



MISSING MIDDLE AFFORDABLE HOUSING GRANT

Planning and Housing Policy Division
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www.kitchener.ca/CIP

PURPOSE

The Missing Middle Affordable Housing Grant supports developers and non-profits to build new affordable housing in mid-rise formats, as defined in the Missing Middle and Affordable Housing Community Improvement Plan (by-law 2025-155). This program offers grants to cover pre-construction costs like planning, design, approvals and development charges up to \$25,000 per affordable housing unit for a maximum of \$500,000 per project. This grant is available for affordable housing units proposed in a multiple dwelling or mixed-use building with a minimum of 5 units and up to 8 storeys in height.

For **Affordable Units** in the project, the following shall apply:

- Proposed rents must meet the definition of affordable housing as defined in the Missing Middle and Affordable Housing Community Improvement Plan (by-law 2025-155). Rental rates must be at or below those listed in the [Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin - Dataset - Ontario Data Catalogue](#) for Kitchener.
- The applicant must commit to maintaining the affordable units for a period of 25 years.

ELIGIBILITY CRITERIA

- a) The subject property must be located within the municipal boundaries of the City of Kitchener.
- b) Projects must include a minimum of 5 dwelling units in either a multiple dwelling or a mixed-use building and have a maximum height of eight storeys, as defined by the City's zoning bylaw.
- c) Incentives apply to the creation of new affordable dwelling units with building permits issued on or after January 5, 2026.
- d) All proposed dwelling units must meet the definition of a dwelling unit in the zoning bylaw and meet applicable zoning regulations and requirements of the Ontario Building Code. Funded dwelling units may not be primarily used for short-term rental purposes.
- e) The applicant must be the owner of the property or those that have legal authority from the property owner to construct the proposed dwelling units on the subject lands.
- f) The applicant and/or property owner must not have any outstanding property tax arrears, utility payment arrears, or have other outstanding obligations to the City related to the subject property.
- g) Projects will be subject to review (e.g., financials, project work plan) to confirm project viability.

SUBMISSION REQUIREMENTS (additional information can be provided in a cover letter)

For all applicants:

- Completed application form
- If a consultant or agent is applying on behalf of a developer, provide a letter to demonstrate due authorization that you are making the application on behalf of a person or entity intending to apply for grant funding.
- Project budget (including source of equity) and how funds will be used
- Conceptual site layouts, if available
- Project schedule (outlining plan to achieve building permit issuance prior to October 31, 2026)

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- Financial statements – 2 years audited financial statements preferred; review-engagement accepted; accountant prepared tax filings are acceptable or other requests at the discretion of the City.
- Details, if any, from previous projects (resume, financial statements, examples of adherence to project budgets)
- Proof of ownership or legal right to develop on lands:
 - Offer to purchase, option to purchase and/or property assessment notice
 - Copy of ownership details and all registered documents and encumbrances or agreements on title, if applicable (please include a recent parcel register)
 - Copy of purchase and sale agreement, if applicable
 - Copy of lease or lease agreement, if applicable
- Complete application package should be submitted by email only to HousingIncentives@kitchener.ca (maximum 10 MB). You may request a ShareFile link for submissions greater than 10MB.

For Non-Profit Developers:

- Financial statements – for **non-profit developers** (audited financial statements for the last 2 consecutive years or since the beginning of your operation (whichever is less))
- Proof of incorporation (any document demonstrating the recipient is duly incorporated, organized, established and validly existing under the laws of its jurisdiction of incorporation, operation and organization, as the case may be. For example, **articles of incorporation**)
- Certified resolution of the Board of Directors authorizing this project
- If proposed partnership, copy of signed agreement for Non-Profit Housing Developer to manage affordable dwelling units within the development

APPLICATION DETAILS

1. Registered Owner of Subject Property

Name(s): _____ Company (if applicable): _____
 Phone: _____ Email: _____
 Street Address: _____
 City/Province: _____ Postal Code: _____

2. Applicant (if not the Owner, such as Developer)

Contact Name: _____ Company (if applicable): _____
 Phone: _____ Email: _____
 Street Address: _____
 City/Province: _____ Postal Code: _____

3. Project Partner (if applicable)

Contact Name: _____ Company (if applicable): _____
 Phone: _____ Email: _____
 Street Address: _____
 City/Province: _____ Postal Code: _____

4. Authorized Agent (such as consultant applying on behalf of a Developer)

Contact Name: _____ Company (if applicable): _____
Phone: _____ Email: _____
Street Address: _____
City/Province: _____ Postal Code: _____

5. Property Information

a) Municipal address(es) of subject property:

b) Legal description of subject property:
(include Lot & Registered Plan Number and Parts on Reference Plan, if applicable)

c) Does the existing property have any mortgage or encumbrances?

No If yes, please describe: _____

6. Project Details

a) Description of Proposal (minimum of 5 dwelling units in either a multiple dwelling or a mixed-use building with a maximum height of eight storeys):

b) Number of new Affordable Dwelling Units being created:

c) Are there any existing rental units on site that will be impacted by this development and if so, what is your plan for accommodating existing tenants?

d) Additional Funding - Indicate whether you have applied (or intend to apply) for additional funding through other sources (for example, CMHC Seed Funding, mortgage funding):
 Yes No

If yes, please provide details below:

e) What is the current stage of your project? (conceptual development, Site Plan approval in progress, etc.)

Will your project achieve building permit issuance for new units by October 31, 2026? YES NO

If no, please explain: _____

f) Please explain your experience developing affordable housing (or your development partner's experience). For example, experience developing similar projects of similar scale):

Project Details (cont'd)

g)	New affordable rental dwelling units:
Total Gross Floor Area	
Total Number of Units	
Number of units and monthly rental cost	Studio # _____ Rent \$ _____ 1 bedroom # _____ Rent \$ _____ 2 bedroom # _____ Rent \$ _____ 3 bedroom # _____ Rent \$ _____ Other # _____ Rent \$ _____

7. Priority Groups

Priority will be given to special programs designed to relieve hardship or economic disadvantage by providing Affordable Units to one or more of the following key priority groups identified in the City's housing needs assessment. Please check any/all that apply:

Women and women led households	<input type="checkbox"/>
LGBTQ2S+	<input type="checkbox"/>
Seniors 65+	<input type="checkbox"/>
Young adults aged 18-29	<input type="checkbox"/>
Indigenous Peoples	<input type="checkbox"/>
Visible minorities/racialized people	<input type="checkbox"/>
Recent immigrants, especially refugees	<input type="checkbox"/>
People with physical health or mobility challenges or developmental disabilities	<input type="checkbox"/>
People with mental health and addiction issues	<input type="checkbox"/>
Veterans	<input type="checkbox"/>

For-Profit Developers, provide more information on how you plan to achieve criteria (e.g., partnership):

Non-Profit Developers will provide additional information as noted in the submission requirements that verifies the organization's role in providing special programs for one or more of the priority groups.

Notes:

1. The program is proposed to be applied across the city while prioritizing funding commitments.
2. For equitable distribution of funds, the number of qualifying units or properties per applicant may be capped.
3. The Missing Middle Affordable Housing program may be amended or discontinued at any time, at the City's discretion.
4. If approved, a legal agreement will be prepared by the City Solicitor and executed by all parties prior to the release of funding.

ACKNOWLEDGEMENT

I acknowledge that confirmation of eligibility for this request does not guarantee incentives under the Missing Middle Affordable Housing Grant program. I understand that the information contained in this application is true and correct and will immediately advise the City of any changes that affect this application.

Signature of Applicant

(must have authority to bind the corporation)