health. We purchased the house in 2020, and received a grant for 1.5 staffing positions (one day time case manager and one night time support worker). We did not have sufficient funding for 24/7 staffing, so there were certain individuals with significant dual diagnoses we could not house in the building. Financially, this meant we had to fundraise the downpayment cost, as well as apply for grants ongoing to cover support staff costs. The rents go into covering maintenance and repairs.

## **2 THE ORGANIZATION OWNS THE HOUSE AND ANOTHER ORGANIZATION PROVIDES THE SUPPORTS TO RESIDENTS.**

In 2022, we had the money to purchase two houses, but our supportive staffing team did not have the capacity to grow, nor was there staffing money easily accessible to us at that time to increase the team. Another agency in town had money to support individuals moving out of homelessness, as well as rent subsidies for those individuals. We entered into a partnership with them, where we are the landlord and manage maintenance, and they provide all housing supports. Financially, this means we had to fundraise the upfront costs for the downpayments, and put aside enough money from rent to cover ongoing maintenance and repairs.

## **3 THE ORGANIZATION OWNS THE BUILDING, THERE ARE NO SUPPORTS.**

Some agencies, such as Land Trusts, purchase housing and do not offer supports within those units. Financially, this means you are fundraising enough for the purchase and the ongoing maintenance and repairs, but not for supports to residents in those spaces.



# BUILDING YOUR PURCHASING TEAM

## MAKING SURE YOU HAVE THE RIGHT PEOPLE READY TO GO

---

Going from deciding to buy a house to having keys in your hand will require several skills along the way. You want to make sure you have built a team of people that can help you make good decisions. These individuals may be a collection of existing staff, volunteers from the greater community, and people you contract on for specific duties.

**HOUSING INSPECTOR**

**CONTRACTORS**

**LAWYER**

**DESIGNER/ARCHITECT**

**REAL ESTATE AGENT**

**INSURANCE BROKER**

**MORTGAGE BROKER**

**TRADITIONAL LENDER**

**LABOURERS/CLEANERS**

**BOOKKEEPER /  
ACCOUNTANT**

### **Tip: Put together a Property Advisory Committee**

We have recently formed a Property Advisory Committee to provide advice to our Director of Property Development. The group consists of a lawyer, retired engineer, community business owner, information technologist, and a financing specialist from a commercial landlord in town. This group is essential for providing advice on acquisitions.

# BUILDING YOUR TEAM

## BEYOND THE PURCHASE

---

Even if you are not providing ongoing support to residents once they are housed, you do need to think about who will manage the property itself. At the beginning, this may be a single person. As you grow, think about how you will grow a team of staff, volunteers, and independent contractors.

### DUTIES THAT NEED TO BE COVERED:

- choosing residents
- signing occupancy agreements and/or leases
- leading eviction processes
- collecting rent
- planning arrears payment plans with residents
- providing notices
- conducting maintenance check ins
- ensuring compliance with fire and building codes
- facilitating ongoing repairs
- doing lock changes
- staying on top of pest control
- furnishing bedrooms
- liaising with funders such as Ontario Works, ODSP, or subsidy providers

“

“When we can effectively anticipate a person's needs, we foster trust and do better work. Every time we provide housing to someone, we discover valuable processes that can aid in preventing eviction. This includes strategies like coordinating who will collect the rent and when, as well as how we can facilitate a smooth move-in process to minimize disruption for current housemates. Our team frequently checks in to identify any gaps and continually improve our methods.”

Erin Burke  
Housing Support Coordinator – One City Peterborough

”

# BUILDING YOUR TEAM

---

## WHAT WE HAVE LEARNED ALONG THE WAY

### about staff roles

Separating agent of the landlord duties from housing support staff can be beneficial. It means that even when a resident gets a warning of eviction, they may feel comfortable working with their support staff, because these are two different staff members.

Separating staff roles in this way is not necessary. In fact, we have come to enjoy having one team lead both the supports and the warning/eviction processes, to ensure that all interactions are done in a trauma-informed, person-centred way. This does require intentional training for the support team, so that they know all their roles and how they affect each other.

### about maintenance

When we started, we had one handy staff member who would help with small repairs like lock changes and toilet augering. As we have continued to purchase housing, we have hired a custodial team. It has been key to hire folks with the practical skills as well as the people skills.

We have benefitted greatly from recruiting volunteers to help with maintenance and repairs. Especially right after we buy a house and no residents have moved in yet, we have had volunteers offer significant help to get the house ready with very little costs beyond products.

### How we stay on top of it:

- This one has been challenging, especially when we share maintenance staff with other programs within the organization. Clear hour tracking and ongoing communication between program coordinators helps us correct and adapt as we go.

# BUILDING YOUR TEAM

---

## WHAT WE HAVE LEARNED ALONG THE WAY

### about financial tracking:

This is one of those areas we didn't focus on until later, and now realize just how important it is! Make sure whoever is collecting and tracking rent is talking to the finance team at your organization, and develop systems together to make sure everything is talking to each other.

### How we stay on top of it:

- Now that we manage about 50 rooms in several houses in the City, we applied for a grant to hire a Housing Admin worker for two years. It has been excellent to have a staff that liaises between the finance and the support side of things, and that is developing processes that can exist beyond their time with us.
- Rent collection is done by our Housing Support Coordinator and our Housing Admin worker only – less hands means better tracking.
- Our Finance coordinator and Housing Admin worker meet weekly to catch any issues.
- All money exchanges are documented in our case management software.

### about pace:

Like we mentioned earlier, we have had a relative easy time securing funding to purchase housing, it has been key that all teams are on board to expand – support staff, maintenance, and finances. This might mean slower, but in the end higher quality programs.

### How we stay on top of it:

- We have an internal practice called Advice Protocol ([Link in appendix](#)) to make sure all people impacted by the decision are involved in the process.

# ZONING REGULATIONS

Take some time to understand your area's by-laws. They can have an impact on what house you choose to purchase. By-laws can set regulations on varying elements, such as:

- **The number of rooms** a house can have before turning into a rooming house.
  - Depending on whether your house is considered a single-family home, or a rooming house, there will likely be different insurance costs.
  - Depending on the number of rooms, there will likely also be different fire code regulations that dictate the type of smoke alarms that need to be in the house, the quality of doors, and the kind of insulation you must use.
- **Additional Rental Units** (ARUs, or tiny houses) are also dictated by your municipality's by-laws, as well as the property and parking requirements needed in order to add ARUs.

This is where we rely on our Property Advisory Committee to help inform our decisions. We strongly encourage you to build relationships with municipal staff and/or experts in your particular area.

**In practice:** One City has partnered with Peterborough Action for Tiny Homes(PATH) to extend the stock we have available by building additional rental units in the backyards and basements of homes we already own. Their knowledge and expertise of Additional Rental Unit-specific by-laws has made this project much more time effective and cost effective than if we did not have this partnership.

“ One City is succeeding in practical ways to get people safely housed and to keep them housed through a person centered housing support program. PATH is honoured to be a part of this and to lend financial and human capital to their Additional Rental Unit projects.

Keith Dalton  
Project Manager, PATH

”

# APPENDIX

## TOOLS

### Advice Protocol (One City Peterborough)

This document outlines the instructions for how to work through the Advice Protocol when you are making a decision that will impact other people and/or programs. There is a template on the last page that is a helpful place to keep notes.

### Revenue and Assets Calculator (One City Peterborough)

This is a simple Google Sheets that can serve as a starting point for your own calculator. This is meant to help you assess whether the revenue you are making each year is enough to cover costs. Depending on the numbers, it can inform whether you need to decrease monthly mortgage payments by securing a higher downpayment, what you can set rents at, etc. There are also templates on sites like Etsy that may work for you.

### Request to an individual Donor – Example (One City Peterborough)

This letter can serve as inspiration for how to make a request for donations towards purchasing housing.