



Staff Report

Planning and Development Services – Planning Division

Report To: Council
Meeting Date: January 11, 2021
Report Number: PDS.21.011
Subject: Community Improvement Plan Project – Extended Consultation Results & Recommendations
Prepared by: Nathan Westendorp, Director of Planning & Development Services

A. Recommendations

THAT Council receive Staff Report PDS.21.011, entitled “Community Improvement Plan Project – Extended Consultation & Recommendations”;

AND THAT Council enact a Bylaw to establish a Community Improvement Project Area for the Housing Within Reach Community Improvement Plan;

AND THAT Council adopt the Housing Within Reach Community Improvement Plan;

AND THAT Council enact a Bylaw to establish a Community Improvement Project Area for the Town-wide Revitalization Community Improvement Plan;

AND THAT Council adopt the Town-wide Revitalization Community Improvement Plan;

AND THAT Notice of Adoption be provided in accordance with the Planning Act;

AND THAT Town staff be directed to bring a follow-up report in the first quarter of 2021 to outline recommendations regarding the Plan Administrator, delegation of application approvals, the appropriate programs to be funded in 2021.

B. Overview

On December 1, 2020 Committee of the Whole received Staff Report PDS.20.121, which contained the two proposed final Community Improvement Plans (CIPs), being the Housing Within Reach CIP and the Town Wide Revitalization CIP. At that meeting, staff were directed to extend the consultation window to December 11, 2020 to allow members of the public and stakeholders additional time to review the latest CIP documents and provide follow-up comments. The CIP documents have now been updated where appropriate and necessary to address comments provided and to add clarity. This report recommends approved of the updated Community Improvement Plans and adoption of the associated bylaws.

C. Executive Summary

As a result of the CIP Project process and the related engagement initiatives, two proposed CIPs were presented to Committee of the Whole on December 1, 2020 through consideration of Staff Report PDS.20.121. Specifically, these were the Housing Within Reach Community Improvement Plan ("Housing CIP") and the Town-wide Revitalization Community Improvement Plan ("Revitalization CIP"). Following consideration by Committee of the Whole, the consultation window was extended to December 11, 2020 to allow members of the public and stakeholders additional time to review the latest CIP documents and provide follow-up comments. The CIP documents have now been updated where appropriate and necessary to address comments provided and to add clarity.

This report recommends enactment of a Bylaw to establish a Community Improvement Project Area for each CIP, as required by the Planning Act. This report also recommends Council's adoption of the Housing Within Reach Community Improvement Plan and the Town Wide Revitalization Plan. The administrative matters pertaining to the CIP's and the recommendations for which specific CIP programs that should be funded and activated in 2021 will be brought back to Council in early 2021, once the LPAT appeal period has passed.

D. Background

The Town initiated a Community Improvement Plan Project earlier in 2020. A consultant, WSP Canada, was retained to assist with the development of an attainable housing CIP and a review of the Town's existing 2011 Community Improvement Plan (CIP) for the Thornbury, Clarksburg and Craighleith Commercial Core Areas. The project included background research, a review of other municipal approaches, and a variety of consultation initiatives, including an Open House and statutory public meeting. For a more detailed description of the project process and CIP background information, please refer to Attachment #1.

As a result of the project process and the engagement, two proposed CIPs were presented to Committee of the Whole on December 1, 2020 through consideration of Staff Report PDS.20.121. Specifically, these were the Housing Within Reach Community Improvement Plan ("Housing CIP") and the Town-wide Revitalization Community Improvement Plan ("Revitalization CIP"). Following consideration by Committee of the Whole, the consultation window was extended to December 11, 2020 to allow members of the public and stakeholders additional time to review the latest CIP documents and provide follow-up comments. The CIP documents have now been updated where appropriate and necessary to address comments provided and to add clarity.

For a more comprehensive background on the Community Improvement Plan (CIP) Project itself, please refer to Staff Report PDS.20.121. Comments received during the original consultation initiatives (i.e. open house, workshop, public meeting, etc.) are included in a detailed Comment/Response Matrix (please refer to Attachment #3). The comments received during the extended consultation are available on the project website and are summarized in detail through a separate Comment/Response Matrix (please refer to Attachment #4).

E. Analysis

The extended consultation period to December 11, 2020 resulted in several additional comments being received. These comments are detailed in a separate Comment/Response Matrix attached to this report for convenience. While all comments are carefully considered, some comments were not directly related to the CIP's, but rather other attainable housing matters (i.e. The Blue Mountains Attainable Housing Corporation Gateway project, etc.) or other municipal issues (i.e. parks and recreation comments, etc.). For those comments that were related to the CIP Project, some notable general comments emerged and are summarized as follows:

- Development Forecast statistics – references to forecasted development were corrected. As these are forecasts/estimates, the numbers were rounded to reflect their approximate nature. They are sourced from Town data available at the time, but will change as approvals and build-out continues to occur.
- Definition of Attainable – The definition has been updated to remove the reference to condominium fees as an inclusive cost following further consultation with the staff at The Blue Mountains Attainable Housing Corporation (BMAHC). The updated CIP definition is more consistent with the BMAHC approach to attainability and allows for some flexibility to address demographics and real estate market trends that are somewhat unique to the Town.
- Minimum Attainability Period – The Housing Within Reach CIP has set the minimum attainability period at 15 years, however Council has the discretion to set longer terms. The attainability will be enforced through an agreement between the Town and the owner will be required and the agreement will be registered on title. The cost of doing of registering the agreement shall be the applicant's responsibility or property owner's responsibility. The agreement shall indicate the terms and procedures where the units are no longer attainable, and this may include full or partial repayment of any grants and loans. These details will be drafted with the assistance of Town Legal Services staff, captured through a follow-up report to Council as well as program administrative documents (i.e. sample draft agreement available to CIP applicants to ensure awareness of terms, etc.). Further description of these controls are noted in Section 4.20 of the Housing Within Reach CIP
- Impact on Attainability – The financial viability and amount of assistance required to bring a project into the range of "attainable" depends on a number of factors. These include, but are not limited to land cost, building type/features/amenities, need for additional infrastructure additional funding opportunities, reduction of parking requirements, additional revenue from commercial lease space, etc., as well as whether an applicant is a non-profit or private developer. All of these additional considerations contribute to the feasibility of a development and it's attainability. In it's testing of development scenarios, the Project Team employed an online tool designed by Evergreen called the [Ontario Affordable Housing Calculator](#). It is an in-depth and extensive tool which may interested individuals further explore various scenarios and the financial realities of development. Furthermore, the update to the definition of attainable of referencing 50 – 130% median income rather than the definition that

included condominium fees or the definition that was based on the 40th percentile (CIP version that was drafted for the Public Meeting) is less restrictive and therefore increases the potential revenue of a development. The consultant has refreshed the modeling and confirmed that the new proposed definition would enable a developer/builder to offer units as “attainable” at a higher sale price than under the previous definition that was used for original modeling purposes. This results in increased profitability / feasibility of a potential development that includes attainable housing units

- CIP’s for Municipal Infrastructure – Community Improvement Plans can be used by municipalities to provide incentives for the installation of infrastructure. This approach is often used when a municipality desires growth and development in a particular area and would like to provide incentives to accelerate the infrastructure needed to support the growth. With the current demand for growth and development, this approach is not necessary in the Town of The Blue Mountains. The required infrastructure is typically constructed through the development process and/or through budgeted municipal capital projects.
- Impact on Associated Planning Act Applications – Wording was added to clarify how CIP Applications would be dealt with where they were related to ongoing Planning Act Application that had not yet received approval. While some CIP applications could be considered and approved, such approval would not mean Council supports the Planning Act applications.

Follow-Up Report

During the first Quarter of 2021 and if the Community Improvement Plans have not been appealed to the Local Planning Appeals Tribunal, Town staff will provide a follow-up report regarding the administrative details of the plans. These will include the following:

- Recommendations for CIP Approval Authority – Council vs. Staff-led Committee
- Recommendations for Plan Administrator for each CIP
- Recommendations for which programs should be funded for 2021. Considering the Town has not actively administered CIP’s in the recent past, it is not recommended that every program of each CIP be funded. Staff will provide recommendations on which programs are expected to provide maximum value/impact. As stated in the CIP’s, annual monitoring will allow the Town to adjust which programs are funded each year from the CIP Reserve so the CIP’s will remain response and nimble to the needs of the community.

Therefore, it is recommended that Council enact a Bylaw to establish a Community Improvement Project Area for each CIP, as required by the Planning Act. It is also recommended that Council adopt the Housing Within Reach Community Improvement Plan and the Town Wide Revitalization Plan.

F. Strategic Priorities

1. Communications and Engagement

We will enhance communications and engagement between Town Staff, Town residents and stakeholders.

3. Community

We will protect and enhance the community feel and the character of the Town, while ensuring the responsible use of resources and restoration of nature.

4. Quality of Life

We will foster a high quality of life for full-time and part-time residents of all ages and stages, while welcoming visitors.

G. Environmental Impacts

No direct environmental impacts are associated with this report.

H. Financial Impact

Through approval of Staff Report FAF.20.034, the Town established a CIP Reserve Fund with initial start-up funding. Council can make decisions on an annual basis regarding which programs it would like to fund and to what extent. In other words, Council will establish an annual overall budget for financial incentive programs and may allocate all or a portion of the funds to individual programs based on the monitoring process outlined in the CIPs and based on annual priorities. The recommend funding for 2021 CIP Programs will be provided in the Follow-up Report.

I. In consultation with

The original Draft Community Improvement Plans were reviewed by the following:

Trevor Houghton,	Manager of Community Planning
Tim Hendry,	Manager of Communications & Economic Development
Will Thomson,	Director of Legal Services
Ruth Prince,	Director of Finance & IT
Randy Scherzer,	Director of Planning (Grey County)
Tyler Shantz	Ministry of Municipal Affairs & Housing
Shawn Everitt,	Chief Administrative Officer

No fundamental or directional changes have been made to either CIP that would impact any comments previously provided. This report has been prepared in consultation with the following:

Shawn Everitt,	Chief Administrative Officer
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J. Public Engagement

The Community Improvement Plans were been the subject of the following Public Engagement efforts:

- Online Public Survey via YourView (mid-September through mid-October 2020)
- YourView and Project Webpage (live throughout entire project)
- Dedicated Project Email (live throughout entire project)
- Key Stakeholder Meetings (September/October 2020)
- Stakeholder Workshop (October 8, 2020)
- Public Open House (October 21, 2020)
- Statutory Public Meeting (November 2, 2020)
- Extended Public Consultation Period (December 1 to December 11, 2020)

Those who provided comments at the Public Meeting including anyone who has asked to receive notice regarding this matter, have been provided notice of this Staff Report.

Comments regarding this report should be submitted to Nathan Westendorp, Director of Planning & Development Services, CIP@thebluemountains.ca

K. Attached

1. Attachment 1 – Community Improvement Plan Project – Final Background Review and Approach (January 2021)
2. [Attachment 2 – PDS.20.121](#)
3. Attachment 3 – Community Improvement Plan – Comment Response Matrix
4. Attachment 4 – Community Improvement Plan – Extended Consultation Response Matrix
5. Attachment 5 – Updated Housing Within Reach Community Improvement Plan
6. Attachment 6 – Updated Town-wide Revitalization Community Improvement Plan
7. Attachment 7 – Housing Within Reach Community Improvement Project Area Bylaw
8. Attachment 8 – Town-wide Revitalization Community Improvement Project Area Bylaw
9. Attachment 9 – Housing Within Reach CIP Adoption Bylaw
10. Attachment 10 – Town-wide Revitalization CIP Adoption Bylaw

Respectfully submitted,

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Director of Planning and Development Services

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Community Improvement Plan Project

The Town of The Blue Mountains



Final Background Review and Approach | January 2021

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Figure 2: Number of Proposed Residential Dwellings as of September 2020 29

Appendix

Appendix A: Community Improvement Study Area

1 Introduction

1.1 Background

The Town of The Blue Mountains (the “Town”) is undertaking a Community Improvement Plan Project (the “Project”). The Project has two objectives:

1. Develop a strategy to incentivize, facilitate and encourage the development of attainable housing through an Attainable Housing Community Improvement Plan (“AHCIP”).
2. Undertake a review and critical evaluation of the 2011 Commercial Core Community Improvement Plan (“CCCIP”).

A Community Improvement Plan (“CIP”) is a tool afforded to municipalities under Section 28 of the *Planning Act*. It enables municipalities to administer focused financial incentive based programs to achieve desired revitalization goals within a geographically defined area. Under a CIP, municipalities may facilitate the implementation of a range of community improvement goals and objectives, including, but not limited to:

- Establishing a vision, goals and objectives to direct community improvement;
- Establishing financial incentive based programs available to land owners, developers or business tenants, typically administered as a grant, loan, or both;
- Provide or direct funds to facilitate the development of attainable housing; and,

- Encourage economic revitalization of traditional downtown areas.

Once adopted, a CIP provides a framework to guide community improvement within a municipality over the Plan’s intended horizon. A CIP typically includes various components to achieve this, incentive programs, eligibility criteria, and administrative and monitoring policies, among others. A CIP is applicable to a defined area within a municipality, formally referred to as a Community Improvement Project Area (“CIPA”).

1.2 Purpose

The purpose of this Project is two-fold:

1. Evaluate a range of financial incentive based programs to facilitate the development of attainable housing within the Town; and,
2. To review the Town’s existing Commercial Core CIP, which was adopted in 2011. The broad objective of the CCCIP is to facilitate economic revitalization within the Town.

More specifically, the purpose of the Project as it related to the AHCIP is to:

- Identify specific community objectives as they relate to attainable housing;
- Establish CIP incentive programs to support the development of attainable housing;
- Define attainable housing for the purpose of administering the CIP; and,
- Develop a framework for administering and monitoring the CIP over the Plan’s horizon.

As such, the AHCIP aims to provide context responsive solutions to address the

challenge of providing attainable housing. Through a CIP, the Town will be able to facilitate additional attainable housing stock through financial incentives.

1.3 Study Context

The Town of Blue Mountains is a lower-tier municipality located along the southern shore of Georgian Bay. The Town is located within the County of Grey, which is comprised of the City of Owen Sound, Municipality of West Grey, Municipality of Meaford, Township of Georgian Bluffs, Municipality of Grey Highlands, Town of Hanover, Township of Southgate, Township of Chatsworth as well as the Town of Blue Mountains itself.

The Town is located 170 kilometers northwest of the City of Toronto and has a permanent population of approximately 7,400 residents, with another approximate 3,200 dwellings being occupied by non-permanent residents¹. Primary access to the Town is provided by County Road 2 and Highway 26, which extends from Highway 400, being part of the TransCanada Highway system.

The Town is best known for its range of recreational opportunities due to its diverse natural landscape, most notably its numerous ski facilities that span the Niagara Escarpment. Although best known for its ski and recreational facilities, the Town is a destination for all seasons with an abundance of unique culinary and cultural features as well as agriculture. The Town's small-town character along with proximity to larger urban areas has made

it an attractive year round destination. As such, the Town has become a desirable place to own property or live permanently, and with this demand has created a housing attainability issue for those looking to live and/or work locally. Over the past several years, property values continue to appreciate above the regional average.

1.4 Study Area

This Report concerns both the proposed AHCIP and the existing CCCIP. The Study Area applicable to each CIP differs, as follows:

- The financial incentive programs that will be established through the AHCIP are intended to apply Town-wide. Therefore, the Study Area is the entire Town of The Blue Mountains. It is anticipated that the financial incentive programs developed through this Project will apply to a range of land uses and be responsive to various conditions that exist throughout the Town.
- The financial incentive programs contained in the 2011 CIP are tailored towards the core commercial areas of the Town, including the communities of Thornbury, Clarksburg and Craigleith. These areas generally include lands designated by the Town's Official Plan as the Downtown Area, the Bruce St. / Marsh St. Corridor, Harbour Area, Craigleith Village Commercial and Craigleith Village Residential. The review of the CCCIP undertaken

¹ Statistics Canada. Census of Population, 2016.

through this Project will explore opportunities to expand the applicability of the financial incentive programs Town-wide. While the commercial cores are areas of the Town where there is a concentration of land uses that may benefit the most from incentive programs administered through the CCCIP, this Project represents an important opportunity to explore where the applicability of the financial incentive programs can be expanded.

1.4.1 Community Improvement Project Area

Through this Project, a formal CIPA will be delineated. A CIPA is designated by Town By-law and passed by Council under Section 28 of the *Planning Act*. Lands within a CIPA are deemed to be eligible for the financial incentive programs administered through a CIP.

Both the AHCIP and the CCIP will facilitate broad community development goals. Therefore, the CIPA's for each plan will be further evaluated as the Project evolves and in consultation with the community. The final CIPA will account for various considerations such as local planning policy, previous and ongoing Town initiatives, and lands where the benefits of a CIP are determined to be most effective. It should be noted that a CIPA for the CCCIP was adopted in 2011, but it will be reviewed through this Project.

The Study Area for this Project is shown in **Appendix A**. It is presented for information and consultation purposes only and is subject to modification as

consultation with the community continues throughout the Project, and as a CIPA applicable to both the AHCIP and CCIP is formally delineated.

2 Consultation

This Project has been informed through a comprehensive community engagement and consultation strategy (the “Engagement Strategy”). The Engagement Strategy greatly benefited from staff support and broad participation from the community and Council. The following are key milestones and outputs of the Engagement Strategy:

2.1 Community Tour

A community tour was held between WSP and Town staff in July of 2020. It principally consisted of a walking tour through the communities of Thornbury, Clarksburg and Craighleith. The Project Team also visited certain lands within the vicinity of resort area.

The community tour was an important opportunity for WSP to document existing conditions and take observations of critical needs and opportunities. Many of these needs and opportunities were further explored through discussion with Town staff during the walking tour itself. Observations and discussions were documented through photographs and notes.

The Community Tour formed a critical input to the development of the Background Report and Approach as well as the critical needs analysis (the “Strengths, Weaknesses, Opportunities and Threats Analysis”), as presented in Section 5 of this document.

2.2 Key Stakeholder Meetings

Following the community tour, a series of meeting were held with key stakeholders

were held through September and October of 2020. Key stakeholders were identified by the Town and WSP as being individuals, Town committees, or organizations with a vested interest in the Project. For the purpose of this Project, meetings were held with the following key stakeholders:

- Blue Mountains Attainable Housing Corporation;
- The County of Grey;
- Blue Mountains Town staff; and
- Blue Mountains Economic Advisory Committee.

Key stakeholder meetings generally consisted of a presentation prepared and delivered by WSP, followed by an open question and answer session. The key stakeholder meetings provided an opportunity for one-on-one discussions and open conversation

2.3 Stakeholder Workshop

A virtual workshop with key stakeholders was held on October 8, 2020. In attendance were approximately twenty participants representing various interests and perspectives regarding the AHCIP and CCCIP. Representatives included:

- County of Grey;
- Blue Mountains Attainable Housing Corporation;
- Chamber of Commerce;
- Blue Mountain Resorts;
- Blue Mountain Village Association;
- Representation from local developers and builders;

- Georgian Triangle Development Institute;
- Blue Mountains Ratepayers Association; and
- Members of Town Council.

The workshop was facilitated by both WSP and Town staff. It consisted of a presentation that included critical questions that were explored as a group. Topics that were explored during the Key Stakeholder Workshop included:

- Defining “attainable housing”;
- Challenges to developing attainable housing;
- Opportunities to developing attainable housing;
- A review of various potential incentive programs and their merit;
- Priority areas within the Town for attainable housing; and
- Review of the CCCIP financial incentive programs and their applicability.

Key themes that emerged from the Key Stakeholder Workshop included:

- Broad support for the Project, including preparation of an attainable housing CIP and undertaking a critical evaluation of the AHCIP;
- Key stakeholders identified a need and support for financial incentives related to developing attainable housing;
- Need to ensure value of the financial incentive programs will meaningfully facilitate and contribute to the development of attainable housing within the Town;

- The definition of attainable housing needs to be context specific to the Town and reflect local demographics and market conditions;
- There is a need to communicate “attainable housing” with the Town, specifically it’s intent and purpose in order to mitigate potential concerns from the community;
- Development costs, land value and market conditions make the development of attainable housing challenging;
- The complexity and uncertainty of the planning application and approvals process creates significant risk and is sometimes observed as creating a barrier to the development of attainable housing;
- The unavailability of appropriate land for the development of attainable housing may be a barrier to new construction;
- The Town should consider leveraging every available tool under the *Planning Act* and *Municipal Act* to facilitate the development of attainable housing;
- The Town should work with all levels of governments to facilitate the development of new attainable housing;
- Through this Project, seek an opportunity to make both the AHCIP and CCCIP Town-wide in the applicability of the financial incentive program.
- This Project also represents an important opportunity to review the

range of potential financial incentive programs that may be included in the CIPs, particular in regard to the County's CIP Program; and

- Seek opportunities to broaden the scope and applicability of the CCCIP beyond the commercial core areas of the Town.

The input received from key stakeholders during the workshop was used to finalize the Background Review and Approach, and to inform the AHCIP and review the CCCIP.

2.4 Public Open House

A non-statutory Public Open House was held on October 21, 2020. It was facilitated by WSP and Town staff. The Public Open House was held virtually and was an opportunity for WSP and Town staff to share information about the Project with the community, and to receive feedback and input on the work completed to date. The Public Open House included a presentation prepared and delivered by WSP, followed by an open question and answer session.

Overall, participants of the Public Open House identified similar themes as those discussed during the Key Stakeholder Workshop, including:

- Ensure the value of the proposed financial incentive programs will meaningfully facilitate the development of new attainable housing;
- The definition of attainable housing needs to be context specific to the

Town and reflect local demographics and market conditions; and

- Seek opportunities through this Project to broaden and expand the applicability of the CCCIP Town-wide.

The input received from the community during the Public Open House was used to finalize the Background Review and Approach, and to inform the AHCIP and review the CCCIP.

2.5 Statutory Public Meeting

A Statutory Public Meeting under the *Planning Act* was held on November 2, 2020. The Statutory Public Meeting represented an opportunity for Council and members of the public to provide formal comments and input on the Draft CIPs and CIPAs. WSP delivered a presentation, which was followed by a question and answer period. Both members of Town Council and the public asked Town staff and WSP a range of questions about the overall process and Project direction. Similar to the Key Stakeholder Workshop and Public Open House, the key themes that emerged from written and oral correspondence received during the Statutory Public Meeting were:

- Value of the proposed financial incentive programs;
- Definition of attainable housing;
- Flexibility of the CIPs to be responsive to evolving conditions, needs and opportunities within the Town;
- Broaden and expand the applicability of the CCCIP Town-wide.

2.6 Online Public Survey

An online public survey was hosted through the Town's online engagement portal "YourView". The online survey was open for a period of approximately five weeks, from mid-September to mid-October. The survey asked a total of six questions, including:

- A question to explore if respondents live in the Town, work in the Town, and/or own a business in the Town, or variations thereof.
- A question to explore the housing arrangement of community residents;
- A question to explore if respondents had experienced any barriers or obstacles to housing within the Town;
- A question to explore if business owners are currently experiencing any economic challenges that are believed to be impacting business;
- A question to explore community revitalization priorities for the Town; and
- A question to explore respondents interests in preparing an attainable housing CIP while also consideration additional opportunities for economic revitalization.

Over 200 survey responses were received. The input was informative and assisted WSP and Town staff to better understand the needs and opportunities of the community regarding attainable housing and broader economic revitalization considerations. The responses were also used to further evaluate input received through the stakeholder meetings, key

stakeholder workshop, public open house and statutory public meeting.

2.7 YourView and Project Webpage

Throughout the Project, a dedicated project webpage was hosted on YourView (the Town's online community engagement platform) and the Town's website. All project information, deliverables and notices were posted on YourView and the Town's website to ensure broad accessibility to all project resources. A dedicated project email address was also created, to direct all external correspondence in a coordinated and organized manner.

3 Authority

This section establishes the authority granted to municipalities by the Province to prepare, adopt and administer a CIP and CIPA. This principally includes the *Municipal Act*, the *Planning Act* and the *Heritage Act*.

3.1 Municipal Act

The *Municipal Act* is legislation that establishes the framework for municipalities to operate and govern as responsible local governments with a broad range of powers. With regard to CIPs, Subsection 106(1) and (2) of the Act prohibits municipalities from providing assistance either directly or indirectly to any manufacturing business or other industrial or commercial enterprise through the granting of bonuses. Specifically, municipalities shall not grant assistance by:

- Giving or lending any property of the municipality, including money;
- Guaranteeing borrowing or leasing or selling any property of the municipality below fair market value; or,
- Giving a total or partial exemption from any levy, charge or fee.

The *Municipal Act* makes exception to these prohibitions where Council exercises its authority to adopt a CIP under Section 28 of the *Planning Act*. Additional exceptions are also granted when related to environmental remediation under Subsection 256(1) of the *Municipal Act*. This exception affords municipalities the authority to provide tax assistance for remediation costs and enables

participation in the Province's Brownfield's Financial Tax Incentive Program (BFTIB), which is intended to offset the "costs of rehabilitation."

3.2 Planning Act

The *Planning Act* authorizes municipalities the authority to prepare CIPs for the purpose of community revitalization, provided there are enabling policies in the local Official Plan. CIPs are intended to facilitate community revitalization and rehabilitation initiatives and may also include incentive programs to encourage development. Section 28(1) of the *Planning Act* describes community improvement as:

"The planning or replanning, design or redesign, subdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary"

Section 28(2) of the *Planning Act* permits municipalities to pass a by-law to adopt a CIP and designate a Community Improvement Project Area. A CIPA is the area to which a CIP applies, and is passed as a by-law by Council.

Section 28(7) of the *Planning Act* permits municipalities to issue grants and loans to property owners and tenants through the

incentive programs of a CIP. Eligible costs are broadly defined by the Planning as those related to environmental site assessment and remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes, energy efficiency, building structures, works, improvements or facilities, and affordable housing. However, the *Planning Act* stipulates that the amount of an individual grant or loan shall not exceed the total eligible cost of the community improvement plan.

The *Planning Act* also enables municipalities to enter into agreements pertaining to any issued grants or loans and enables these agreements to be registered against the title of the land. Through a CIP, upper-tier municipalities may also transfer grants to lower-tier municipalities for the purpose of funding a CIP. Specifically, Section 28 (7.2) states:

“The council of an upper-tier municipality may make grants or loans to the council of a lower-tier municipality and the council of a lower-tier municipality may make grants or loans to the council of the upper-tier municipality, for the purposes of carrying out a community improvement plan that has come into effect, on such terms as to security and otherwise as the council considers appropriate, but only if the official plan of the municipality making the grant or loan contains provisions relating to the making of such grants or loans.”

Community Improvement Plans are typically intended to be administered over a defined period of time. Should Council consider the objectives and goals of the financial incentive programs of a CIP to be generally achieved, Council may pass a by-law to dissolve the CIPA, which renders any applicable CIP to be no longer in-effect.

Lastly, changes to the *Planning Act* (Section 28) under the *Brownfields Statute Law Amendment Act* allows municipalities to implement tax assistance within a CIP framework. As part of the permitted CIP framework, municipalities may develop tax assistance policies and criteria to stimulate the cleanup of contaminated properties.

3.3 Ontario Heritage Act

The *Ontario Heritage Act, 1990* establishes the legal framework through which municipalities and the provincial government are granted the authority to conserve, protect and preserve heritage buildings and archeological sites in Ontario. Subsection 39(1) of the *Ontario Heritage Act* empowers a municipality to provide grants or loans to owners of designated heritage properties. This financial assistance may be provided to pay for a range of costs incurred by a landowner for works associated with restoration or improvement, as deemed appropriate by Council.

Similarly, grants and loans related to heritage restoration or improvement may be administered by a municipality through a CIP. Providing financial incentives related to heritage properties through a CIP provides the benefit of administering

grants or loans to tenants, whereas this is not contemplated through the *Ontario Heritage Act*.

4 Guiding Policies

The Guiding Principles establish the policy framework for preparing a CIP. The Guiding Principles also include various key Town planning documents and initiatives. These various Principles help to inform the financial incentive programs to ensure they are consistent with Provincial interests, conform to applicable land use planning policy and are responsive to the needs and initiatives that are specific to the County and the Town.

4.1 Provincial Policy Statement (2020)

The Provincial Policy Statement (2020) provides municipalities with guidance on land use planning and development. Generally, the Provincial Policy Statement supports and encourages the revitalization and improvement of existing communities, along with a wide range of other planning objectives, such as promoting affordable housing, encouraging more efficient development through intensification, a mix of uses, promoting energy and water efficient development and other matters to achieve resilient and healthy communities.

A CIP is a planning tool that provides municipalities with an opportunity to implement the Provincial Policy Statement, including how the Provincial policy contemplates redevelopment, the efficient use of land and resources, remediation, sustainability, the vitality of downtown areas, and long-term economic prosperity.

4.2 Grey County Official Plan (2018)

The 2018 Grey County Official Plan (in-effect as of June 7, 2019) establishes policy

direction to local municipalities on a range of land use planning matters, including Community Improvement. Policy 6.16 of the County Official Plan permits local municipalities the ability to prepare a CIP. Specifically, the Policy states:

“Identifying a Community Improvement Area shall be carried out through a by-law designating the whole, or any part of the local municipality as a Community Improvement Area. The goal of any Community Improvement Area shall be to foster and co-ordinate the physical improvements and maintenance of older or dilapidated areas of a community for environmental, social or community economic reasons.”

Policy 6.16 also establishes that CIPs shall be prepared to contemplate one or more of the following objectives:

- To encourage the efficient provision and maintenance of physical infrastructure, public services and utilities to serve present and future needs on a local and regional scale;
- To ensure the maintenance and renewal of older housing stock, including the creation of affordable housing units;
- To foster redevelopment, reuse and/or maintenance of existing brownfield sites, vacant sites, greyfield sites, and/or current commercial and industrial sites;
- To enhance the visual appeal of downtown core areas and neighbourhoods and to encourage the

preservation and adaptive re-use of built heritage;

To foster economic growth within designated areas and promote intensification in targeted areas;

- To encourage local participation in funding programs for local development which may also be eligible for Provincial or Federal funding.

The County's Official Plan also establishes that grants, loans or other assistance may be provided by Council where deemed appropriate for the purposes of administering CIP incentive programs that may be adopted by a local municipality (Policy 6.16).

4.3 Town of The Blue Mountains Official Plan (2016)

The Town of The Blue Mountains Official Plan (2016) establishes policy direction to Council regarding the management of change and growth over the planning horizon.

4.3.1 Community Vision, Guiding Principles

The Official Plan establishes the Community Vision and Guiding Principles. Many of these statements have bearing on the broad community revitalization objectives that can be facilitated through a CIP. For example, the Vision states that the Town is a community that should continue to:

- Provide opportunities for economic diversification and support small businesses;

- Provide an appropriate mix of commercial and employment opportunities;
- Provide "housing for all" which includes providing housing options for residents at each stage of their life and local housing for those in the service industry; and,
- Enable residents to walk or cycle to work or shop.

Further, the Official Plan offers several Guiding Principles that contemplate the "type of healthy and complete community" the Town is and aspires to be. Some of the relevant guiding principles include:

- To recognize that the Town is made up of a number of desirable, safe and vibrant neighbourhoods that all combine to make this four season recreational resort community a desirable place to live, establish roots, learn, visit and create diverse economic opportunities;
- To provide the opportunity to create compact neighbourhoods with a range of services that includes necessary amenities and transportation options and affords equitable access to the ingredients of what makes for economically and socially viable neighbourhoods.
- To ensure that housing is available to all ages, abilities, incomes, and household sizes and be located near public transportation where possible, jobs, and essential goods and services; and,

- To encourage the continued revitalization of the Thornbury and Clarksburg Downtowns, which reflects their heritage significance and promotes a mix of uses and attractions for community activities that reinforce the function of the two Downtown areas as cultural, administrative, entertainment, retail and social focal points of the community; and,
- To require that local decision-making processes are transparent and evident to the public through the provision of information, participatory tools, education, and an open process.

4.3.2 Community Improvement

Part E: Plan Implementation and Administration contains policies that enable Council with the powers to adopt a CIP and CIPA. Policy E3.5.1 states that the purpose of community improvement in the Town shall be:

“Community Improvement within the Town is intended to provide for the maintenance, rehabilitation, redevelopment and revitalization of the existing built environment to improve the safety and quality of buildings, structures and facilities, maximize the efficient use of existing services and facilities, create attractive and safe pedestrian-oriented streetscapes and public spaces, and improve infrastructure where deficiencies or deteriorating conditions exist.”

The Official Plan supports community improvement with a range of goals, including the broad preservation,

rehabilitation and redevelopment of the built environment, and setting municipal budget priorities for community improvement projects, for example.

The Official Plan also contemplates CIPs to address broad objectives related to community improvement, including:

- Encourage residential and other types of infill and intensification on lands which are already serviced with municipal services;
- Improve and maintain the physical and aesthetic amenities of the streetscape, especially in the commercial core areas of Thornbury, Clarksburg and Craigleith;
- Encourage, support and co-ordinate both public and private investment opportunities in the rehabilitation and improvement of property and facilities which will result in stability in the community;
- Establish an atmosphere through revitalization and improvements within the commercial core areas of Thornbury, Clarksburg and Craigleith that will encourage existing business and property owners to make improvements to their facilities and new business to locate in these areas; and,
- Facilitate and promote community economic development.

The Official Plan also directs Council that the Town may adopt a by-law to designate one or more CIPA(s), which may include part or all of the municipality. The boundaries of the CIPA shall be

determined based on a set of existing and specific conditions (Policy. E3.5.4.b)). These conditions include buildings and building facades that are in need of restoration, rehabilitation or repair, vacant lots and/or underutilized properties and buildings, commercial areas with high vacancy rates, or other significant social or community economic development reasons for community improvement, for example.

4.3.3 Land Use Designations

The Study Area for the Project includes the entire Town of The Blue Mountains. The Official Plan directs the majority of residential and/or commercial land uses to the following designations:

- **Downtown Area:** This designation applies to both the AHCIP and the CCCIP. The Downtown Area land use designation is intended to maintain and promote Downtown Thornbury and Downtown Clarksburg as the focal points for commerce in the Town, for residents, businesses and the travelling public. A full range of uses are permitted, including commercial, office and residential uses (subject to specific conditions). The Official Plan recognizes that a strong residential component contributes to maintaining the Downtown Area as vibrant places and the focal point of community activity.
On King Street, Bridge Street, Arthur Street, Bruce Street and Marsh Street, the Official Plan directs new residential uses, including apartments, to the upper levels of buildings. On side streets within this area, new residential
- uses are permitted at street level. The Official Plan establishes a maximum height of 3-storeys within the Downtown Area land use designation.
- **Bruce Street / Marsh Street Corridor:** This designation applies to both the AHCIP and the CCCIP. The Official Plan contemplates opportunities to support small-scale businesses within the Community Living Area designation within the Bruce Street / Marsh Street Corridor, as shown on Schedule A-2 to the Official Plan. The policy is intended to support the connection between the downtown areas of Thornbury and Clarksburg, by accommodating small-scale, commercial uses in existing single detached residential buildings, while maintaining the character and built form of the surrounding area.
- **Craigleith Village Community:** This designation applies to both the AHCIP and the CCCIP. This land use designation recognizes an existing community within the Town that is intended to be redeveloped. The redevelopment of this area is contemplated as a compact mixed-use built form, while protecting the existing character of the surrounding area. A range of commercial, residential, recreational and institutional uses are permitted. There are three area specific designations, including Craigleith Village Commercial, Craigleith Village Residential and Hazard Lands, Shoreline Floodplain and Provincially Significant Wetlands.

Land uses permitted in the Craighleith Village Commercial are contemplated as primarily commercial, with residential dwellings permitted in the upper-portion of mixed-use buildings, attached dwellings or stacked multi dwelling unit buildings only. The Craighleith Village Residential designation is contemplated as an ancillary development as part of an overall sustainable community. Residential uses are the primary type of development permitted, including a range of housing typologies such as single-detached, semi-detached, link and attached.

- **Harbour Area:** This land use designation only applies to the CCCIP. It is contemplated as a recreational focal point with a mix of public and recreation oriented uses. The Harbour Area is planned as a pedestrian oriented environment with linkages between the Harbour and Downtown areas. A limited range of commercial (including hotels and restaurants), recreation, open space, and community uses are permitted in the Harbour Area designation.
- **Community Living Area:** This land use designation only applies to the AHCIP, where lands are located in the Thornbury-Clarksburg settlement area and where full municipal services are available or proposed. The land use objectives of the Community Living designation include maintaining and enhancing the character of the existing residential areas, encouraging a full

range of housing opportunities to meet the Town's housing needs, and creating opportunity for residential intensification, where appropriate.

- **Residential/Recreational Area:** This land use designation only applies to the AHCIP and generally extends along the Georgian Bay shoreline providing a seasonal and permanent residential and recreational function. The land use objectives of this designation include recognizing areas within the Town where there is a mix of seasonal and permanent residential and recreational uses, and to recognize where some residential uses are located to support resort and recreational amenities.

Overall, the Official Plan establishes a range of land use designations that contemplate a sustainable, compact and mixed-use built form. These are where the incentive programs administered through a CIP are likely to be the most effective, and where other municipal land use planning policies, such as the provision of municipal servicing, can be satisfied. As part of this Project, the applicability of CIP of the incentive programs to the various land use designations will continue to be evaluated.

4.3.4 Housing

Section A3.10 of the Official Plan provides direction to Council regarding housing. The Town's housing goal is to provide an appropriate supply and range of choices to meet the needs of present and future residents. This policy is supported by several strategic objectives, including:

- Ensuring there is an appropriate supply of land for residential development subject to the availability of water and wastewater capacity;
- Assisting in the achievement of residential intensification and affordable housing by encouraging opportunities for mixed-use development in appropriate locations;
- Ensuring that a full range of housing opportunities is available for residents in the Town;
- Ensuring that a viable amount of rental housing continues to be available; and,
- Participating in County, Provincial and/or Federal housing programs that support appropriate housing development in the Town.

The strategic housing objectives also contemplate the development of seniors housing and are supportive of universal physical access and design.

4.4 Zoning By-law 2018-65 (2018)

The Town of The Blue Mountains Zoning By-law 2018-65 (the “Zoning By-law”) implements the policies of the Town’s Official Plan. The Zoning By-law does this by regulating the use and character of lands, buildings and structures within the Town in conformity with the policies of the Official Plan.

4.4.1 Applicable Zones

The following zones and associated requirements are established within the preliminary CIPA and generally align with the various land use designations located in the Thornbury, Clarksburg and Craighleith areas:

- **Residential Zones:** The Zoning By-law establishes three residential parent zones that generally implement the Community Living and the Residential/Recreation Area designations. The Residential Zones permit a range of residential dwelling typologies and complementary residential uses, such as accessory apartments and home businesses, for example. With regards to residential dwellings, the Residential One (R1) Zone only permits single-detached dwellings; Residential Zone Two (R2) permits medium density development such as duplexes, triplexes and townhouses; Residential Zone Three (R3) permits apartment buildings.

The R1 Zone contains a series of sub-zones that each establish varying standards based on minimum lot area. The standards are generally consistent with zoning practice for single detached dwellings and are representative of the existing built character of these neighbourhoods. The R2 and R3 Zones establish one set of zone standards for each of the applicable residential uses permitted in each zone. Individual standards are established for semi-detached dwellings, duplexes and triplexes, multiple dwellings, apartment dwellings, rowhouses and townhouses. Again, the zone standards are generally representative of the existing built form.

- **Village Commercial (C1) Zone:** The Village Commercial (C1) Zone generally

aligns with the Downtown Area land use designation of the Official Plan. The C1 Zone permits a very broad range of land uses. This includes permissions for various retail, office, restaurant, and community related uses. Residential uses are permitted but are restricted non-residential buildings only and must be located on upper levels (i.e., dwelling units are not permitted on the ground floor). The C1 Zone requires a minimum front yard of 3.0m, but this requirement is relaxed for buildings fronting onto Arthur Street West, Bridge Street East, King Street East and Bruce Street, where a minimum 50% of the building frontage shall be permitted to be located up to 1.0m from the lot line. For buildings fronting Bruce Street North and Bruce Street South between King Street and Louisa Street, the minimum front yard is 0.0m. All buildings within this Zone are restricted to 11.0m in height.

- **Bruce Street / Marsh Street Small Scale Commercial Uses:** Section 4.10 of the Zoning By-law regulates small scale commercial uses within the Bruce Street / Marsh Street corridor (the "Corridor"). The Corridor is shown as an overlay on Schedule A-1. The Zoning By-law places restrictions on commercial uses within the Bruce Street / Marsh Street corridor, including a maximum number of employees, restricting the gross floor area of the small scale commercial area to the first storey of a dwelling up to a maximum of 250.0 m², a minimum

1.0 m planting strip along a side lot line or rear lot line in the rear yard, and requiring that all small scale commercial uses shall be subject to site plan approval.

The Corridor is primarily zoned Residential One, where accessory residential uses are restricted to single detached dwellings and accessory apartments. The minimum lot frontage is 18.0m, the minimum front yard is 7.5m and the maximum height is 9.5m or 2.5 storeys.

- **Development (D) Zone:** The Craighleith Village land use designation is subject to the Development (D) Zone. Lands zoned Development within the Town are exempt from the Zoning By-law, and are instead subject to Town's former zoning by-laws, being either the Town of Thornbury By-law 10-77 or Township of Collingwood Zoning By-law 83-40. The Development (D) Zone generally applies to lands where active development applications under the *Planning Act* are proposed and as a result significant development or redevelopment is anticipated. The requirements of the former by-laws shall be in-force until such time that the active planning applications are approved and in-effect, therefore updating the land use planning framework applicable to the subject lands.

4.4.2 Accessory Dwellings

The Zoning By-law treats accessory dwellings through two different defined terms. The first is "Accessory Apartment",

defined as a secondary dwelling unit, which is accessory to the principal use on the lot. The second is “Accessory Dwelling”, meaning a self-contained dwelling unit accessory to a non-residential use.

Section 4.1 establishes a range of provisions to regulate accessory apartment dwellings. Such provisions include a maximum of accessory apartment unit in a single detached, semi-detached, or townhouse dwelling, or within an accessory building to single detached, semi-detached or duplex dwelling. An accessory apartment dwelling is not permitted on the same lot used for short term accommodation. Section 4.2 establishes provisions for accessory apartment dwellings in a commercial zone, where they are only permitted above the first storey or rear of a commercial building.

Accessory apartment dwellings are permitted in each of the three Residential Zones (R1, R2 and R3), and in the Village Commercial (C1) Zone, but are restricted to the upper floors. Accessory apartments are also permitted in the Agriculture (A) Zone, the Special Agricultural (SA) Zone and the Rural (RU) Zone.

4.4.3 Parking and General Provisions

Parking regulations are established through Part 5 of the Zoning By-law. The downtown areas of Thornbury and Clarksburg are exempt from the parking requirements where there is any change of a non-residential use to an existing building, provided the existing parking and loading spaces are maintained. For all other areas of the Town, parking

requirements are established for a range of retail, service commercial, hotel, office, residential and other uses. Provisions for barrier-free parking, bicycle parking and loading spaces are also established.

4.5 The Town of The Blue Mountains Community Design Guidelines (2012)

The Town of The Blue Mountains Community Design Guidelines (the “Design Guidelines”) were prepared in 2012. The Design Guidelines are recognized as an important planning tool to recognize and enhance a distinct image for the Town, enhance quality of life, and promote economic vitality. The Design Guidelines are described as a “mid-level” guidance for design, further augmented by the Town’s Official Plan, Zoning By-law and the development application review process. The Design Guidelines capture design expectations for new development or redevelopment and are intended to facilitate high quality design within the Town.

The Design Guidelines apply to all lands within the Town, subject to the nature of the development. They are intended to be applied on a case-by-case basis to encourage flexibility and creativity in the design process. The Design Guidelines are principally applied under the following circumstances:

- By property owners and developers when planning and designing their projects and developments;
- By the Town when reviewing applications for planning and development approvals;

- By property and business owners when preparing, and by the Town when evaluating, applications for financial incentive programs that may be offered as part of a Community Improvement Plan; and
- By the Town when undertaking streetscape improvement projects and other public projects throughout the municipality.

The Design Guidelines are organized into five topic areas, with four being applicable to this Project. The following is a summary of the Design Guidelines:

1. Commercial Design Guidelines:

These guidelines generally encourage buildings to reflect the historic character and theme of the respective commercial area. Heightened design considerations are contemplated for buildings situated in higher profile locations. The Design Guidelines also give consideration to building facades, façade materials, storefront elements, awnings and signage, public art, parking, plantings, and sidewalk patios, among others.

- 2. Greenfield Design Guidelines:** These guidelines give consideration to lands within the Town that represent significant opportunities for economic development and residential intensification. The Greenfield Design Guidelines consider various design elements such as a range of residential building typologies, lot configuration, natural areas, parking, pedestrians, cyclists, and architectural control of

commercial development, among others.

3. Streetscape Design Guidelines:

These guidelines apply to the public realm within commercial areas of the Town. The guidelines are intended to foster a vibrant, comfortable and visually interesting main street environment. The guidelines give consideration to design elements such as boulevards, planting strips, flora, lighting, furnishings, public art and gateway features, among others.

4. Sustainability Design Guidelines:

The Sustainability Design Guidelines are intended to augment and be applied in conjunction with the others. These guidelines apply to three categories: new and significantly renovated public buildings, private developments and minor renovations to buildings. The Sustainability Design Guidelines give consideration to such elements as site infrastructure, environmental preservation and enhancement, wastewater, building operation optimization, carbon impact, plantings, and operation and maintenance, among others.

The fifth topic area of the Design Guidelines is applicable to industrial activities and uses. However, it is not anticipated that this Project will evaluate financial incentive programs applicable to those uses within the Town, and therefore the applicable guidelines are not reviewed in this Report.

4.6 Other Key Municipal Initiatives

4.6.1 Grey County Housing and Homeless Plan – 5 Year Review (2019)

The Grey County Housing and Homeless Plan (the “GCHHP”) establishes the County’s long-term vision for providing housing services to meet the needs of the community. The vision of the GCHHP states:

“That everyone in Grey County has access to stable and affordable housing that is suitable to their needs. That everyone in Grey County has access to supports to assist them to remain housed or locate alternate housing as quick as possible.

The key principles are early intervention, housing supports, strong community partnerships and innovative local housing solutions.”

The GCHHP benefited from consultation and input from the community and service agencies. Through this consultation, the community identified that the GCHHP needed to: create more housing stock, maintain existing housing stock and create incentives for private developers to build more types of housing, townhouses, semi-detached and purpose-built rentals.

The GCHHP identifies the housing objectives and targets to support the vision of affordable housing for all. The 5 Year Review measures the progress of the GCHHP since it was first introduced in 2014. The GCHHP was also developed in response to a Provincial requirement

stating that housing and homeless must be addressed by:

- Providing measures to prevent homelessness by supporting people to stay in their homes, including eviction prevention measures and the provision of supports appropriate to the clients needs;
- Adopting a housing first philosophy, developed in collaboration with a broad range of stakeholders and people with lived experience;
- Support innovative strategies to address homelessness; and
- Include provisions of supports before and after obtaining housing.

The 5 Year Review, completed in 2019, includes an evaluation of local demographic and housing trends. The following observations are noted:

- **Population:** The County’s population grew by 1.4% between 2011 to 2016, to a total population of 93, 830. 30% of the County’s residents are over 60 years old.
- **Core Housing Need:** The Core Housing Need (CHN) describes households that fail at least one of three criteria: affordability, suitability or adequacy standards. These households would need to spend 30% or more of their household income on median rent for housing that meet all three criteria. Between 2011 to 2016 households in Grey County with a Critical Housing Need rose from 8.4% to 11.4%. Removing homeowners from this data and, the CHN represents

30.5% of all renter households, an increase of 7% between 2011 and 2016.

- **Affordable Home Ownership:** In July 2019, the average resale price for a home peaked at \$410,439. This represented an increase of more than 15% from the same month a year prior. In 2014 the average resale price in the was \$242,000. As of June 2020, the median residential resale price in the Western District of the South Georgian Bay Association of Realtors, which includes the Town, was \$560,000.00. This represents an 8.3% increase in the year-over-year change from 2019 for residential home sales². The Grey County Housing and Homeless Plan notes that the rapid appreciation of residential property values has led to unaffordability for many households. For households at or below the 60th percentile with a gross household income totalling less than \$80,200 an affordable purchase price would be \$284,200. This represents a significant discrepancy between the affordable purchase price and the average market price.
- **Vacancy Rates and Rental Cost:** A five year review of vacancy rates and Average Market Rent (AMR) in Grey County demonstrated a correlation between vacancy rate and rental cost. For a household to spend 30% or less of their gross household income on the

AMR of \$869 rental unit, the household would need to earn a minimum of \$2,985 per month. This results in over 8,000 households within the County falling into an income bracket in which the AMR is unaffordable.

In conclusion, the 5 Year Review identifies a number of action items, including:

- Collaborate with local municipalities to develop local CIP's using the County CIP Program as a guide;
- Local municipalities to consult with developers, Downtown Improvement Areas, Chambers of Commerce, Ministry of Municipal Affairs, and the public on the proposed local CIP's.
- Update the County's Development Charges By-law to exempt new rental housing, non-profit housing, and more types of secondary suites from having to pay County Development Charges.
- Update the County's Fees and Services By-law to allow for planning application fees to be reduced or waived for affordable housing projects that are eligible for incentives under the local CIP's.

The County's Housing and Homeless Plan for 2020 to 2024 establishes several outcomes, notably a need to increase the availability of affordable housing for low and middle income earners.

² According to the South Georgian Bay Association of Realtors, Residential Activity, 2020.

4.6.2 Blue Mountains Attainable Housing Corporation

In 2014, the Blue Mountains Attainable Housing Corporation (the “Corporation”) was founded with a mandate to facilitate the supply of suitable, adequate, attainable and sustainable ownership and rental units within the Town. The aim of this initiative is to bridge the gap of growing inequality between those who work and live in the Town by providing quality housing that is affordable and available for rent or purchase to eligible households whose housing needs are not being met through the private sector.

To date, the Corporation has launched two programs that are available to eligible applicants. The first is a grant for establishing a secondary suite (referred to as the “Secondary Suite Program”) and the second is providing interest free loans to purchase a home (referred to as the “Down Payment Assistance Program”).

The Town is also undertaking The Gateway Attainable Housing Project, which is the redevelopment of 171 King Street East to create attainable rental housing units. This project is currently in the formal planning and public consultation process to permit the proposed development. It is anticipated that a builder will be selected for the project in late 2020.

4.6.3 Blue Mountains Attainable Housing Corporation Business Model (2019)

The Blue Mountains Attainable Housing Corporation Business Model outlines the long term design of the Corporation’s operations. The business model establishes the context on which the

Corporation’s future operations will be modeled. Largely informed by economic trends, the following considerations are specifically noted:

- **Income Inequality:** Average income substantially grew between 2011 and 2016 (35% growth), where as median income experienced less substantial growth during the same timeframe (18% growth). Further, the proportion of the Town’s population with an annual income over \$150,000.00 is 20%, compared to the region’s, which is approximately 12%.
- **Tourism Employees:** Tourism employees in Town are facing housing attainability issues. As a result, tourism related businesses are finding it challenging to fill job vacancies. Housing attainability issues are negatively impacting the sector and local economy.
- **Seniors:** The average age of the Town’s population is nearly 52 years, almost 11 years older than the provincial average. Much of the region’s population growth can be attributed to older, affluent populations moving to the area. However, for lower income seniors in who live in the Town, the influx of affluent community members may make securing appropriate housing more challenging.
- **Working Population:** 81% of the Town of The Blue Mountain’s working population remains in the South Georgian Bay area for their place of work. However, the Region has seen an outflow of the working age population.

If real income growth continues to vastly lag behind increasing housing prices, the Business Model notes that this outflow will continue, potentially further straining the labour market and overall community profile.

Overall, some of the Town's population, including the working population and seniors, are having difficulty accessing the housing market due to the Town's desirability as place to reside and growing income inequality. Notably, this is observed to be negatively affecting the local economy.

The Business Plan is also informed by the Town's evolving housing market that has experienced significant appreciation in value over recent years. Additionally, the proportion of secondary homes and short-term rentals (which combined equal 49% of the Town's total housing stock) is creating additional pressure on the housing market. In the Town, 51% of homes are primary residences, compared to 76% on a regional basis. Additional considerations noted by the Business Plan include:

- **Housing Burden:** A general market determinant of housing affordability is if the resident is spending 30% or less of their income on housing. In 2019, over 23% of the Town's population exceeded the 30% threshold. When examining tenants specifically, nearly 42% of the Town's tenants were over this threshold, demonstrating attainability issues.
- **Housing Price:** At the time the Business Model was prepared in 2019,

the average price for house in the Town was \$726,000 for the period of August 12, 2019 to September 9, 2019. During this period, the Town saw a 32% increase over the previous year (2017 – 2018). In addition, 96% of the Town's listings were receiving their asking price or above. The Business Model notes that the price increase is vastly outpacing the median income increase in the area.

- **Housing Pipeline:** Currently, there are 906 single detached dwellings, 148 semi-detached dwellings, 252 row housing dwellings and 0 apartment units approved for development in the Town and there are over 2,300 proposed units. As outlined in the South Georgian Bay report, developers in the region are incentivized to create luxury units because of the influx of affluent community members. As a result, it is unlikely that these projects contain attainable housing units.

The Business Model also establishes a definition of attainable that is consistent with Federal and Provincial definition, while reflecting the local context. The Ministry defines attainable housing as a household that spends less than 30% of its gross income on acceptable shelter. However, the costs of attainable housing differ between rental units and ownership units.

To reflect the local context, the Corporation calculates the cost of attainable housing based on local average market rate, as opposed to the Service

Manager Area (SMA). In 2018, this meant that:

- For rental units, an attainable one bedroom unit in the Town cost \$734.00 per month and a two bedroom unit cost \$865.00 per month. These rental costs are inclusive of rent and utilities.
- For ownership rates, an attainable apartment condo cost is \$300,000.00, and a townhouse is \$340,000.00. These ownership costs are inclusive of mortgage payments, condo fees (where applicable), property taxes and utilities.

Over the next five years, the Corporation is anticipated to build between 100 and 200 rental units, followed by 50 ownership units starting in 2021. The Corporation notes that these attainable housing developments are targeted towards the tourism workforce, working population and seniors. The corporation also notes that attainable housing will also result in a more inclusive community that attracts families and younger people, while creating better economic opportunities for local businesses.

To support these objectives, various policies and tools are identified to facilitate the development of attainable housing. This includes relief from development charges, community benefit considerations, rental rate restrictions, resale restrictions, secondary suite incentives, land banking for attainable housing, and private-public partnerships, for example.

4.6.4 South Georgian Bay Tourism Labour Industry Workforce Housing Research and Business Case (2018)

The South Georgian Bay Tourism Labour Industry Workforce Housing Research and Business Case (the “Business Case”) was a study prepared in 2018 to examine tourism workforce housing issues in South Georgian Bay, including the Town of The Blue Mountains. The Business Case was prepared with the intent to identify key issues and opportunities for the private and public sectors across the region to collaborate on innovative approaches to improve the supply of attainable housing.

The Business Case determined that the shortage of employee housing and the associated detrimental impacts to the region are likely to continue given the area’s high desirability as a place to live, work and play. The Business Case determined that these conditions are likely to continue unless there is an intervention in the market. Some of the negative impacts due to a shortage of employee housing identified by the Business Case are:

- The weakening of existing businesses and stagnating economic growth;
- Weakened appeal of the region in terms of attracting new investment;
- Negative impacts on municipal / regional tourism brand;
- Loss of tax assessment;
- Social impacts associated with individual’s sense of shelter security and wellness; and,

- Continued out migration of young people from the region, and the continued decline in community diversity.

The Business Case ultimately determined that a range of financial incentives would encourage developers to build attainable housing as part of a public-private partnership. Some of the financial incentive programs identified by the Business Case include:

- **Development Charge Waivers:** The Business Case notes that the waiver of development charges can have a significant positive impact on a developer's financial pro forma and are commonly used throughout Southern Ontario as the primary program towards incenting private sector investment towards a range of community objectives.
- **Development Charge Deferrals:** A development charge deferral would allow developers to delay the payment of development charges until the time of registration in a condominium apartment development, lease-up in a rental-tenure project, or some other pre-determined period.
- **Planning and Development Fee Waivers:** The waiver of fees relating to applications for plans of subdivision and condominium, rezoning applications, site plan approval, and building permits can have a measurable positive impact on a developer's financial pro forma.
- **Deferral of Property Taxes to Occupancy:** To limit a developer's

exposure to upfront development costs, another potential incentive tool would involve the waiver or deferral of property taxes until the development is occupied or registered and its residents assume the payment of property taxes.

- **Municipal Loans:** This is a model that could be considered in order to support the development of higher density residential uses in targeted geographic locations in South Georgian Bay. In the City of Hamilton, for example, developers can apply for a low interest loan of up to \$5 million once the project has received a building permit. This can significantly reduce interest costs and expedite development. The City debt is secured against the development.

The Business Case ultimately recommends a public-private partnership model that would build on the various financial incentive programs. The Business Case recommends that municipalities consider developing programs that administer municipal incentives in exchange for affordability in housing. Based on the findings of the Business Case, this approach was determined to provide the best opportunity to deliver workforce housing, while catering to the housing needs of the local community, and at the least cost to the public sector.

4.6.5 Economic Development Strategy

Over the last decade, the Town of Blue Mountains has experienced significant growth and development, establishing itself as a destination for all seasons with a

variety of recreational, cultural and culinary appeals.

The Town is presently in the process of developing a five-year Economic Development Strategy to ensure growth continues in an economically viable and sustainable manner. The public and stakeholder engagement component of the project was completed in early-2020 and is being analyzed. The next and final stage of the project is the development of the final report. Once the report is finished, the official Economic Development Strategy will be presented to Council for adoption.

4.6.6 Corporate Strategic Plan

The Corporate Strategic Plan is a guiding document that provides direction to the Town on decision-making over the next four years (2020 to 2024). The Plan identifies multiple strategic priorities and actions the Town will focus their efforts on to reach their overall vision of becoming: “An approachable Council and Staff serving an engaged and well informed community.” The Plan established four strategic priorities:

1. Communications and Engagement;
2. Organizational Excellence;
3. Community; and,
4. Quality of Life.

Under the priority of Communications and Engagement, the Plan directs the Town to deliver a Community Improvement Plan for attainable housing to promote revitalization and place-making to attract tourism, business investment and economic development opportunities.

This action item directs the Town to provide grants and loans to stimulate private sector investment in targeted areas of the community. This is a strategic priority action that will be achieved through the development of a CIP.

4.6.7 Grey County Community Improvement Program (2019)

The Grey County Community Improvement Program (the “Program”) was prepared in 2019. The CIP Program is a template that can be used by member municipalities to prepare and adopt a CIP. The template includes the applicable legislation and policy basis, priority areas, eligibility and the procedure for adopting and implementing a local CIP. The Program also includes a suite of financial incentive programs, administration, monitoring and evaluation tactics, as well as draft by-law templates.

The financial incentive programs contained in the Program support five revitalization objectives:

1. Increase attainable housing stock, including secondary suites, multi-unit housing, purpose built rental housing, rooming house developments and apartment dormitory style developments;
2. Promote the development, redevelopment and/or conversion of brownfield, vacant and grey field properties;
3. Support for downtown revitalization of store fronts, publicly-used frontages, and streetscapes;

4. Support adaptive re-use of commercial, industrial and institutional buildings; and,

5. Increase value added agricultural uses.

A June 2019 Staff Report indicates that the approved 10 year capital plan allocates \$20,000.00 per municipality for a period of 5 years from 2019 to 2024. In addition to funding, the Staff Report notes that the County may participate in the tax portion of any tax increment grant and provide relief to planning application fees and development charges as determined by the CIP and subject to the County Development Charges By-law. The disposition of surplus land may also be considered.

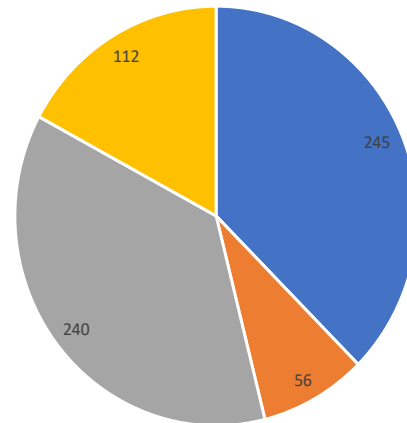
4.6.8 Town of The Blue Mountains Development Activity (September 2020)

Residential development activity is an important indicator of new dwellings that are proposed or approved to be constructed, increasing the Town's housing supply. The following is a summary of residential development activity in the Town, as of September 2020:

- **Approved residential development:**
There are a total of 25 approved development applications totaling 1,673 residential dwellings. 619 are single detached dwellings, 512 are semi-detached dwellings and 412 are apartment dwellings, and 130 are row house dwellings. The number of approved residential dwellings as of September 2020 are summarized in Figure 1.

Figure 1: Number of Approved Residential Dwellings as of September 2020

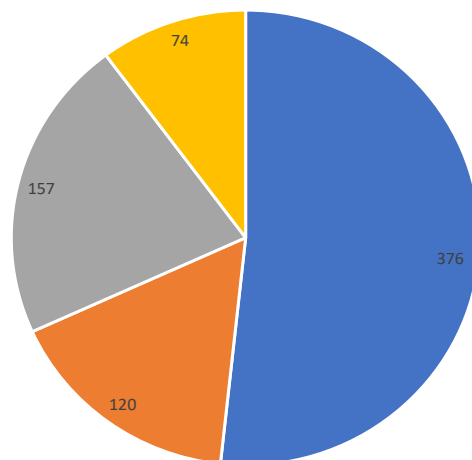
Number of Approved Residential Dwellings



- Single Detached Dwellings ■ Semi Detached Dwellings
- Row House Dwellings ■ Apartment Dwellings

Figure 2: Number of Proposed Residential Dwellings as of September 2020

Number of Proposed Residential Dwellings



- Single Detached Dwellings ■ Semi Detached Dwellings
- Row House Dwellings ■ Apartment Dwellings

- **Proposed residential developments:**
There is a total of 15 development applications that are in various stages

of progress, totalling 727 dwelling units. 376 of these proposed residential dwellings units are single detached dwellings, 120 are semi-detached dwellings, 157 are row house dwellings, and 74 are apartment dwellings. The number of proposed residential dwellings as of September 2020 are summarized in Figure 2.

- **Timing:** Based on current estimates and existing applications/approvals, approximately 500+ single detached dwellings, 400+apartment dwellings, 350+ row house dwellings and 125+ semi-detached dwellings could start construction between 2020 and 2024. After 2024, approximately another 400+ single detached dwellings, 120 row house dwellings, 100+ semi-detached dwellings and 70+ apartment dwellings could be built. As of September 2020, and using unit statistics sourced from existing approvals, the greatest number of dwellings to be constructed over the next five years will be single detached dwellings and row house dwellings, followed by apartment dwellings and semi- detached dwellings.
- **Location of Residential Development Activity:** The location of residential development activity is largely concentrated in the Thornbury, Lora Bay, Craigleith, and Camperdown areas. There is a particular concentration of residential development activity in the immediate vicinity of the Town's various ski

resorts, being near the municipal boundary with Collingwood.

4.6.9 Commercial Core CIP (2011)

The CCIP was adopted by the Town in 2011. The CCCIP provides a basis and policy framework to guide public realm improvements, incentive programs and other initiatives needed to achieve the vision for the commercial cores of Thornbury, Clarksburg and Craigleith.

The CIP establishes the following vision for these areas:

1. Be the active and vibrant gathering places of the Town.
2. Have a clear and definable character and identity in both their public realm and its private realm.
3. Have a healthy, sustainable and mixed commercial environment.
4. Have strong connection between the different commercial core areas linking users.
5. Have strong connections within the respective commercial core areas linking different areas and different uses.
6. Have an affordable residential housing base in support of the commercial core areas.
7. Be sustainable in approach to transportation and public works.
8. Capitalize on the natural and cultural heritage assets.
9. Have an attractive, accessible and clean public realm.
10. Have new developments that complement the existing character.

The CIPA includes the commercial core areas of Thornbury, Clarksburg and Craigleith. The CIP establishes a range of financial incentive programs designed to achieve the vision and guiding principles. These include:

- Design Study Grant Program;
- Commercial Building Façade Grant Program;
- Commercial Building Improvement Loan Program;
- Residential Intensification Grant/Loan Program;
- Revitalization Tax Increment Grant Program; and,
- Brownfields Property Tax Assistance Program (TAP).

The CIP also includes an implementation strategy, monitoring program and marketing strategy, as well as a planning, design and sustainability strategy. **Section 8** of this Report reviews the CCCIP in greater detail.

5 Critical Needs Assessment

A key component of this Project is the critical needs assessment. For the purpose of this Project, the critical needs assessment focuses exclusively on the attainable housing needs of the Town. The analysis is fundamental to informing the financial incentive programs that will be administered through the CIP, and in turn, help the Town realize its community revitalization goals and objectives in this regard.

The following preliminary critical needs have been prepared. They are presented in this Report in draft form, with an expectation that additional consultation with the community will help inform and confirm the analysis. Accordingly, the analysis may be modified as the Project evolves, and as this Report is finalized.

5.1.1 Strengths

- The Town is located in a beautiful setting, with an abundance of amenities and recreational opportunities, making it a desirable location for new investment and residential growth;
- The County has identified housing as a critical need, and has identified several opportunities, tools and plans to address this, such as the County's Community Improvement Program and the Grey County Housing and Homelessness Plan. The Town's stated priority to address attainable housing is generally supported by the County in this regard;

- The Town is committed to developing more attainable housing, as evidenced by many recent initiatives and actions, including the establishment of the Attainable Housing Corporation. A number of iterative actions by the Town has built broad momentum to encourage and facilitate addressing the housing need generally, and facilitating the development of attainable housing more specifically;
- The Town's Official Plan directs Council to prepare a Community Improvement Plan to address a broad range of revitalization objectives, including attainable housing;
- The Town has an updated land use planning framework, including a Zoning By-law which was passed by Council in 2018;
- The policies of the Official Plan and regulations of the Zoning By-law establish land use permissions to permit new development and some appropriate intensification (e.g., additional dwelling units and infill);
- The Town is comprised of different core areas, each with a distinct and desirable character and a range of amenities;
- The Town is an attractive place for new development and has recently experienced modest population growth. New growth and development can be used to encourage the development of attainable housing through the financial incentive programs offered under a CIP; and,

- While the Downtown Areas are generally compact and mixed-use, there are vacant or underutilized lands that may be appropriate for appropriate infill.

5.1.2 Weaknesses

- The diversity and range of housing needs of the Town may present a challenge in developing and administering financial incentive programs through a CIP that address each and every condition;
- While there has been some population growth within the Town, the growth can largely be attributed to the in-migration of an older population. The Town needs to encourage the retention or addition of young people and families to support community revitalization and economic growth. Conversely, the out migration of some cohorts of the population has, at least in part, been directly correlated with a lack of attainable housing; and,
- Municipal servicing is not available throughout the Town, including portions of the Downtown Areas. The provision of municipal servicing has been confirmed by study to be very expensive and this may deter new development and investment that is desirable for the creation of attainable housing;
- While tourism is an economic pillar of the Town, the advent of Short-term Rentals and seasonal vacation properties is impacting the local housing market by driving up real

estate values and exacerbating the attainable housing needs of the Town.

5.1.3 Opportunities

- Targeted financial incentive programs administered through a CIP may provide an opportunity to leverage development activity within the Town to secure new attainable housing;
- There are some vacant and/or underutilized lands within the Town that may be appropriate locations for new attainable housing;
- New development and a growing tax assessment base may be used to expand municipal servicing to new or growing areas of the Town;
- The County is committed to working with local municipalities in the development of attainable housing. For example, the County administers a Community Improvement Plan Program and has identified funding to support local initiatives;
- Some economic development objectives may be achieved through the provision of new attainable housing. This may provide an added benefit of attracting and/or retaining young people and families;
- The financial incentive programs administered through a CIP may augment the Attainable Housing Corporation's current programs to further encourage access to attainable housing. Certain incentive programs, such as those relating to Development Charges, may provide a more direct benefit to the Corporation itself;

- New residential development in the Town may be leveraged to address a range of desirable housing considerations, such as cost, location and diversity; and
- The establishment of The Blue Mountains Attainable Housing Corporation is an important opportunity for the not-for-profit sector to augment private sector investment in the development of attainable housing.

5.1.4 Threats

- There is rising income inequality within the Town. Meanwhile, housing costs continue to rise above the regional average. This is a compounding relationship that is a threat to accessing and/or developing attainable housing;
- Similarly, housing prices are outpacing the median income increase in the surrounding area, further demonstrating attainability issues;
- There is a housing burden within the Town, whereby 23% of the Town's residents spend more than 30% of household income on home ownership. For tenants, 42% of the Town's residents exceed this threshold;
- Not all residents of the Town are affected by the rising cost of housing equally. The tourism workforce and low income seniors are particularly vulnerable to rising attainable housing costs;
- The cost of attainable housing may be one causation of the "outflow" of the working population (as determined by the BMAHC Business Case, 2019), ultimately having a detrimental impact on economic growth. Consequently, new businesses to the Town may also be deterred where qualified employees cannot secure housing in the area;
- Income growth within the Town is not keeping pace with the rising cost of housing. This is a compounding factor to the attainable housing challenge;
- Without public-private sector collaboration, and the provision of municipal led financial incentive programs, the cost of development may be experienced as a significant barrier to the creation of new attainable housing;
- A deficiency of attainable housing inventory is observed as a risk to economic growth, including tourism activity and service based businesses. As a result, this could lead to additional challenges, such as decreased municipal revenue from tax assessments;
- Without the creation of new attainable housing, it may discourage new investment in the Town from prospective businesses and employers;
- Given the desirability of the area as a place to live, work and play, developers are generally encouraged to build higher-end housing that is not attainable;

- The Town is experiencing significant development growth, but there is limited new attainable housing being constructed. Attainable housing that is being constructed is largely being developed by the BMAHC, and not the private sector. This does not represent an appropriate proportion of attainable housing relative to new housing construction given the stated attainable housing objectives of the Town; and,
- The financial incentive programs administered through the CIP may require significant and sustained funding to make meaningful change over the long-term.

6 Review of CIP Practices

Many municipalities have prepared CIPs related to affordable or attainable housing over the last decade, and particularly within the last several years. A review of CIPs offers an opportunity to explore different approaches that may be considered for implementation through this CIP. The following section reviews several recently adopted CIPs, and two that are currently being prepared.

6.1 City of Barrie Community Improvement Plan (2019)

The purpose of the City of Barrie Community Improvement Plan is to facilitate and support key planning and growth management objectives, including the development of affordable housing units as well as a mix of uses within the Urban Growth Centre and heritage preservation. With regards to affordable housing, the CIP's objective is to support the provision of a variety of affordable housing units by offering financial support based on a continuum of housing options. The continuum of housing options gives specific consideration towards providing housing opportunities to low and moderate income households.

The financial incentive program related to affordable housing is administered as a grant to facilitate the development of purpose-built rental units, affordable housing units (rental or ownership) or the provision of a minimum of 25% of units within a development that are provided at market rates. Affordable units are required to be registered and maintained as such for a minimum of 20 years.

Eligibility criteria applicable to the Affordable Housing Development Grant are as follows:

- The project is proposing to provide greater than three affordable housing units.
- The project is providing emergency housing, transitional housing, social housing or affordable not-for-profit charitable home ownership or is providing other creative housing solutions to help house the hardest to house of Barrie's population.
- The project is proposing affordable housing units with pricing geared entirely to the low and low to moderate income (i.e. households with an annual household income in the lowest 40th percentiles) to address the current gap in the housing spectrum in Barrie.
- The project is proposing purpose-built rental residential units.

Eligible costs that the grant is applicable to include the following:

- Eligible *Planning Act* application fees;
- Eligible building permit fees;
- Tax increment based funding for the incremental tax increase paid back over a five year period, except where the properties are exempt from taxes; and,
- Applicable development charges.

The value of the grants are determined based on the percentage of affordable housing units within the development. The value is calculated as follows:

- For emergency housing, transitional housing, social housing and purpose-

built rental housing, a grant equalling 100% of the development charges based on the percentage of affordable units within the development.

- Purpose built rental units not provided as affordable units qualify for 25% of the development charges to a maximum of \$250,000.00, provided the units are offered and kept at a rate geared not to exceed 30% of gross annual household income for the 60th income percentile.
- All projects associated with emergency housing, transitional housing, social housing, purpose built affordable rental housing and purpose built rental housing are eligible for 100% of the building permit fees and planning application fees for the entire residential project.

Affordable home ownership offered by Not-For-Profit service providers, charitable service providers offering a sweat-equity type of ownership model, or other innovative partnerships or models which offer affordable home ownership units within the development and which have processes and/or mechanisms in place to ensure the continued affordability of the unit for a specified period of time. The value of the grant for this form of affordable housing would be the same as those applicable to emergency housing, transitional housing, social housing and purpose built rental housing, except that the building fee portion of the grant is only applicable to units that are affordable.

A second affordable housing incentive that is administered through the Barrie CIP is

the “Additional Affordable Residential Units Incentives (Per Door Grant)”. The intent of this incentive is to “jump start” the inventory of affordable housing units within the City. The value of the grant is calculated at \$10.00 per square foot of newly created affordable housing residential space to a maximum of \$20,000.00 per affordable housing unit. The maximum amount of incentive provided through the Per Door Grant is \$200,000.00 for any approved eligible property.

For all incentives administered through the Affordable Housing Development Grant and the Per Door Grant are subject to a legal agreement between a successful applicant and the City. The overall intent of the agreement is to ensure that the eligible affordable housing units remain affordable in accordance with the definition prescribed by the CIP for a period of not less than 20 years.

6.2 Housing for Hamilton Community Improvement Plan (2019)

The Housing for Hamilton Community Improvement Plan was prepared in 2019. The purpose of the CIP is to provide incentives to minimize financial barriers and facilitate private sector investment in housing to meet the needs of the City's residents. The CIP is intended to facilitate the following outcomes:

- New housing opportunities for residents with heightened social or economic vulnerability;
- Increased housing supply on under utilized properties; and,

- Provide new or revitalized affordable housing stock.

The CIPA includes specific areas of Hamilton where lands are in transition, are underutilized and/or are in need of repair, and where there is opportunity to provide housing that is tailored towards mixed income, mixed tenure and is affordable. There are two incentive programs administered through the CIP: The Roxborough Access to Homeownership Grant Program ("RAHGP") and the Roxborough Rental Housing Loan Program ("RRHLP").

6.2.1 Roxborough Access to Homeownership Grant Program

The Roxborough Access to Homeownership Grant Program provides grants equal to the value of the municipal development charges applicable to the below-market homeownership units at the time a building permit is issued. Grants under the RAHGP are only available to the owner of the property registered on title. Successful applicants are required to enter into an agreement with the City and construction must commence no later than five-years once an application has been approved. All other costs associated with the applicable development and the requirements of the RAHGP (including construction, design, development charges, administration fees, appraisals, inspections, legal and registration fees) shall be borne by the applicant.

6.2.2 Roxborough Rental Housing Loan Program

The Roxborough Rental Housing Loan Program (RRHLP) provides forgivable

loans equal to the value of the municipal development charges owed. The RRHLP is available to property owners who create residential rental buildings which meet specific affordability criteria. Loans administered under the RRHLP are forgiven on a pro-rated basis. Loan forgiveness occurs on the annual anniversary date on which occupancy was granted by the City for the last eligible unit and where the following conditions of forgiveness have been satisfied:

- Rents for eligible units do not exceed 175% of the Average Market Rent (AMR) for the Hamilton Census Metropolitan Area, as stated by Canadian Mortgage and Housing Corporation (CMHC);
- Rents for eligible units are maintained at the level identified in a) above for a period of no less than 10 years from the date building occupancy is granted by the City; and,
- The applicant is in compliance with the loan agreement and all the terms and conditions of the program.

Loans administered under the RRHLP have an interest rate of 15% per annum, with both the interest and the principal being forgiven in accordance with the stated conditions. Where the above conditions have not been satisfied or resolved within 30 days notice from the City, then the entire loan value becomes payable to the City in monthly payments at 15% interest per annum, or an interest amount determined by Council.

Successful applicants are required to enter into an agreement with the City, including

that the affordable units shall be maintained in accordance with the conditions over the entire loan period. Loans have 10 year terms and are provided once a building permit has been issued for all eligible units.

6.3 City of Sudbury Affordable Housing Community Improvement Plan (2018)

The purpose of the City of Sudbury Affordable Housing Community Improvement Plan is to assist in the development of affordable housing by providing incentive based programs which encourage the creation of affordable housing units. The principal goal of the CIP is to create a mix of affordable housing options and increase the inventory of available affordable housing units. The specific goals of the CIP are as follows:

- Increase the number of affordable housing units in the City;
- Create a mix of unit types, including those suitable for seniors;
- Grow the municipal assessment base;
- Grow municipal property tax revenue
- Enhance and intensify the existing urban fabric with compatible projects; and,
- Take advantage of existing municipal services and infrastructure.

A key component of the CIP is the “landbanking” provision. This provision establishes that Council, at its sole discretion, may acquire, sell, lease, prepare or dispose of property at or below fair market value to facilitate the desired implementation of the CIP.

In addition to landbanking, the following financial incentive programs are administered through the CIP:

6.3.1 Tax Increment Equivalent Grant

This incentive provides a grant that is equivalent to the incremental increase in municipal property tax assessment and revenue resulting from property improvements. The maximum number of years that any individual application can benefit from is five years. In years one through three, the grant to the property owner or tenant is equal to 100% of the tax increment. In years four through five, the grant decreases to 50% of the tax increment. The grant is not applicable after five years.

6.3.2 Planning and Building Fee Rebate Program

This incentive provides financial relief to property owners who undertake development or redevelopment projects within eligible areas. The rebate applies to most municipal fees related to development or redevelopment includes amendments to the Official Plan or Zoning By-law, Minor Variances, consents to sever lands, Site Plan Control, building and demolition permits, and sign applications. The total amount of the planning fee incentive is \$25,000.00 annually for all applications, while the maximum amount for a single application is \$5,000.00. For the building fee components of the incentive, the maximum budget is \$100,000.00 annually. The maximum incentive value for a single application is \$30,000.00.

6.3.3 Feasibility Grant Program

This incentive provides financial assistance for feasibility studies, building renovation design, or business plans related to matters such as structural analysis, soil studies, evaluation of mechanical systems, concept or design plans or market analysis. The maximum grant value for a single application is \$5,000.00.

6.3.4 Residential Incentive Program (Per Door Grant):

The incentive provides efficient access to funding to encourage affordable housing. The value of the grant is equivalent to \$10.00 per square foot of newly created affordable and habitable residential space, or \$20,000.000 per affordable dwelling unit, whichever is lesser. The total annual budget of this incentive is \$800,000.00, with the maximum value amount for a single property of \$200,000.00.

6.3.5 Second Unit Incentive Program

This incentive is intended to encourage the creation of second units by a non-profit or charitable organization or institution. The incentive is administered as a grant, with the value equivalent to 50% of the approved project costs to a maximum of \$50,000.00. The sum of all other charges on the property (e.g., mortgages) that are registered on title and program funding cannot exceed the market value of the principal dwelling (i.e., the home).

The provisions of the CIP also establish locational criteria that are used to evaluate an application. Preferred locations are those areas of the City that serve the

needs of the tenants and reduce other costs of living such as transportation.

6.4 City of Cambridge Affordable Housing Community Improvement Plan (2016)

The purpose of this CIP is to assist in the development of affordable housing within the City of Cambridge. A range of financial incentive based programs facilitate the creation of affordable housing units. The CIP recognizes that the primary barrier to providing affordable housing is financial, such as costs associated with fees for planning approvals, building permits, development charges and increased taxes. The specific goal of this CIP is to minimize the financial barrier to the creation of affordable housing projects. The following financial incentive based programs are established through the CIP:

- Exempting eligible projects of planning application fees;
- Exempting eligible projects from building permit fees, including sign permit fees;
- Deferring development charges for eligible projects for a period of 20 years, at which time the development charges are payable; and,
- Providing a tax increment grant for eligible projects, whereby tax increases are deferred for a period of 15 years.

Specific criteria and conditions apply to each of the financial incentive programs, including that the projects must meet the definition of affordable, agreements are registered on title, and that in the event of a sale or transfer of property, the

subsequent owner is also required to enter into an agreement with the City, for example.

6.5 City of London Affordable Housing Community Improvement Plan (In Progress)

The City of London is in the process of developing a CIP to facilitate the development of affordable housing.

6.5.1 Affordable Housing Loan Program

The Affordable Housing Loan Program is intended to encourage the creation of new affordable housing units and to off-set the up-front costs of affordable housing development. Eligible works broadly include any development or redevelopment that creates new affordable housing units, though there are certain restrictions. For example, provisions stipulate that the minimum number of new affordable units must be five, and that through an agreement, the units must be rented below Average Market Rent (AMR) for a minimum period of twenty years. Other provisions include, for example:

- Loans will only apply to units that are deemed affordable, where there is a mix of affordable and market value units;
- Loans are interest free;
- Loans must be paid back over a ten-year schedule;
- A lien is placed on title against the property in an amount that is equal to the loan;

- Loans may be administered in conjunction with other financial incentive programs of the CIP.

Notably, the loans are intended to offset the upfront costs of development charges. The loan amount varies depending on three variables, as follows:

1. Level of affordability of the units relative to the AMR;
2. Whether the applicant pays property tax; and,
3. Alignment with geographic location targets for the creation of affordable housing (i.e., intensification areas or alignment with the planned rapid transit network).

Based on these criteria, there are three loan value categories which may be administered through the CIP: high, with a value of \$20,000.00; medium, with a value of \$15,000.00; or, low, with a value of \$10,000.00.

To facilitate the Affordable Housing Loan Program, the City is proposing an “Affordable Housing Development Reserve Fund”, through which a revolving loan fund would be managed. The intent is that the reserve fund would be continually “topped up” as the loans are repaid over the repayment schedule.

6.5.2 Secondary Dwelling Unit Loan Program

The Secondary Dwelling Unit Loan Program is intended to support the affordability of home ownership and to also enhance the City’s rental housing supply. This Program is applicable exclusively where a new secondary unit is

located within an existing residence. The loan would be administered under the following framework:

- The value of the loan would be up to a maximum of \$20,000.00, depending on the works proposed;
- The loan is interest free;
- 25% of the loan would be forgivable; and,
- Loans must be paid back over a ten-year schedule.

Loans administered through this Program would be subject to specific conditions, including:

- Owner-occupancy of the principal dwelling is required;
- A loan would only be issued when the work is completed;
- Short-term rentals of the secondary unit would be prohibited; and,
- A rental licence (administered by the City) would be required.

The City has identified that the Secondary Dwelling Unit Program would be funded by \$250,000.00 per year.

6.6 Town of Cobourg Community Improvement Plan (In Progress)

The Town of Cobourg is undertaking the preparation of the Affordable and Rental Housing CIP. Both increasing the supply of purpose-built rental housing and promoting the development of second units are identified as priority objectives for the CIP.

At the time of preparing this Report, the following financial incentive based programs are proposed to facilitate the

Town's inventory of affordable and rental housing:

6.6.1 Rental Housing Planning and Building Fee Waiver Program:

Grant equal to up to 100% of the fees paid on specified planning and development applications for an affordable rental (primary market) or purpose built (primary market) rental housing project.

6.6.2 Rental Housing Development Charge Grant Program

Grant equal to a percentage of the Town development charge normally payable on an eligible project proposing affordable rental (primary market) or purpose built (primary market) rental housing project. The program is based on a sliding scale, where demonstrating achievement of certain criteria would result in a higher proportion of a development charge grant (i.e. a 'tiered' approach).

6.6.3 Rental Housing Property Tax Increment Grant Program

Grant equal to the incremental increase in municipal property tax assessment and revenue resulting from improvements to existing developments or the development of new buildings containing affordable rental (primary market) or purpose built (primary market) rental housing project for a period of five years.

6.6.4 Second Unit Planning and Building Fee Reduction Program:

Grant equal to up to 50% of the fees paid on specified planning and development applications for second unit or coach houses.

6.6.5 Second Unit Renovation and Construction Grant / Loan Program

Grant equal to 50% of eligible costs to homeowners who retrofit their dwelling to include a second unit or construct a new coach house as an accessory dwelling or to a homeowner who as an existing unregistered second unit that is legalized and brought up to Code to a maximum of \$10,000, or a loan equal to 70% of eligible costs to homeowners who retrofit their dwelling to include a second unit or construct a new coach house as an accessory dwelling or to a homeowner who as an existing unregistered second unit that is legalized and brought up to Code to a maximum of \$50,000 and minimum of \$5,000.

6.6.6 Emergency and Transitional Housing Planning and Building Fee Waiver Program

Grant equal to up to 100% of the fees paid on specified planning and development applications for new emergency or transitional housing developments or renovations/ upgrades to existing emergency or transitional housing uses.

6.6.7 Emergency and Transitional Housing Development Charge Grant Program

Grant equal to a percentage of the Town development charge normally payable on an eligible project proposing an emergency or transitional housing project.

6.6.8 Affordable Housing and Home Ownership Planning and Building Fee Reduction Program

Grant equal to up to 50% of the fees paid on specified planning and development applications for new affordable housing or home ownership developments or renovations/ upgrades to existing affordable housing or home ownership uses.

6.6.9 Affordable Housing and Home Ownership Development Charge Grant Program

Grant equal to a percentage of the Town development charge normally payable on an eligible project proposing an affordable housing or home ownership project.

Specific eligibility criteria and conditions have not been made available at the time of preparing this Report.

6.7 Key Considerations

A review of other community improvement practices demonstrates the range of incentive frameworks available to municipalities to facilitate the development of attainable or affordable housing. The following key considerations were observed through this review:

- The financial incentive programs are directly informed by, and respond to, the critical housing needs and opportunities of a community.
- The financial incentive programs provide a portion of the total cost, which fosters partnership in the provision of attainable or affordable housing.

- Attainable and affordable housing CIPs generally include financial incentive programs that facilitate the development of both purpose built affordable or attainable housing units (regardless of tenure) and second units or equivalent.
 - The financial incentive programs are typically provided as both a grant and a loan, generally with different incentive values and somewhat different eligibility criteria established for each.
 - There is a full range of financial incentive program options, but they generally include incentives that provide relief from development charges, municipal administrative fees associated with the development application process or building permits, increased taxes due to the appreciation of property value, or the real cost of construction (including professional fees, studies, or building materials), for example.
 - The CIPs either explicitly include or at least reference a definition of affordable or attainable to ensure that the local municipality, upper-tier municipality or Provincial interests in housing are being met in this regard.
 - Some CIPs establish criteria that give preference to specific locations within a municipality that are desirable for the development of affordable or attainable housing. For example, this includes areas that have full municipal servicing, that are located near transit, or that are in close proximity to employment, retail or healthcare, for example.
 - There is some evidence that incentive programs are administered differently depending on the applicant. For example, in the City of Barrie, regard is made for applications made by not-for-profit organizations, whereas in the City of Sudbury, the Second Unit Incentive Program is only available to non-profit or charitable organizations or institutions.
 - Municipalities typically apply very robust eligibility criteria and conditions. For example, requirements usually include a minimum horizon for which the units must be kept as attainable or affordable, and this agreement between a successful applicant and the municipality is typically placed on title. Financial incentive programs also typically include a sunset clause, whereby if construction does not commence over a set period of time, the grant or loan is revoked by the municipality.
 - The payment of a grant or loan to a successful applicant typically occurs only when building permits have been issued to ensure the incentives are used appropriately and the proposed development has received the necessary approvals to proceed.
 - Loans and grants require a defined repayment period, typically over a 10 or 20 year period.
- Establishing a definition for “attainability” also emerged as a key consideration through the review of other CIP practices.

Defining attainability through the CIP ensures the incentive programs support the established intent of a local or upper-tier municipality's housing goals and objectives, and/or address Provincial interests. In this regard, the following approaches were observed:

- Consistent with the defined term in an Official Plan;
- In reference to regional market rates, whereby attainable or affordable is generally defined to be below these rates;
- In reference to statistics, typically prepared by an upper-tier municipality, the Province, or Statistics Canada, in relation to a definition for attainable or affordable purchase price and rental cost; or,
- Consistent with the Provincial Policy Statement's definition of attainable or affordable, which references gross annual household income and the purchase price or rental cost in a specific regional market area.

7 Attainable Housing CIP Program Options

Based on the critical analysis and a review of Town and County land use planning policy, as well as the *Municipal Act, Planning Act* and the 2020 Provincial Policy Statement, there is an opportunity to prepare a CIP related to attainable housing. There is also an opportunity to review the Town's 2011 Commercial Core CIP. This section will evaluate various considerations to be made through this Project and propose focused direction for the CIP, including financial incentive programs, administration considerations and the CIPA. Together, these various considerations generally seek to facilitate community revitalization within the Town through private or non-profit sector investment.

7.1 Purpose of the Attainable Housing CIP

Attainable housing is identified as a key priority by both the County and the Town. This is supported by various documents and plans, such as the Blue Mountains Attainable Housing Corporation Business Model, the South Georgian Bay Tourism Labour Industry Workforce Housing Research and Business Case, and the Corporate Strategic Plan. The Provincial government has also identified housing as a matter of Provincial interest, but it is ultimately the responsibility of the County and the Town to develop a strategy and various implementation tools to address this priority.

The range of financial incentive programs will also need to complement and

augment other existing initiatives, such as the County's Community Improvement Plan Program and the programs administered by the Attainable Housing Corporation. The range of programs should also reflect best practice but be responsive to the Town's specific needs and priorities.

A range of appropriate and applicable financial incentive programs are proposed for further consideration on this basis. These programs are further reviewed in the following section and are subject to consultation with Town staff and the community.

For the purpose of identifying financial incentive program options, the following goals are identified for the attainable housing CIP:

1. Increase the Town's inventory of attainable housing and therefore improve access to attainable housing for those who are in need or will benefit the most;
2. Incentivize the development of attainable housing through the private and not-for-profit sectors;
3. Encourage a mix of housing unit types, including those that are suitable for the tourism workforce, young families and seniors;
4. Create attainable housing units that offer both purpose built rental units and purpose built ownership units;
5. Grow the municipal tax assessment base and augment other key economic development initiatives at both the County and Town levels; and,

6. Encourage the development of attainable housing in appropriate areas of the Town, such as the existing community areas and where municipal services and infrastructure are available or planned for.

By administering these programs through a CIP, the Town can address many of the housing barriers that have been identified by various reports, studies and cases. The financial incentives are able to lower the cost of development redevelopment and direct growth to appropriate areas.

The overall intent is to create a full range of attainable housing options, including location, format and tenure, while encouraging desirable development and improving access to attainable housing. On this basis, each of the financial incentive programs would have specific eligibility criteria that establish conditions related to attainable housing, such as a minimum number of attainable units, tenure or ensuring the unit(s) remain attainable for a defined period of time. These types of administrative considerations are further explored subsequent to a review of the various financial incentive program options, which are discussed in the following section.

7.2 Attainable Housing CIP Program Options

7.2.1 Development Charges Rebate Program

This incentive seeks to provide financial relief from applicable development charges. This is identified as a barrier to the development of new attainable housing. Similar to planning application

and building permit fees, development charges are often a significant impediment to new development. The Town's Development Charges By-law currently exempts certain classes of development, such as additional dwelling units (subject to conditions) but does not exempt other types of developments that include attainable housing units (unless the development is classified as a municipal capital facility, as an example). Amending the Development Charges By-law to exempt attainable housing would subject to a public process

On this basis, the Development Charges Rebate Program would administer an incentive equal to the total value of the development charges but would only be applicable to the new attainable housing units. This program would apply to new development only. The value of the incentive can be provided to an eligible applicant in accordance with at least three schemes:

- The total value of the applicable development charges are provided as a rebate to an eligible applicant once building permits have been issued;
- The total value of the applicable development charges are provided as a rebate, repaid in equal installments made annually, over a defined period of time (e.g., 5, 10 or 20 years); or,
- The total value of the applicable development charges are deferred for an established period of time (e.g., 5, 10 or 20 years), at which time the value of the development charges is owed. The value of the development charges

would be equal to when the applicable building permits were issued.

7.2.2 Planning and Building Permit Fee Rebate Program

The financial cost of planning approvals and/or building permits that are required for development is recognized as a barrier to the creation of new attainable housing. This program seeks to provide financial relief in that regard. The value of the incentive may be used to offset the costs of planning application and building permit fees. Given that the Town recently updated its Zoning By-law, and that the Town's Official Plan was adopted in 2016, it is not anticipated that the planning fee portion of this program will need to be applied regularly. However, it may facilitate the development of housing when this need does occur. The Building Fee portion of the program may experience heightened uptake as the Town experiences growth over the Plan's intended horizon.

7.2.3 Tax Increment Equivalent Program

This incentive seeks to further reduce financial barriers to major property investment and can be administered as either a grant or a loan. The incentive provides financial relief from heightened property taxes that result from land appreciation due to significant new development or redevelopment. The value of the incentive is equal to or less than the increase in tax assessment (referred to as the tax increment). The Tax Increment Equivalent Program is typically paid out over a defined period of time, usually 5 or 10 years. The value of the incentive

normally starts at 90% or 100% of the value of the tax increment, and incrementally reduces to 0% over the agreement period (i.e., 5 to 10 years). The incentive is typically applied as a rebate on paid taxes each year or can be provided as an up-front loan equal to the value of future tax revenue. The latter format of this financial incentive program may be more desirable to a developer whose business model is to "build and sell", as opposed to a "builder-operator".

This tool can be used to promote major improvements to existing buildings or new development altogether. Given that this may represent a significant investment by the Town, any development facilitated by this incentive may be subject to heightened criteria that satisfy the Town's Design Guidelines and objectives.

7.2.4 Upper Storey Apartment Improvement or Conversion Program

This program seeks to facilitate the revitalization of dwelling units that are accessory to a non-residential use and located above the first storey of an existing mixed-use building. The program would also apply to the conversion of upper-storey portions of a mixed-use building from a non-residential to a residential dwelling unit. This incentive can be applied as either a grant or a loan and would only apply where accessory apartments are legally existing. The intent of the incentive is to facilitate renovations that satisfy the Ontario Building Code (where the existing dwelling unit may otherwise be deficient), make improvements that enhance

accessibility and universal design, or make aesthetic improvements to the dwelling unit itself. Similar to the Additional Dwelling Unit Construction Program, this incentive program may be combined with the Planning and Building Permit Fee Program to offset building permit fees, or where the services of a qualified professional are required.

7.2.5 Secondary Dwelling Unit Program

This program seeks to encourage the construction or renovation of a secondary dwelling unit that is accessory to the principal dwelling on a lot. The incentive would only apply where an accessory dwelling is permitted by the Town's Official Plan and Zoning By-law.

In the case of a new accessory dwelling, the incentive may be applied to include the services of a qualified professional (e.g., engineer, planner, or architect) or the costs of construction material and associated labour. Eligible costs under this incentive program would not include any planning or building fees, but applicants may combine this incentive with the Planning and Building Permit Fee Program, for example.

Where a dwelling is being improved or renovated, the intent of the incentive is to facilitate those improvements that satisfy the Ontario Building Code (where the existing dwelling unit may otherwise be deficient), make improvements that enhance accessibility and universal design, or make aesthetic improvements to the dwelling unit itself. Both incentives may be combined with the Planning and Building Permit Fee Program to offset building

permit fees, or where the services of a qualified professional are required.

7.2.6 Feasibility Grant Program

This program seeks to encourage the study or evaluation of potential adaptive re-use or redevelopment of existing buildings or vacant land. Eligible costs would be restricted to studies that evaluate the feasibility of a potential development, such as business plan matters, structural analysis, environmental or remediation studies, mechanical systems, concept or design plans and market analysis. The incentive would have a maximum value and would be allocated in two shares. The first share would be provided once the study is complete and the qualified consultant is paid, and the second share would be allocated once the development is complete and the building is occupied. Given that a study may determine that a proposed development is not feasible, particular consideration should be given to the total value of this incentive and the eligibility criteria.

7.2.7 Surplus Land Grant Program

This program is identified in the Grey County Community Improvement Plan Program (2019). This incentive seeks to identify lands that are surplus and to determine the best use for those lands, with first priority being given to developments that include attainable housing units. Under this program, land would be awarded at a reduced cost or no cost at all. The eligibility criteria would be developed on a case-by-case basis and established through a request for

proposals. For example, lands to be offered for an attainable housing development could include developing a dormitory style housing development to serve a specific need in the community such as for student housing or housing to address labour shortage.

7.2.8 Landbanking Policy

Although not a financial incentive program, there may be an opportunity for the Town to implement a landbanking policy through the CIP. The policy would give Council discretion to acquire, sell, lease, prepare or dispose of property at or below fair market value to further achieve the attainable housing goals and objectives of the Town. This policy may provide an added benefit to augment other financial incentive programs administered through the CIP. The authority to do so is established through Section 28(3) of the *Planning Act*.

7.3 Administrative Considerations

Consideration must be given to a range of administrative matters regarding the CIP. The administrative policies of a CIP, including eligibility criteria and conditions, have an important role in the effectiveness of the various financial incentive programs. Some key administrative considerations that must be further evaluated include the following:

- **Defining Attainability:** Attainability must be defined through the CIP to give affect to the Town's, County's and/or Province's interest in housing, and to ensure the financial incentive programs are addressing the community's goals and objectives in

this regard. The review of other CIP practices identified a range of definitions and interpretations of attainability that could be applied within the context of this CIP. The Corporation has developed eligibility criteria for future clients. This could be adopted by Council as the basis for a definition of attainable. This will be considered by Council later in the CIP Project.

- **Minimum Attainability Period:** Many of the proposed financial incentive programs would require significant investment from the Town. In exchange, it is a reasonable and well established practice to require attainable housing that is developed with the assistance of municipal funds be maintained as such for a minimum period of time. It is likely that this requirement may vary depending on the value of the incentive. For example, it may be appropriate to require attainable housing to be maintained as such for a longer period of time through the Development Charges Deferral Program. Where one or more programs are combined, the program with the longer attainability period would typically apply.
- **Tenure:** The financial incentive programs could provide flexibility regarding the tenure of the attainable housing units being developed. Some municipalities in Ontario have crafted financial incentive programs that specifically require purpose built rentals, while other CIPs provide

flexibility and permit either purpose built rental units or purpose built ownership units; and some CIPs are silent. Where financial incentive programs permit both purpose built rental units and purpose built ownership units, priority can be given to one or the other if desired. Ultimately, the intended tenure of the attainable housing units must respond to the needs of the community, while providing some flexibility to ensure the CIP is responsive to changing market conditions over the Plan's horizon.

- **Number of Units:** It is likely desirable to require a minimum number of attainable housing units for certain financial incentive programs. Similar to the rationale provided for minimum attainability period, it is appropriate for municipalities to request a minimum number of attainable units where municipal resources are being invested through the private or non-profit sector to facilitate the development of attainable housing. For example, a minimum number of attainable units may be informed through the BMAHC's goal to build between 100 and 200 rental units, followed by 50 ownership units starting in 2021.
- **Application Process:** Consideration should be given to the application process and timeline. For example, the Town can establish an "application window", whereby all applications are required to be submitted during a specific timeframe. Alternatively, applications may be received

throughout the year and be evaluated on first-come, first-serve basis until a financial incentive program's budget has been expended. Each approach has merit and drawbacks. Further consultation with the Town and the community will help to inform a desirable approach in this regard.

- **Funding:** The CIP and its financial incentive programs must be funded on an annual basis to be activated. The policies of a CIP provide Council with flexibility to determine which financial incentive programs are funded from year to year. However, consideration must be given to evaluating which programs will provide the greatest community benefit, or have performed particularly well, and therefore should be funded. The revitalization priorities of the Town may evolve over the CIPs horizon, and the ability to adjust the budget of individual financial incentive programs enables the Town to be responsive to changing market demands.
- **Loans and Grants:** Consideration will need to be given to how the financial incentive programs are administered with regards to being provided as either a grant, loan or both. If programs are administered as both a grant and a loan, it provides some flexibility to both the Town and a prospective participant, depending on the nature of the development or works. There may be different program requirement considerations for each format, and usually the value of an

incentive program administered as a loan is notably higher than a grant. It may also be desirable to consider portions of a loan as forgivable, provided certain conditions are satisfied (e.g., that the units are maintained as attainable for a minimum period of time, usually equal to the term length of the loan). It is noted that the Town's 2011 CIP contains incentive programs administered as both grants and loans, and that under the Residential Intensification Grant/Loan Program, a portion of a loan is forgivable for all units developed as attainable.

7.4 Attainable Housing Community Improvement Project Area Options

For ongoing consultation purposes, a preliminary Study Area has been identified. The Study Area includes the entire Town, as shown in **Appendix A**. Through the Project, a formal CIPA will be prepared which delineates properties within a defined geographical area that are deemed eligible for the financial incentive programs administered through the CIP.

It may be determined that certain financial incentive programs are only appropriate or desirable in specific areas of the Town. In this case, the CIPA can be subdivided into distinct sub-areas or "precincts", where certain financial incentive programs are applied, or different eligibility criteria is established, depending on the desired form and function of the development as contemplated by the Town's land use planning framework, notably the Official Plan.

On this basis, the preliminary CIPA for the AHCIP includes the entire Town, as shown in **Appendix A**. Further evaluation and subsequent delineation of the CIPA will greatly benefit from further consultation with the community.

In any case, it is noted that the CIPA boundary may be modified by Council by an amending By-law and at any time, provided the CIPA is administered as a separate by-law from the CIP. This provides an administrative benefit should the applicable Official Plan land use designations be modified (thereby requiring modification to the CIPA), but the CIP financial incentive programs themselves are determined to still be relevant, effective and appropriate to carry forward.

8 Review of the Commercial Core CIP

The Commercial Core CIP was adopted by Council in 2011. In light of recent economic challenges facing many smaller and rural communities throughout Ontario, the development of an attainable housing CIP is an appropriate opportunity to also review and evaluate the 2011 CIP. The intent of this review is to consider if the financial incentive programs remain relevant, applicable and responsive to current economic development considerations and conditions.

8.1.1 Review of the Commercial Core CIP

The Commercial Core CIP applies to the commercial core areas of Thornbury, Clarksburg and Craigleith. The primary purpose of this CIP is to provide an inventory of financial incentive programs to facilitate private sector investment in the revitalization and redevelopment of the three commercial core areas.

It is understood through preliminary consultation with Town staff that the CIP has never been funded and therefore its financial incentive programs have not been activated. Given that the CIP was prepared nearly a decade ago, and in light of recent and unprecedented economic uncertainty, the Town has identified an opportunity to review and evaluate the financial incentive programs at this critical time. This review includes an evaluation of opportunities to expand the range and applicability of the financial incentive programs on a Town-wide basis and in regard to the County's CIP Program. This is being undertaken with the intent to

provide a means to support local businesses and stimulate economic revitalization throughout the Town.

It is also acknowledged that this task is being undertaken with an understanding that Thornbury, Clarksburg and Craigleith may have evolved since 2011, and that the Town has since adopted a new official plan and implementing zoning by-law. On this basis, the review of the CCCIP will include a focused evaluation of the CIPA, the financial incentive programs and the implementation policies on a Town-wide basis. The review will conclude with some preliminary recommendations that are subject to further consultation with the community.

8.1.2 Review of the Community Improvement Project Area

The CIPA was identified through a Strengths, Weaknesses, Opportunities and Threats Analysis, as well as based on the following stated principles:

- Properties with existing buildings in need of physical improvement (e.g., building revitalization, or façade improvement/restoration) were included;
- Underutilized properties and vacant properties in need of redevelopment, infill or intensification, or conversion to commercial or mixed uses were included;
- Areas where public realm improvements would be installed were included; and,
- Vacant and underutilized agricultural and/or residential lands near the

boundaries of the study area whose development would impact on the commercial core, and whose development should also be guided by the Design Guidelines in the PUDS Strategy were included.

The 2011 Commercial Core CIPA contains two components; the CIPA boundary, and a sub-area that further delineates specific properties that are eligible for the CIP's financial incentive programs. Notably, the sub-area does not apply to the full spatial extent of the CIPA.

8.1.3 Financial Incentive Programs

The financial incentive programs of the 2011 Commercial Core CIP were developed to address a range of identified critical needs in each of the three commercial areas. These critical needs principally include improving building facades, redevelopment of derelict or underutilized lots and buildings, remediate and redevelop brownfield sites, and promote building accessibility, among others.

The following financial incentive programs are administered through the CIP:

- **Design Study Grant:** This incentive seeks to offsets costs associated with preparing professional urban design studies and/or professional architectural and design drawings required by the Town. The grant value is equal to 50% of the cost of the professional services to a maximum grant of \$2,500 per property or project.
- **Commercial Building Façade Grant:** This incentive seeks to encourage the rehabilitation, restoration and

improvement of the front, rear and side facades of commercial, institutional and mixed-use buildings, including retail storefront display areas and signage. The grant value is equal to 50% of the cost of eligible facade and storefront improvement and restoration works to commercial, institutional and mixed use buildings up to a maximum grant of \$10,000.00 per property or project.

At the discretion of Council, the grant can be increased by up to \$5,000 per property or project for properties designated under the Ontario Heritage Act. Also, at the discretion of Council, a separate grant equal to 50% of the cost of eligible side and/or rear facade improvement and restoration works up to a maximum grant per property or project of \$5,000.00 may be provided where said rear and/or side facades are highly visible.

- **Commercial Building Improvement Loan:** This incentive seeks to encourage the maintenance and physical improvement of existing commercial, institutional and mixed-use buildings and properties in order to improve the attractiveness of the project areas and provide side and usable commercial, institutional and mixed use space. The loan is administered interest free in an amount equivalent of up to 70% of the cost of eligible interior and exterior building maintenance and improvement works to commercial, institutional and mixed use buildings. The maximum value of

the loan per property or project is \$20,000.00 and the minimum is \$5,000.00. 30% of loan is forgivable if the project achieves LEED certification or conforms to the Town's Sustainable Design Guidelines.

- **Residential Intensification Grant or Loan:** This incentive seeks to encourage the construction of new residential units and the renovation of existing residential units through: Renovations to existing residential units in mixed use buildings; conversion of excess commercial and vacant space on upper stories of commercial and mixed use buildings to residential units; residential intensification; and, the infilling of vacant lots with new residential units.

The value of the grant is equal to \$15.00 per ft² of residential space created or rehabilitated to a maximum of \$15,000.00 per unit. The maximum number of units per property or project is four (i.e., the maximum grant per property/project is \$60,000.00).

The value of the loan is equal to \$20.00 per ft² of residential space created or rehabilitated to a maximum loan of \$20,000 per unit. The maximum number of units per property or project is four (i.e., the maximum grant per property/project is \$80,000.00). If a residential unit created is "affordable", the loan is 30% forgivable.

- **Revitalization Tax Increment Grant:** This incentive seeks to encourage and support rehabilitation, redevelopment, infill and intensification projects by

providing a financial incentive that reduces the property tax increase that can result from these various types of development. This incentive is also designed to assist in securing project financing. The value of the annual grant is equal to 60% of the municipal property tax increase generated by the project for up to 10 years after project completion.

The annual grant is equal to 80% of the municipal property tax increase if project is on a brownfield site that requires environmental remediation and/or risk management. A Record of Site Condition must be filed and acknowledged for such projects on brownfield sites

Further, the annual grant is equal to 100% of the municipal property tax increase if the project achieves LEED certification or conforms to the Town's Sustainable Design Guidelines. In all cases, the maximum value of a grant is \$500,000.00.

- **Brownfields Property Tax Assistance:** This incentive seeks to encourage the remediation and rehabilitation of brownfield sites by providing a cancellation of the property tax increase on a property that is undergoing or has undergone remediation and development to assist with payment of the cost of environmental remediation. This program applies only to properties requiring environmental remediation and/or assessment and management. Under this incentive, the municipal

property tax increase and the education property tax increase will be deferred for up to three years.

The CIP states that the incentive programs are considered a “toolkit” to be administered at Council’s discretion. Council may implement one or more of the incentive programs at a time, subject to the availability of funding. The incentive programs, once activated, can also be used individually or together by an applicant.

8.1.4 Implementation Policies

The 2011 CIP contains a detailed implementation strategy, monitoring program and marketing strategy. The implementation strategy contains four elements:

1. Public realm improvements for Thornbury, Clarksburg and Craigleith;
2. Town-wide initiatives;
3. Policy and regulatory initiatives; and,
4. The financial incentive programs.

The public realm improvements contain a detailed inventory of prioritized Town initiatives to improve or enhance various elements of the public realm, such as gateway features, parks, trails and streetscaping, for example. The public realm improvements are shown on a map for each of the three core areas.

The monitoring program is stated as serving several purposes. It is specifically designed to monitor:

1. Funds dispersed through the CIP incentive programs so as to determine which programs are being most utilized, and use this information to adjust the programs, as required;

2. Feedback from applicants to the incentive programs so that adjustments can be made to the incentive programs, as required; and,
3. The economic impact associated with projects taking advantage of the CIP incentives programs.

The monitoring program notes that the CIP is not intended to be a static planning document; rather, it is intended as a proactive plan for economic and community renewal and revitalization in the commercial core areas of the Town. A number of monitoring variables are identified for each of the financial incentive programs.

Lastly, the CIP establishes a marketing strategy for the Plan itself. The purpose of the marketing strategy is to “proactively and regularly advertise and market the Town’s incentive programs and the planned improvements and actions being taken by the Town to actively support revitalization within the community improvement project area”. The following action items are identified by the marketing strategy:

1. provide direction on how to obtain information on available incentive programs, including program guides and application forms, as well as assistance and advice from Town staff on making application for the incentive programs;
2. Inform property and business owners and developers with regard to actions planned by the Town to improve the investment environment within the

community improvement project areas; and,

3. Publicize recent development and business activity and success stories within the community improvement project area.

The marketing strategy also contains a range of identified marketing tools available to the Town to promote the CIP's financial incentive programs. These tools range from publications, profiling success stories, publishing stories in local media, utilizing the Town's website, presentations to target audiences and regular media releases.

8.1.5 Preliminary Recommendations

Based on a review of the 2011 Commercial Core CIP, the critical analysis presented in this Report, and preliminary consultation with Town staff, the following recommendations are offered:

- **Community Improvement Project Area:** As noted previously, the Town has adopted a new official plan and implementing zoning by-law since 2011. The land use designations of an official plan and associated policies are typically a principal means to informing the preliminary boundaries of a CIPA, which further benefits from consultation with the community. In this regard, the extent of the 2011 Commercial Core CIPA remains generally appropriate as it applies to Thornbury, Clarksburg and Craighleith. An exception is that the CIPA does not apply to the Marsh Street / Bruce Street Corridor, which is an area identified by this Report as possibly benefiting from

the financial incentive programs provided through a CIP. Further, with the County's CIP Program being established in 2019, there is an important opportunity to evaluate the applicability of existing and potential financial incentive programs on a Town-wide basis. It

Given the methodology to identify the CIPA boundaries and the "Areas Eligible for Financial Incentive Programs" in the 2011 CIP, any update would benefit from consultation with the community in this regard. This may result in modifications to the CIPA boundary or properties identified in the "Areas Eligible for Financial Incentive Programs". This may include an opportunity to incorporate the Bruce Street / Marsh Street Corridor area within the CIPA, while some financial incentive programs may apply to other Official Plan land use designations such as the Employment, Rural or Agricultural designations, for example.

- **Financial Incentive Programs:** The range of financial incentive programs are generally appropriate and address a range of critical needs identified in the CIP. However, there may additional opportunities to expand the range of financial incentive programs may be informed through the County's Community Improvement Plan Program. More specifically, this may include landscaping and property improvement programs, energy efficiency, vacant building conversion or expansion program, or the

destination infrastructure program, for example. Additional financial incentive programs may be considered through further consultation with the community, with particular regard for how the updated CIP can reflect the broader needs and opportunities on a Town-wide basis.

- **Program and Eligibility Requirements:** The program and eligibility requirements are generally appropriate and provide sufficient administrative flexibility, while ensuring various interests of the Town are protected. This includes, for example, requiring applicants to enter an agreement with the Town (as deemed appropriate), that existing or proposed land uses must conform to the Town's land use planning documents, that all works must satisfy the Ontario Building Code, and that property taxes must be in good standing. Further, the program requirements specific to each financial incentive are generally consistent with best practice. There may be an additional opportunity to refine or modify the eligible costs subsequent to further consultation with business owners, tenants and the broader community.
- **Funding and Incentive Values:** As noted previously, the 2011 Commercial Core CIP has not been funded and therefore the incentive programs have never been activated. On this basis, monitoring data is not available and therefore it is difficult to determine if

the incentive values are appropriate and responsive to the revitalization needs of the community. However, the respective incentive values are generally consistent with other CIP programs and best practices., but there may be an opportunity to modify the incentive values or consider an opportunity to offer each program as both a grant and a loan. Again, the incentive values will benefit from further consultation with Council, Town staff, prospective applicants and the broader community.

- **Grey County Community Improvement Plan Program (2019):** There may be an opportunity to review the 2011 CIP against the Grey County Community Improvement Plan Program to evaluate or consider additional opportunities to introduce new financial incentive programs or modify existing ones.
- **Formatting:** The overall accessibility and "user friendliness" of a CIP document can be an important factor that contributes to its effectiveness and general uptake. The 2011 Commercial Core CIP is both thorough and comprehensive in its content, analysis and recommendations. However, there may be an opportunity to streamline the document in a manner that focuses exclusively on the aspects such as the vision, goals and objectives, the financial incentive programs, eligibility criteria and conditions, as well as the administrative and monitoring policies.

Other components of the 2011 CIP could be moved to a separate stand alone document that is similar to a “Background Review”. Streamlining and/or updating the document format may have administrative and interpretation benefits for Council, staff, the community and applicants.

A final consideration is ensuring harmonization between the CCCIP and the AHCIP. For example, it may not be appropriate to fund incentive programs under the CCCIP that has been allocated to support the AHCIP. However, consideration should be given to how development associated with attainable housing may leverage some of the programs administered through a future Commercial Core CIP, such as the Brownfields Property Tax Assistance Program or the Design Study Grant, for example. The Town will want to ensure that the municipal resources and programs offered through each CIP are optimized to the extent possible in this regard, while continuing to facilitate broad community revitalization as contemplated by the two Plan’s.

9 Conclusion and Next Steps

9.1.1 Attainable Housing CIP

Consideration must be made regarding the extent of applicability of the AHCIP and its financial incentive programs. Under Section 28 of the *Planning Act*, a Community Improvement Project Area must be adopted by Council by by-law before a CIP can be adopted. Only properties within the CIPA would be eligible for the AHCIPs financial incentive programs.

Through this Project, consideration should be given to the applicability of the various options for financial incentive programs. Within the CIPA, there is an option to establish precincts where there is a desire or clear basis to only apply certain programs to certain areas. Alternatively, all of the financial incentive program options can be made available to all areas within a CIPA and criteria can be established with regard to eligibility.

Based on the financial incentive program options reviewed in Section 6 of this Report:

- A development charges rebate program is likely applicable to the areas of Thornbury, Clarksburg and Craigleith, where most of the Town's intensification is to planned to occur as contemplated by the Official Plan. The development charges rebate program would generally only apply to new development, and therefore these areas of the Town would benefit the most from this program option.

- A planning and building permit fee rebate program has broad applicability throughout the Town. It may be applied to new development as well as redevelopment where these fees would be incurred. Most areas of the Study Area where residential intensification is contemplated by the Official Plan, including the development of accessory dwellings and accessory apartments, would benefit from this program.
- A tax increment equivalent program also has applicability to the areas of Thornbury, Clarksburg and Craigleith, where most of the Town's growth is directed to by the Official Plan. However, the program may serve different functions depending on where it is applied. For example, it may service to facilitate appropriate infill development within the Downtown Area (noting that there is some opportunity here for the utilization and development of vacant lots), whereas in Craigleith, it will likely be applied within the context of significant new development and intensification.
- An upper storey apartment improvement program would likely have applicability only in the downtown areas of Thornbury, Clarksburg and the Marsh Street / Bruce Street Corridor, and to existing low-rise mixed-use buildings with commercial uses at grade. The intent of this program is to facilitate the improvement or development of new attainable housing units above first

storey commercial uses, as contemplated the Official Plan and permitted by the Zoning By-law.

- A secondary dwelling unit program may have limited applicability, namely areas where accessory dwellings are permitted.
- A feasibility study program similarly has applicability in various areas of the Town, as discussed in relation to a development charges rebate program or a tax increment program.
- A surplus land grant program may have limited applicability and largely depend on where the County or the Town has surplus lands within their real estate portfolio.

9.1.2 2011 Commercial Core CIP

The CCCIP is nearly a decade old and it is likely appropriate to re-evaluate the Plan's goals, objectives and financial incentive programs. This consideration is particularly heightened given the current challenges many commercial core areas of Downtown's throughout Ontario are experiencing due to COVID-19. Section 8 of this Report offered a number of preliminary recommendations that can be used to focus the review of the CCIP. This review will also benefit from continued consultation with the community, particularly local business owners, associations and committees.

Particular focus will be placed on the following key considerations:

- Delineation of the CIPA, including an opportunity for a Town-wide CIPA;

- Evaluation of the financial incentive programs; and,
- The value of the financial incentive programs.

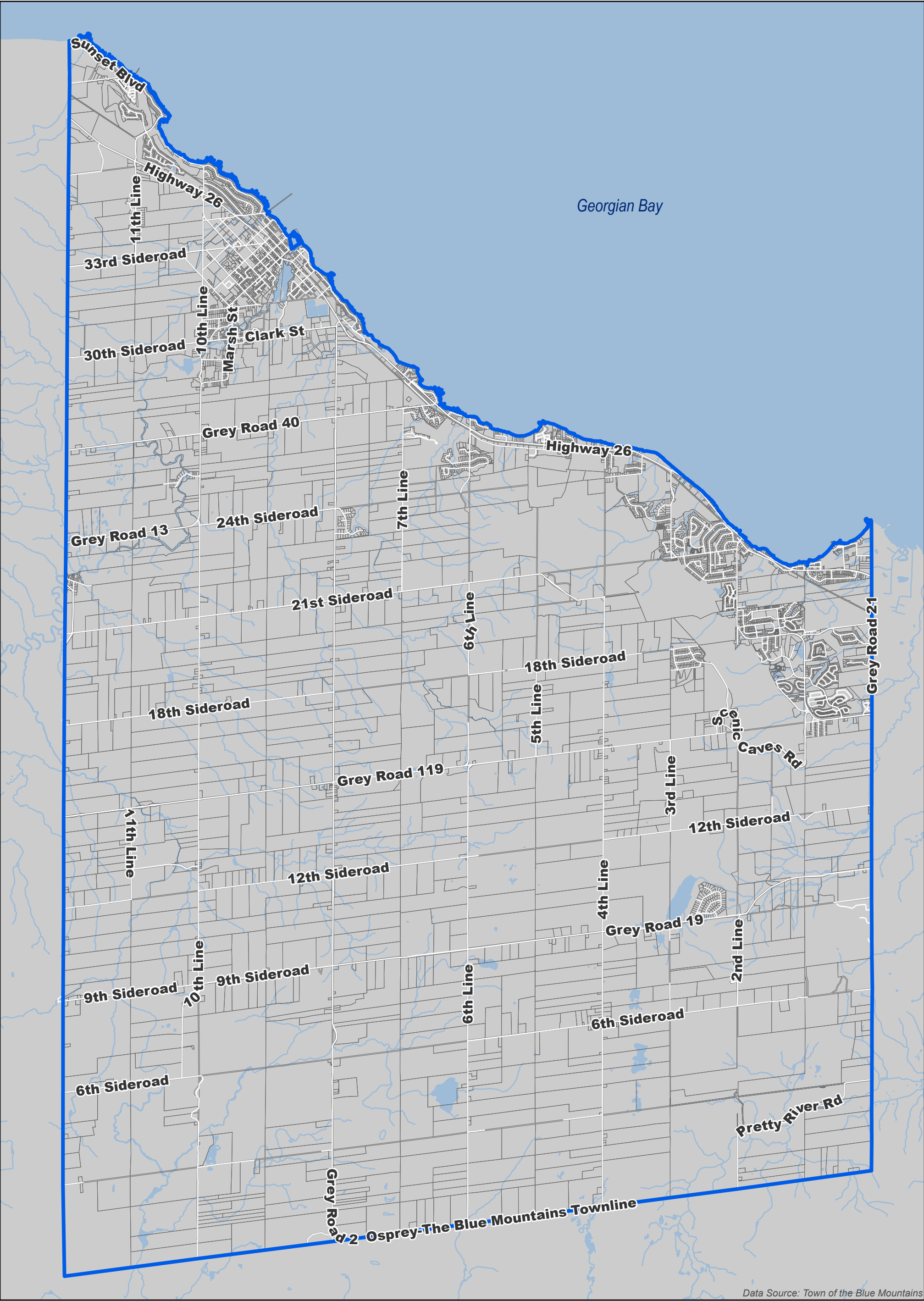
9.1.3 Concluding Thoughts

This Project, which includes the development of an attainable housing CIP and a review of the existing 2011 CIP, will benefit from continued consultation with Town staff, Council, the key stakeholders and the community. The CIP will be prepared through a thoughtful approach that is responsive to the Town's needs.

As a community revitalization strategy, the CIP will include an approach that is consistent with local planning policy, ongoing municipal programs and initiatives, identified critical needs, and community input. Prior to adoption by Council, a draft CIP will be presented to the public for input and feedback.

Appendix A:

Community Improvement Study Area





Data Source: Town of the Blue Mountains

Community Improvement Project Study Area
Town of the Blue Mountains Community Improvement Plan

Data Source: Town of the Blue Mountains



-  Municipal Boundary
-  Parcels



MEMO

TO: Town of The Blue Mountains
FROM: WSP
SUBJECT: Community Improvement Plan Project – Comment-Response Matrix
DATE: November 26, 2020

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
County of Grey	November 3 rd , 2020	Town-wide Revitalization CIP	Page 12 – Town-wide Revitalization – 2nd paragraph – “ <i>A number of physical improvements are recommended...These include...</i> ”	This comment is acknowledged. The proposed language in the referenced section has been modified.
			Section 4.4.4 – <i>The potential a grant...</i>	This comment is acknowledged. The proposed language in the referenced section has been modified.
			Section 4.5.4 – <i>The potential a grant...</i>	This comment is acknowledged. The proposed language in the referenced section has been modified.
			Section 4.8.4 – <i>The potential a grant...</i>	This comment is acknowledged. The proposed language in the referenced section has been modified.
			Section 4.13.4 - <i>The potential a grant...</i>	This comment is acknowledged. The proposed language in the referenced section has been modified.
			Staff are encouraged to see an incentive program (4.11) for energy efficiency buildings. This will likely align with the County’s Climate Change Action Plan recommendations.	This comment is acknowledged.
		Housing Within Reach CIP	Section 6.4 of the Plan will likely prove to be helpful in determining the overall success of the incentive programs. Generally, most of the focus area for the Town-wide Revitalization CIP plan program is focused on lands within the three main commercial core areas. Staff would recommend extending some consideration for rural/agricultural lands when it comes to incentive eligibility. The County a whole has many rural/agricultural on-farm businesses and other diversified operations that would benefit from some form of financial incentive. Some examples could include <i>building improvement and renovation program, energy efficiency incentive program, etc.</i>	This comment is acknowledged. The applicability of the Town-wide Revitalization CIP financial incentive programs have been carefully reviewed and expanded, where deemed to be appropriate. Specifically, program applicability has been expanded to the Rural and Agricultural land use designation of the Official Plan for the programs noted in the comment.
			Under section 3.6.6(3) & 3.6.6(4), staff are generally curious to better understand the reasoning behind the change in development dwelling units from 6 to 8, when being considered eligible for a grant vs a loan.	This comment is acknowledged. Upon further evaluation and discussion with Town staff, this requirement has been removed. The original intent was to further encourage the development of rental housing (hence a higher potential incentive value) as this has been identified as a specific priority for the Town. However, in the interest of administration and interpretation, an alternative, more traditional approach is now proposed and there is no variation proposed based on ownership or rental housing.
			Section 4.1.18 states, <i>is the property is sold... the new owner of the property or building must enter into an agreement</i>	This comment is acknowledged. The intent of the policy is to provide the Town and/or County flexibility in determining whether units are maintained as “attainable” for a defined

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			<i>with the Town ensuring the dwelling unit(s) remain attainable for the duration in accordance with the original agreement.</i> For clarification, will all incentives offered through this CIP require an agreement with the Town to ensure the building(s) containing purpose built attainable dwellings units are kept that way, in perpetuity? Or does that requirement (maintain the units available at an attainable rate) expire at some point?	period of time or in perpetuity. The proposed approach contemplates that this would be confirmed through the application and agreement process. While it is generally understood that significant financial investment in attainable housing from the Town / County may require a longer minimum attainability period, there may be other instances where some flexibility is sought by an eligible applicant.
			The incentives included in this CIP plan program will likely significantly contribute toward the increase in attainable housing stock.	This comment is acknowledged.
			Currently staff have no further comments or concerns. The County's economic development staff have reviewed the plans and have noted that they are impressed with the availability of incentive programs.	This comment is acknowledged.
			The County requests notice of any decision rendered with respect to this file.	This comment is acknowledged. The Town will directly contact the County when a decision has been rendered by Council regarding this file.
Ministry of Municipal Affairs and Housing	November 20, 2020	Housing Within Reach CIP and Town-wide Revitalization CIP	Section 28(7) of the Planning Act enables the town to make grants or loans. As such, in both CIPs it is suggested the town consider replacing the term “rebate” with language reflecting a grant equivalent equal to the amount of the intended rebate.	This comment is acknowledged. Where applicable and deemed appropriate, the Project Team have modified the name of the proposed programs has been to remove “rebate” in both CIPs.
		Housing Within Reach CIP and Town-wide Revitalization CIP	Suggest both CIPs include a provision enabling town council to discontinue or vary CIP programs, provided that the variation does not exceed the original program’s maximum grant or loan or change the community improvement project area boundary.	This comment is acknowledged. In response, the Project Team have proposed Section 4.27, which establishes that the Town and Council shall have discretion regarding the matters noted by the comment.
Janet Findlay	October 28, 2020	Housing Within Reach CIP	The first relates to Section 4.1.17 Minimum Attainability Period on page 28, where it is noted that units developed under the Plan must be maintained as attainable for a minimum period of time. I think it would be more transparent to include a hard number or numbers for this attainability period, otherwise it might appear that the matter is open to negotiation. Perhaps that is already contemplated and Council’s decision, once finalized, will be inserted in the final document. I also think this section might include mention of the fact that mechanisms will be put in place to ensure the continual attainability of the units for the specified period of time. These mechanisms would include limits on the resale value of attainable ownership units, as well as annual income	This comment is acknowledged. The intent of the policy is to provide the Town and/or County flexibility in determining whether units are maintained as “attainable” for a defined period of time or in perpetuity. The proposed approach contemplates that this would be confirmed through the application and agreement process. While it is generally understood that significant financial investment in attainable housing from the Town / County may require a longer minimum attainability period, there may be other instances where some flexibility is sought by an eligible applicant (or the Town / County).

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			verification requirements for rental units.	
			With respect to Page 10, 3.4 Feasibility Grant Program, I would like to highlight the difference between this program and the others in the draft CIP. The other grants and loans envisioned are paid once a building is completed. With the Feasibility Grant Program, the grant is paid upon completion of a study or studies (such as site servicing, traffic impact studies, or market analysis). Needless to say, it is likely that some approved applicants will not be able to justify feasibility and their proposals will not be developed. The grant contemplated for this program is \$10,000 per project or \$15,000 for a rental housing proposal, or \$30,000 - \$40,000 if a loan is provided, so the amounts are not staggering. What is perhaps a concern is the fact that the program will have a disproportionate impact on the CIP program administration, due to the need for staff to fully screen the feasibility proposal, and the proponent. It is a suggestion that the Feasibility Grant Program be postponed for the time being. Canada Mortgage and Housing Corporation (CMHC) offers interest-free loans and non-repayable contributions under its Seed Funding Program which are well in excess of the above amounts in order to support the development of attainable/affordable housing. CMHC funding is available year-round and its program administrators have the experience needed to assess applications, and applicants, for eligibility.	<p>This comment is acknowledged. The Project Team notes that while it is not the intent of the Program to result in undue administrative challenges, it is also recognized that the availability of funding for a feasibility related study may represent a significant opportunity to attract interest in developing attainable housing within the Town.</p> <p>The Project Team also appreciates the input and suggestion regarding the availability of CMHC funding in this regard. It is noted that the proposed CIP requires eligible applicants to disclose all sources of internal and external funding. Should an applicant have applied for or secured funding through other streams for eligible costs contained within a specific program, such as the Feasibility Grant Program, the Town reserves the right to not issue a grant for that eligible cost.</p> <p>Further, the proposed CIP provides a degree of flexibility to Council regarding which financial incentive programs are funded on annual basis. If a program is not funded, it is therefore not “activated” and may not be available in a given year. This represents an additional opportunity for Council, Town staff, and the community to work together through regular Plan monitoring and evaluation to confirm where the Town’s resources may be best applied or needed to facilitate the development of attainable housing and to be responsive to emerging conditions.</p>
Pamela Spence	October 28, 2020	Housing Within Reach CIP	Request was made to provide numbers (percentages or order of magnitude) on the incentive programs to determine if the incentives or reduction in costs would succeed in generating housing (ownership or rental) that would achieve the goal of \$750/month (incl utilities) for a 1 bedroom rental or \$300,000 for home ownership	<p>This comment is acknowledged. The Project Team has modeled the program incentives under different scenarios. Overall, the proposed financial incentive program values have been modified based on the results of the modelling. This has resulted in a modest increase in program values. Under the maximum total value of all incentives, with the value still being less than 50% of the total eligible costs (as required by the County’s CIP Program), the evaluation demonstrates the potential of the Plan to make a significant contribution to attainable housing.</p> <p>Specifically, the modelling shows that the incentive values may be particularly effective where attainable housing is being proposed or developed by a non-profit organization or corporation. Further, the modelling did not factor in additional revenue streams, such as external grants or funding from the CMHC, or where commercial rental space may be proposed in a mixed-use development. The modelling also restricted rent and ownership to the 40th-percentile for household income;</p>

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
				<p>where the income percentile is increased to include the 50th- and 60th-percentile, the financial viability of the development shows additional gains.</p> <p>Nonetheless, the modelling does demonstrate that land value continues to be a significant barrier to attainable housing, with these costs largely being carried forward without any direct incentive to offset initial land costs. Accordingly, this re-enforces the proposed Community Improvement Plan’s Surplus Land Grant Program and Landbanking Policy as a critical opportunity for Town Council, Town staff and the County to collaboratively identify eligible lands to be offered at a significantly reduced cost below fair market value, or at no cost at all.</p>
		Housing Within Reach CIP	Rob Sampson expanded this to ask for the cost per incentive to the Municipality in lost revenue or amounts to be budgeted to fund these incentives which is not in the draft CIP on file.	This comment is acknowledged. The Project Team has completed a conceptual calculation to inform budgetary considerations for Town staff and Council. This exercise was completed for both the Housing Within Reach CIP and the Town-wide Revitalization CIP. In addition, more detailed modelling was undertaken for the proposed Housing Within Reach CIP. The Project Team is satisfied that the proposed values of the financial incentive programs will meaningfully contribute to the development of attainable housing within the Town. Please also refer to the response offered to the above comment.
		Housing Within Reach CIP	The document refers to BMAHC providing 250 units over a five-year period but does not detail targets for rental vs owned units or low-rise vs high-rise; said breakdown would impact which incentives are utilized and what are the costs or lost revenues to BMAHC and Municipality.	This comment is acknowledged. The Project Team notes that the intent of the proposed Plan is to facilitate the development of attainable housing while providing sufficient flexibility to be responsive to the evolving attainable housing needs and objectives of the Plan. As these needs or objectives (e.g., 250 units over five years, as identified in the comment) change over the intended horizon of the proposed CIP, the funding priorities for each financial incentive program may also change accordingly. On this basis, the Project Team recommends that the proposed policies relating to Plan Monitoring & Evaluation be used as an opportunity for the Town to consult with key stakeholders, such as the BMAHC or private developers, on how the proposed financial incentive programs should be prioritized for funding in direct response to attainable housing targets. It is also noted that the proposed CIP includes policies that require regular evaluation and monitoring of the Plan, which provides an opportunity for the Town to make informed decision regarding funding priorities or potential updates to the Plan.
		Housing Within Reach CIP	In reviewing the possible reduction of Development Charges (DC’s) for other causes near and dear to the Town, it has been stated several times that the reduction can not occur for a reason that is not available to all developers so have you obtained a legal opinion that the proposed development charge incentive is legal?	<p>This comment is acknowledged. The Project Team clarifies that the proposed Community Improvement Plan does clearly states that the Development Charges themselves are not eligible costs, but the total value of the Development Charges shall be used as a basis to calculate the total value of the grant. More specifically, Section 3.6.6.4 of the proposed Plan states:</p> <p>“For clarity, the development charges themselves are not eligible costs, but shall be used as a basis to calculate the value of the grant.”</p> <p>On this basis, the Project Team is of the opinion that the proposed incentive is</p>

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
				permitted in accordance with the <i>Municipal Act</i> and the <i>Planning Act</i> .
		Housing Within Reach CIP	Please explain how rents will be controlled and resales of owned units will be capped because the CIP document seems to only address if an occupant exceeds the agreed amount (unclear if this is rental or owned unit) the balance of incentive is to be repaid or forfeited but the developer has had the benefit and profits from the incentives.	<p>This comment is acknowledged. The Project Team notes than an agreement between the Town an eligible applicant requires the agreement to be registered on title, which would continue to be applicable even where a change in ownership occurs within the required “attainability period”. This condition applies to both rental and ownership units.</p> <p>Regarding rent control, the Project Team notes that it will be an administrative task for the Town to issue an updated threshold for “attainable” on a regular (e.g., annual) basis. This is in large part due to the fact that the proposed definition is context specific to the Town and will need to change as the local economic and market conditions evolve. This threshold will apply where a change in tenant or owner occurs in a dwelling unit that is subject to an agreement under this Plan. Based on other municipal practice, the Town will need to maintain an inventory of subject properties to ensure the appropriate rental cost or sale price is being satisfied in accordance with the in-effect definition of “attainable”.</p>
		Housing Within Reach CIP	Occupant Demographics and Qualifications	This comment is acknowledged. The Project Team notes that the proposed definition of attainable housing is tailored to be context specific to the Town. It is anticipated that through a regular review of the definition for “attainable” that certain population statistics such as demographics and qualifications are contemplated and reflected in the definition accordingly.
		Housing Within Reach CIP	Minimum wage worker (\$15/40 hr week) makes less than minimum income qualification of \$40K so with a room mate or a couple then combined household is more than minimum qualification but does that allow 1 bdrm or 2 bdrm unit?	This comment is acknowledged. The Project Team notes that the proposed Plan includes a definition of “attainable housing” that is based on “low to moderate” income, being households with annual household income in the lowest 40 th percentile. The proposed Plan provides sufficient flexibility to eligible applicants to determine dwelling configuration in response to market demand or sufficient household income to meet the 40th-percentile threshold.
		Housing Within Reach CIP	A combined income (2 minimum wage earners) of \$60,000 could carry more rent than the pricing listed for 1 or 2 bedrm listed so should it be geared to income?	This comment is acknowledged. The Project Team notes that the proposed Plan includes a definition of “attainable housing” that is based on “low to moderate” income, being households with annual household income in the lowest 40 th percentile. The County of Grey is the region’s Service Area Manager, and is primarily responsible for the provision of “affordable” housing. This Community Improvement Plan is specifically focused on addressing an identified housing gap within the Town, commonly referred to as the “missing middle”, which is generally understood to be housing that is attainable for middle-income earners.
		Housing Within Reach CIP	Retirees income is less than \$40,000 likely and assets may be greater than allowed; ow do you determine acceptability?	This comment is acknowledged. The Project Team notes that the proposed Plan includes a definition of “attainable housing” that is based on “low to moderate” income, being households with annual household income in the lowest 40 th percentile. The County of Grey is the region’s Service Area Manager, and is primarily responsible for the provision of “affordable” housing. This Community Improvement Plan is specifically focused on addressing an identified housing gap within the Town, commonly referred to as the

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
				“missing middle”, which is generally understood to be housing that is attainable for middle-income earners.
		Housing Within Reach CIP	Retirees would require elevator or assigned ground floor level	This comment is acknowledged. The Project Team notes that all community improvement works (i.e., building design and construction) must comply with the Ontario Building Code, the Ontario Fire Code and Accessibility for Ontarians with Disabilities Act. It is anticipated specific design considerations, such as that noted in the comment, would be addressed through the development application process.
		Housing Within Reach CIP	What are your policies on length of tenancy? Can a retiree stay for life? If a salary rises and exceeds thresholds must they leave? Can occupants of all ages reside indefinitely?	<p>This comment is acknowledged. The Project Team notes than an agreement between the Town an eligible applicants requires the agreement to be registered on title, which would continue to be applicable even where a change in ownership occurs within the required “attainability period”. This condition applies to both rental and ownership units.</p> <p>Regarding rent control, the Project Team notes that it will be an administrative task for the Town to issue an updated threshold for “attainable” on a regular (e.g., annual) basis. This is in large part due to the fact that the proposed definition is context specific to the Town and will need to change as the local economic and market conditions evolve. This threshold will apply where a change in tenant or owner occurs in a dwelling unit that is subject to an agreement under this Plan. Based on other municipal practice, the Town will need to maintain an inventory of subject properties to ensure the appropriate rental cost or sale price is being satisfied in accordance with the in-effect definition of “attainable”.</p>
		Housing Within Reach CIP	How do you propose to control the rent increases or resale prices of owned units?	<p>This comment is acknowledged. The Project Team notes than an agreement between the Town an eligible applicants requires the agreement to be registered on title, which would continue to be applicable even where a change in ownership occurs within the required “attainability period”. This condition applies to both rental and ownership units.</p> <p>Regarding rent control, the Project Team notes that it will be an administrative task for the Town to issue an updated threshold for “attainable” on a regular (e.g., annual) basis. This is in large part due to the fact that the proposed definition is context specific to the Town and will need to change as the local economic and market conditions evolve. This threshold will apply where a change in tenant or owner occurs in a dwelling unit that is subject to an agreement under this Plan. Based on other municipal practice, the Town will need to maintain an inventory of subject properties to ensure the appropriate rental cost or sale price is being satisfied in accordance with the in-effect definition of “attainable”.</p>
		Housing Within Reach CIP	What incentives are there for units to have green design to control energy/utility costs?	This comment is acknowledged. The Project Team notes that the proposed Plan includes provisions that the Town’s Community Design Guidelines and other various guidelines or by-laws must be satisfied in order to be eligible for any proposed community improvement works funded through the CIP. Additionally, the Project Team notes that the proposed Town-wide Revitalization CIP includes a specific financial incentive program that aims to provide funding for improved energy

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
				efficiency, “green construction” and renewable energy retrofits.
		Housing Within Reach CIP	What building standards and features will be set to ensure BMAHC gets quality housing?	This comment is acknowledged. The Project Team notes that all community improvement works (i.e., building design and construction) must comply with the Ontario Building Code, the Ontario Fire Code and Accessibility for Ontarians with Disabilities Act. It is anticipated specific design considerations, such as that noted in the comment, would be addressed through the development application process. Additionally, a portion of certain financial incentive programs (to a maximum percentage of the total eligible costs) can be used towards certain aesthetic improvements or features. Nonetheless, it is anticipated that specific design considerations such as those noted in the comment will be addressed through the development application and approvals process.
Pamela Spence	November 2, 2020	Housing Within Reach CIP	After reviewing the draft Housing within Reach – CIP today on the Town’s CIP website it does not seem to have been updated to address the request of myself and Rob Sampson to add some numbers to the costing of the incentive programmes. Will these be available ahead of the public meeting?	<p>This comment is acknowledged. The Project Team has modeled the program incentives under different scenarios. Overall, the proposed financial incentive program values have been modified based on the results of the modelling. This has resulted in a modest increase in program values. Under the maximum total value of all incentives, with the value still being less than 50% of the total eligible costs (as required by the County’s CIP Program), the evaluation demonstrates the potential of the Plan to make a significant contribution to attainable housing.</p> <p>Specifically, the modelling shows that the incentive values may be particularly effective where attainable housing is being proposed or developed by a non-profit organization or corporation. Further, the modelling did not factor in additional revenue streams, such as external grants or funding from the CMHC, or where commercial rental space may be proposed in a mixed-use development. The modelling also restricted rent and ownership to the 40th-percentile for household income; where the income percentile is increased to include the 50th- and 60th-percentile, the financial viability of the development shows additional gains.</p> <p>Nonetheless, the modelling does demonstrate that land value continues to be a significant barrier to attainable housing, with these costs largely being carried forward without any direct incentive to offset initial land costs. Accordingly, this re-enforces the proposed Community Improvement Plan’s Surplus Land Grant Program and Landbanking Policy as a critical opportunity for Town Council, Town staff and the County to collaboratively identify eligible lands to be offered at a significantly reduced cost below fair market value, or at no cost at all.</p>
Various Members of the Public Through Consultation	Various (Comments Received Throughout Project)	Housing Within Reach CIP	Various members of the public, including key stakeholders, that were consulted throughout the Project requested clarification on development charge exemption for attainable housing.	This comment is acknowledged. The Project Team notes that exemption of development charges may be made for certain types of development. As development charges are formally established by a by-law of Council, it was not within the specific scope of this study to offer recommendations in this regard. Alternatively, the Project Team recommends that additional opportunities to explore development charge exemptions be contemplated through future initiatives that may be undertaken by the Town, such as a

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
				<p>review of the Town’s development charges by-law.</p> <p>However, the Project Team does note that the proposed financial incentive programs include a Development Charges Rebate Grant Program. More specifically, Section 3.6.6.4 of the proposed Plan states:</p> <p>“For clarity, the development charges themselves are not eligible costs, but shall be used as a basis to calculate the value of the grant.”</p> <p>On this basis, the Project Team believes this is an important component of the proposed CIP to directly offset costs incurred through Development Charges.</p>
		Housing Within Reach CIP	Please clarify the landbanking policy and how it can be used.	This comment is acknowledged. The Project Team confirms that the landbanking tool is a component of the CIP that provides Council with an opportunity to identify lands that may be acquired or the ability to sell, lease, prepare and dispose of municipal property at or below fair market value to further advance the objectives of the Plan. While landbanking may have other roles as a planning instrument in different capacities, within the context of the CIP it is intended to provide Council with the ability and flexibility to significantly support the long-term viability of the Plan and the proposed programs by taking specific action to generate revenue, invest municipal resources in the remediation or preparation of land, or dispose of land below fair market value.
		Housing Within Reach CIP	Please provide greater clarity on the relationship between non-profit corporations, the Municipal Act and the proposed Community Improvement Plan.	This comment is acknowledged. Firstly, the Project Team confirms that the proposed Plan recognizes the non-profit sector, such as the BMAHC, as an important partner to the success of the Plan and also recognizes the non-profit sector as eligible applicants (provided the eligibility requirements can be satisfied) to the financial incentive programs. Secondly, the Plan also proposes a range of financial incentive programs that are intended to facilitate investment in attainable housing, and where feasible, offset certain costs normally incurred through the development approvals process (e.g., the Development Charges Rebate Grant Program). Lastly, there are exemptions legislated through the Municipal Act that apply to non-profits, such as exemptions for municipal property taxes, (for example) but the Project Team does not view the Community Improvement Plan project as an appropriate opportunity to offer recommendations to Council in this regard. The Project Team notes that the proposed CIP is one tool within a larger “toolbox” of options that can be used to advance the Town’s attainable housing goals and objectives. The Project Team encourages continued discussion between Council, Town staff, key stakeholders, and members of the community regarding where there may be other opportunities, such as those offered through the Municipal Act, in addition to the role of the proposed CIP.
Sharon McCormick, Director, Blue Mountains Attainable Housing Corporation	November 19, 2020	Housing Within Reach CIP	Distinction from affordable or social housing is not about the provider, it is about subsidy. Attainable housing is not subsidized. Affordable housing has ongoing and/or one time funding which is how deeper	This comment is acknowledged. The language has been modified to better communicate this different and the intent of the CIP by focusing on attainable housing.

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			affordability is achieved. As attainable housing is not subsidized, the way to get to below market rates is through incentives and grants such as these and partnerships where all partners contribute to invest in the community benefits of attainable housing. This is critical to understanding why this CIP is so important for attainable housing.	
			Section 2.3: Reverse this statement so latter part that reflects the objectives are first. Reads very self interested.	This comment is acknowledged. The language has been modified.
			Section 3.5: Attainable Housing Feasibility Grant Program - Encourage consideration of submitting for reimbursement as costs are incurred to the upset amount. This is a challenge for non profits from a cash flow perspective and sourcing other funding. Essentially a working capital loan would required that many non profits would have a hard time qualifying for.	This comment is acknowledged. It is the general intent of the CIP to administer financial incentives once works are completed. The exception to this is a Tax Increment Equivalent Loan, which would be made prior to construction. This is generally considered a safeguard to ensure or contribute to the interests of the Town regarding eligible works are completed satisfactorily. Similarly, it also ensures transparency in the planning application process, as approvals in this regard are passed by a by-law of Council. Lastly, italso provides an opportunity for the Town to ensure the works are carried out in accordance with the policies of the CIP, and other applicable Town policies and guidelines, such as the Official Plan or Community Design Guidelines.
			Section 3.5: Attainable Housing Feasibility Grant Program - Need hard and fast data to be credible and not seen as being subjective. This is similar to CMHC who has large bank of local and national cost estimates to rely upon.	This comment is acknowledged. The provision provides an opportunity for the Town to ensure the provided quotations are reasonable and appropriate. The intent of the policy is not to require a second quotation for all applications, but does provide some flexibility to the Town should this be needed or warranted.
			Section 3.6: Development Charges Grant Program - Appendix A is titled Development “Fees” not Charges. Keep terms consistent.	This comment is acknowledged. The editorial change has been implemented.
			Section 3.7: Tax Increment Equivalent Program – Res and non-res?	This comment is acknowledged. The intent of the proposed program is to provide flexibility to potential applicants and the Town. The program is drafted to provide sufficient discretion for an eligible applicant or the Town to administer the program as either a grant or loan depending on specific circumstances (e.g., nature of development, or available funding).
			Section 3.7: Tax Increment Equivalent Program - Who determines whether loan or grant? Is there eligibility criteria for who qualifies for grant vs loan? Is it just a choice of \$50k or \$25k benefit then should be stated here. Have to get to Appendix to find out the difference.	This comment is acknowledged. Please see the previous response.
			Section 3.7: Tax Increment Equivalent Program - Why? Given that this provides longer term benefit that would encourage reserves for maintenance or operations as opposed to other programs are directed at construction. This	This comment is acknowledged. The Project Team agree and the modelling demonstrates that the ability to combine the TIEP with other incentive programs significantly contributes to the viability of facilitated the development of attainable housing. This change has been made.

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			disincent maintains attainable housing past development of it. Need to encourage and incentivize maintaining attainable housing and not flipping it.	
			Section 3.7: Tax Increment Equivalent Program – Define substantial	This comment is acknowledged. The intent of the proposed program is to provide flexibility to potential applicants and the Town. The intent of substantial is to provide discretion to the Town when determining if proposed community improvement works under an eligible application are representative of the value of the TIEP.
			Section 3.8: Municipal Fees Rebate Program - Again, challenging for non profits and may result in little uptake of the program	This comment is acknowledged. Please see the above response.
			Section 3.8: Municipal Fees Rebate Program - Pick either to accept quote from applicant or have your own fee guide. This adds bureaucracy and is very subjective that can lead to skepticism.	This comment is acknowledged. The provision provides an opportunity for the Town to ensure the provided quotations are reasonable and appropriate. The intent of the policy is not to require a second quotation for all applications, but does provide some flexibility to the Town should this be needed or warranted.
			Section 4.20: Definition of Attainable Housing - For ease range based on median income would be preferred. BMAHC uses 50-130% of median income	<p>This comment is acknowledged. The Project Team have carefully considered the comment and reviewed the definition. Based on comparable municipal practices and internal review, the definition of attainable housing has been revised as follows:</p> <p>Attainable shall mean below or near market housing that is offered and maintained to remain within reach of the following for a set time period, regardless of market pressures:</p> <ul style="list-style-type: none">• In the case of home ownership, housing for which the purchase price results in accommodation costs (inclusive of condominium fees) which do not exceed 30 percent of the gross annual income for households within the income range of 50 – 130% of median income for the Town of The Blue Mountains.• Annual household income information will be based upon the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years, and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.• In the case of rental housing, housing which is provided defined as at least 20% below Area Median Rent, inclusive of condominium fees. Area Median Rent information will be based on the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years, and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.
			Section 5.3.1: Application Process and Payment - This will impact timelines where end dates for use of funds is noted. Start times should reflect that applications may be really early to make the application window	This comment is acknowledged. The Project Team generally agrees and has proposed modified language to encourage the Town to communicate in a timely manner when the intake window will be “open”, as a means to provide potential applicants with appropriate time to prepare and finalize applications or meet with Town staff prior to the deadline.
			Section 5.3.5: Timeline for Application Review and Decision - This seems unnecessary step to add work with not much value Grant programs in the government	This comment is acknowledged. The Project Team notes that an interview is not a requirement, but the proposed policy does provide an opportunity for the Town to meet with interested or eligible applicants to confirm

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			and non profit sector do not require interviews	submission criteria, details, timeline and other related administrative matters.

MEMO

TO: Town of The Blue Mountains
FROM: WSP
SUBJECT: Community Improvement Plan Project – Comment-Response Matrix
DATE: January 4, 2020

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June Porter	November 30, 2020	Final Background Review and CIP Approach	<p>Page 30 of the Staff Report PDS.20.121 under 'timing' states:</p> <p>'Within the next 4 years, a total of 531 single, 412 apartments, 372 row house and 130 semi-detached are anticipated to start construction and represent singles being 36% of the total.</p> <p>'In five years or more, a total of 420 single, 121 row house, 118 semi-detached and 74 apartments are anticipated to start construction'.</p> <p>Ask of council is to provide source of anticipated construction starts for both next 4 and 5 years for the purpose of clarifying data embedded in text on page 30 of the Staff Report.</p>	This comment is acknowledged. The Project Team notes this discrepancy in the Final Background Review and Approach and have introduced revised language to bring greater clarity.
		Staff Report PDS.20.121	The Community Structure outlined on page 17 of the Official Plan states it can also assist in the making of all land use and infrastructure decisions that have an impact on where people live, work and play and on how they travel through the Town. It is also intended to support the type of development that makes the best use of infrastructure, minimizes the consumption of land and supports the mixing of uses and activities in appropriate locations.	This comment is acknowledged.

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			<p>The Staff Report outlines that A3.10 of the Official Plan directs Council on Housing, it is therefore assumed A3.9 would then direct Council on Infrastructure, that is; to ensure that all infrastructure, including sanitary sewers, distribution and stormwater management facilities, roads and municipal facilities meet the needs of present and future residents and businesses. A strategic objective (a statement that indicates what is critical in an organizational strategy); to ensure that all infrastructure required to serve urban areas is built prior to, or coincident with development. (Official Plan, page 29).</p> <p>Therefore, the ask of Council is why is stormwater management notably absent from the CIP Staff Report? It is requested that stormwater management facilities be included in the Staff Report.</p> <p>Page 13 of the Staff Report states Policy 6.16 also establishes that CIPs shall be prepared to contemplate one or more of the following 5 objectives of which one includes; To encourage the efficient provision and maintenance of physical infrastructure, public services and utilities to serve present and future needs on a local and regional scale. Ask of Council is why would the provision and maintenance of physical infrastructure etc. be a choice as opposed to an underlying requirement, as municipalities are responsible for the aforementioned.</p>	<p>This comment is acknowledged. The Planning Act permits Community Improvement Plans to focus on infrastructure improvements to assist with redevelopment of lands. Using a CIP to address this type of issue typically occurs where a municipality wants to encourage growth and development in an area by providing incentives for the installation of infrastructure. This is not within the scope of this CIP Project. Furthermore, the Project Team feels the infrastructure required to support planned development can be constructed through the development process and/or through the municipal Capital Works program.</p>
		Housing Within Reach CIP and Town-wide Revitalization CIP	<p>Last ask of Council is for a listing of the eligible properties outlined in the table at the top of page 17 of Staff Report which this letter is in response to.</p>	<p>This comment is acknowledged. The Project Team notes that the proposed Community Improvement Project Area is applicable Town-wide. The total number of eligible properties was determined by counting the number of individual land parcels within the Bruce Street / Marsh Street Corridor. It is noted that the specific addresses of each land parcel was not documented, as the input required an approximate determination of the total number of parcels. A listing of specific eligible properties may be possible through additional discussion with the Town.</p>
Pamela Spence	December 1, 2020	Staff Report PDS.20.121	<p>Contrary to what the agenda says, PDS.20.121 was sent out by Planning Dept. at 10am on November 30,2020 to the registered community members. There was less than 24 hours to review a 260-page document and provide comments to Committee of the Whole meeting on December 1, 2020 starting at 9am. Therefore, this paper is more about questions that arise with inadequate time to research answers.</p>	<p>This comment is acknowledged. Town staff note that the Revised Agenda, which included Staff Report PDS.20.121 for the December 1, 2020 Committee of the Whole meeting was issued on Friday, November 27th, 2020. However, Town staff acknowledge this is two days later than normal Town procedure. Additionally, Council have directed staff to provide additional time for public review of the proposed Community Improvement Plan documents until December 11, 2020. Updated Community Improvement Plans will be presented to Council on January 11, 2021.</p>

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			Secondly, item B.3.3 is FAF.20.034 which establishes a reserve to fund the CIP's that are not yet approved and appear much later on the agenda namely PDS.20.121 which is agenda item B.15.2.	This comment is acknowledged. Town staff note that the Committee of the Whole, at its December 1, 2020 meeting, have recommended to Council that a CIP reserve fund be established.
			The conclusion is that this is being rushed through and has not allowed sufficient time to thoroughly vet the research and the new conclusions on financial costs and implications.	This comment is acknowledged. It is noted that at the December 1, 2020 meeting of the Committee of the Whole, staff have been directed to provide additional time for public review of the proposed Community Improvement Plan documents until December 11, 2020. Updated Community Improvement Plans will be presented to Council on January 11, 2021.
		Housing Within Reach CIP	Attainable housing definition includes housing which is “offered and maintained” as attainable but does not describe how those terms are defined. How does one know the housing can be maintained as attainable, how long do you measure this, what are penalties if non-conforming?	This comment is acknowledged. The proposed Housing Within Reach CIP includes policies to provide direction to offering and maintaining housing as attainable. For example, this may include an agreement that is registered on title which could further detail minimum attainability periods and penalties. Parts 4 and 5 of the proposed Housing Within Reach CIP include further policies regarding these considerations.
			Eligible income of 50-130% of median income for TBM is a huge range and potentially incredible number of eligible applicants	This comment is acknowledged. The Project Team notes that the proposed definition of attainable has been confirmed through broad engagement and consultation with Council, Town staff, key stakeholders and the community, including the BMAHC. However, it is noted that this definition will continue to be reviewed through the plan monitoring and evaluation framework.
			Are there other factors to consider such as age, assets, job status, etc.?	This comment is acknowledged. The Project Team notes additional considerations that may inform a proposed definition of attainable housing (such as those identified in the comment), are not being considered at this time. In the Project Team’s opinion, it may not be appropriate or desirable for the CIP definition to give explicit consideration to these criteria. However, the proposed CIP does contain policies that direct Council and Town staff to monitor and evaluate the CIP over it’s planned horizon, and further review of the proposed definition of attainable may be considered through this process.
			Do accommodation costs that represent up to 30% of median income include utilities?	This comment is acknowledged. Please see the Project’s Team above response.
			Who calculates the range and should it be pegged by a TBM dept., used for 5 years and then recalculated or is it done every year so a moving target?	This comment is acknowledged. The Project Team note that the proposed CIP does contain policies that direct Council and Town staff, in consultation with the community, to monitor and evaluate the CIP over it’s intended horizon. Further review of the proposed definition of attainable may be considered through this process. Additional administrative considerations, such as those identified in the comment, will be further detailed in a future Staff Report, currently targeted to be presented to Council in Q1 of 2021. By default, the proposed definition would be used for 5 years based on Census information. However, the definition also provides flexibility to be updated based on any additional data sources that may exist and in consultation with The Blue Mountains Attainable Housing Corporation.
			Pg 9 of PDS.20.121 refers to an incentive value of \$385,000 for 2 units but then on page 11 says incentives for 10 units would cost \$297,000 per year?	This comment is acknowledged. The Project Team note that these values represent different considerations for contemplating two separate scenarios. For clarity, the \$385,000.00 figure represents only one very

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				<p>specific development scenario to demonstrate that the incentive values perform to facilitate attainable housing. The \$297,000.00 figure that is referenced contemplates a more general evaluation and is intended to provide Council and Town staff with initial direction for preliminary budgeting purposes.</p> <p>The Project Team also note that the maximum incentive values, as shown in Schedule A, are intended to be reviewed by Council and Town staff on a regular basis through the CIP’s planned horizon and may be increased in subsequent years through a resolution of Council. Further, the values are maximum values only, and the proposed Housing Within Reach CIP and the Town-wide Revitalization CIP provides Council and Town staff discretion to administer grants or loans that may be less than the maximum value depending on various considerations, such as available funding, for example.</p>
			Referring to the Average Value of Financial Incentive Programs on pg 11, the calculation of average based on their number is \$8,500 not \$9,200.	This comment is acknowledged. The Project Team note this calculation clarification and confirm that the table on p.11, being the “Average Value of Financial Incentive Programs” is \$8,500.00.
			Where is the County contribution referred to in section D page 2 of this report; does this cover the funding incentives of the Town?	This comment is acknowledged. The County and the Town will work collaboratively in future years to determine and coordinate any financial contributions from the County to support the financial incentive programs proposed by the CIPs. However, for clarity, these CIP’s refer to Town incentives only to allow flexibility for other jurisdictions (i.e. County, Province, etc.) to adjust any other funding incentives without the need to amend the Town CIP’s. It is not anticipated that the County portion will be equal to 100% of the proposed financial incentive values; rather, the financial incentive programs will be funded by both the Town and the County, with the Town providing a majority of the funding.
			Will the most costly incentive, being the Feasibility Grant Program, be granted if a report says a project is not feasible and does not yield housing for the incentive?	This comment is acknowledged. The Project Team notes that the proposed Housing Within Reach CIP contains administrative policies regarding the decision making process. These details are generally contained in Part 4 of the proposed CIP. The policies of the proposed Housing Within Reach CIP establish sufficient discretion for the Town to determine the eligibility of an application made under the Feasibility Grant Program, but staff also note that an intent of this program is to facilitate applications to develop and determine the feasibility of developing attainable housing within the Town. It is understood that the feasibility of a proposed development containing attainable housing may vary, and the Town will work carefully administer the program is appropriately. It is also noted that the Feasibility Grant Program requires an application to include a minimum number of attainable housing units. Further, and to clarity, the Project Team notes that there are other financial incentive programs proposed by the Attainable Housing CIP that have a higher maximum value than the Feasibility Grant Program.
		Town-wide Revitalization	The description of this program should be clear and state that this is for revitalization of existing building stock. It could be construed that new developments on site that are not Brownfields would be	This comment is acknowledged. The Project Team note that while most of the proposed financial incentive programs are applicable to existing building stock, some programs are also intended to facilitate new development or new construction. This specifically applies to

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			eligible for consideration. The programme definitions seem very general and are unclear. For example:	the Brownfields Tax Assistance Program and the Tax Increment Equivalent Program.
			#1) Study – support economic development and diversification of what?	This comment is acknowledged. The proposed language has been revised to provide greater clarity by referencing the Town’s strategic priorities as articulated through an economic development strategy, for example.
			#2) Should promote rehabilitation of “existing” building stock	This comment is acknowledged. The proposed language has been revised to provide greater clarity.
			#6) Municipal Fees – are all developments eligible for this without any definition of a community benefit being provided???	This comment is acknowledged. The Project Team notes that each proposed financial incentive program is subject to a range of eligibility criteria, including that eligible applications must satisfy certain Town plans and guidelines, such as the Official Plan, community design guidelines, or sustainability goals and objectives (where applicable). Eligible applications must also be deemed to be advancing the vision and objectives of the proposed Town-wide Revitalization CIP, which include a range of considerations that contemplate various community related benefits. The Project Team are mindful of this comment and do acknowledge that the incentive programs should be meaningful advancing opportunities to realize works that contribute to community benefit.
			#7) How can one improve the public realm by the Town covering the costs to improve private property?	This comment is acknowledged. The Project Team note that this is an important consideration, however, certain elements of private property, for example landscape works (such as those located in a front yard and adjacent to a sidewalk) that are highly visible may contribute to the public realm and are therefore identified as eligible costs. The Project Team also note that applications will be carefully reviewed by the Town to ensure the proposed works are consistent with the financial incentive program’s eligible costs and in consideration of their relationship to the public realm.
			#8) Energy retrofits should be to existing and perhaps struggling businesses; not all businesses should be eligible for public funding?	This comment is acknowledged. The Project Team understands the intent of the comment but note that it may difficult to determine or interpret business that are struggling through the application process. An additional consideration is that the proposed financial incentive program is intended to advance the Town’s broader sustainability goals and objectives. In this regard, at this time the Project Team continue to recommend that the proposed financial incentive program be available to a range of eligible uses and properties, which are established in s.3.12.2.
			#9 and #10 read the same	This comment is acknowledged. The Project Team have reviewed the proposed program descriptions of the Vacant Building Conversion or Expansion Program and the Destination Infrastructure Program. In the Project Team’s view, the proposed programs overall intent appear to be markedly different as described in the CIP, but further discussion regarding this comment is welcome.
			In conclusion, the CIP for Revitalization is proposed to cost \$154,000 per year and \$1.5 million over 10 years all in the form of grants. This seems an expensive tool for a community that is experiencing incredible incremental value from property value increases	This comment is acknowledged. The Project Team note that Town staff have recommended the establishment of a CIP Reserve Fund to be administered by the Town, and that the County may provide additional funding to the Town for the purpose of administering the CIP financial incentive programs.

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			and tourism. Is there an offset or a way to recoup this such as increased business tax revenue or does business success factor into the consideration of grants.	
		Staff Report PDS.20.121	Finally, there is no information in the report about who will administer these programmes. There is little detail to determine marketing materials, criteria for evaluation, monitoring or ways to test compliance. Will this require a staff person to administer? Will this produce the desired outcome for both programmes? Is this meaningful to the development industry to incent them to build attainable housing? What is the information on the other Federal, Provincial, County incentive programmes that should come first before the Town's programmes and dollars come into play?	<p>This comment is acknowledged. Parts 4 and 5 of each proposed CIP contain a range of criteria and policies regarding administrative matters, including plan administration, application process, decision-making process, and plan monitoring and evaluation. Further, Town staff note that a future staff report will seek Council direction on some of these matters. The future staff report is targeted to be presented to Council in Q1 of 2021.</p> <p>Further, the Project Team note that the proposed Housing Within Reach CIP has undergone considerable consultation with key stakeholders and the community, including the development industry. With regards to other financial incentives that are not administered by the Town but that may be available to eligible applicants, the proposed CIPs require applicants to disclose all funding sources. The intent of this policy is to mitigate instances where a financial incentive may be approved by the Town for an eligible cost that has already received external funding.</p>
			Please slow this process down so adequate review can be done of this material.	This comment is acknowledged. Council have directed Town staff to present the proposed CIPs at the Committee of the Whole meeting scheduled for December 14 th , 2020. The CIPs are currently available for public review and comment until December 11th, 2020.
Janet Findlay	December 10, 2020	Housing Within Reach CIP	<p>Attainable</p> <p>The CIP definition of Attainable is different than the definition used in the Staff Report PDS 20.121 and is different than the BMAHC definition. This is a critical term that must be consistent for the Town, applicants and residents. Additional definitions are needed for gross median income, accommodation costs and rental costs. The attainability range being 50-130% of the gross median income is a large spread and priorities within this range should be outlined.</p>	This comment is acknowledged. The Project Team notes that the proposed definition of attainable has been confirmed through broad engagement and consultation with Council, Town staff, key stakeholders and the community, including the BMAHC. However, it is noted that this definition will continue to be reviewed through the plan monitoring and evaluation framework.
			<p>Revitalization</p> <p>It is suggested that the word “revitalization” be removed from the Housing within Reach CIP and replaced with the word “improvement” or “community improvement” as appropriate. This occurs in a dozen instances.</p>	This comment is acknowledged. The Project Team have reviewed the proposed CIP and have revised language where deemed appropriate.
			<p>Design Criteria</p> <p>Section 4.13: The section states that “All works completed under this Plan shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan”. We could not find the aforementioned design criteria.</p>	This comment is acknowledged. The language in the CIP has been revised to provide greater clarity. All works completed under the CIP shall be consisted with design guidelines established by the Town.
			<p>Supporting Material</p> <p>It is suggested that the supporting material to be provided for all applications</p>	This comment is acknowledged. The Project Team notes that additional clarity has been offered through revised language to Policy 4.21.

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			should be “contractual” documents rather than “estimates”. This would apply to numerous grant and loan programmes. Payouts in many sections of the Plan are described as based on “estimated values of studies”. Instead it is suggested that they should be based on completed, successful studies that determine the feasibility of a project. Loans and grants should be based on actual costs. Any studies or reports should be done so that they can be relied on going forward, and are transferrable and assignable to the Town or a new owner should that situation arise.	
			Minimum Attainability Period Section 4.19: it is noted that units developed under the Plan must be maintained as attainable for a “minimum period of time”. The “minimum period of time” should be defined up front, consistent for projects that are “ownership” and “rental” and this definition should be set out in the guidelines established by Council so that it is understood this is not a matter open to negotiation or discretion. Should Council wish to make an exception, that is their prerogative but is a different process. This section further mentions that an agreement is required to be signed with the Town. It would be helpful to mention in this section that the agreement will require limits on the resale value of attainable ownership units, as well as annual income verification requirements for rental units.	The comment is acknowledged. The Project Team notes that a default minimum attainability period of 15 years is now required by the proposed Housing Within Reach CIP. It is also noted that the proposed Housing Within Reach CIP does provide discretion to the Town to enter an agreement with an eligible applicant that differs from the minimum attainability period.
			Agreements Some loans and grants are seemingly paid out before the project is completed or occupied. Not all grants or loans are registered on title. The CIP states that an agreement related to a grant may or may not be registered on title (Section 5.3.5.8) but that an agreement related to a loan must be registered. Section 4.25.2 states that a loan may be secured through a lien placed against the title. It is suggested that both loans and grants over a minimum value be secured with a lien. As well, the penalties for non-compliance should be made clear.	This comment is acknowledged. Regarding an agreement being registered on title, the Project Team notes that the intent of the policies is to provide a degree of administrative flexibility to Town staff in administration of the proposed CIP and financial incentive programs. Through implementation, the Town may exercise discretion when determining if an agreement is registered on title. Regarding liens placed against title, the Project Team similarly notes that the intent of the policies is to provide a degree of administrative flexibility to Town staff in administration of the proposed CIP and financial incentive programs.
			Implementation Section 4 specifies that any applicant may apply for more than one programme and more than one CIP and more seed money from other sources. We would ask that until the CIP is fully operational, a test of the	This comment is acknowledged. The Project Teams note additional administrative and implementation recommendations will be presented to Council for consideration in 2021. The Project Team notes this input and will take it under consideration in this regard. Council may elect to activate and fund only

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			programmes be done and that the applicants in the first year be eligible for a maximum of one or two programmes until the programmes and system are tested.	select programs within the CIP’s to assist with program and system testing.
			Social Housing The proposed CIP only contemplates financial incentives for attainable housing. How would the municipality contribute toward social housing, should such a development be considered in The Blue Mountains by a private non-profit corporation?	This comment is acknowledged. The Project Team note that the proposed CIP document has identified an eligibility criterion that the definition of attainable (as established by the CIP) must be satisfied. Provided that the definition is satisfied, and that all other eligibility criteria of the proposed CIP are also satisfied, a development may be considered eligible for certain financial incentives.
			Complementary Initiatives Section 2.4.1 Marketing and Education states that the “Town will explore opportunities to undertake complementary initiatives to actively promote and market this Plan.” This should be a two-step initiative – #1 is to market and promote this plan and educate the recipients and citizens as to how it works and #2 to explore other initiatives that complement this Town programme. Section 2.4.2 Pre-zoning – We trust that such an initiative will be open to public review and comment. Will this also affect the official Plan review in 2021? Section 2.4.3 Community Planning Permit System – Adopting a CPPS to streamline the permit process is a major change within the planning system and we trust this System will be designed to be open and subject to public participation.	This comment is acknowledged. The Project Team have offered additional language to emphasize the role that community education and awareness has in augmenting and further advancing the community improvement goals of the proposed Housing Within Reach CIP. With regards to items 2.4.2 and 2.4.3, any update to the Town’s in-effect Official Plan or current zoning framework will satisfy or exceed the minimum requirements for public consultation under the <i>Planning Act</i> .
			Incentive Programmes Section 3 introduces 6 programmes with two variations (grant and loan). It is recommended that the Town try out only some of the programmes to see what is most successful before allocating significant resources, as per the above comment under Implementation.	This comment is acknowledged. The Project Teams note additional administrative and implementation recommendations will be presented to Council for consideration in 2021. The Project Team notes this input and will take it under consideration in this regard. Council may elect to activate and fund only select programs within the CIP’s to assist with program and system testing.
			Section 3.5 Feasibility Study – Further to the above comment, it is our suggestion that the Feasibility Grant Program not be funded at this time. Canada Mortgage and Housing Corporation (CMHC) offers interest-free loans and non-repayable contributions under its Seed Funding Program which are well in excess of the proposed amounts in order to support the development of attainable/affordable housing. CMHC funding is available year-round and its program administrators have the experience needed to assess applications, and applicants, for eligibility.	This comment is acknowledged. The Project Teams note additional administrative and implementation recommendations will be presented to Council for consideration in 2021. The Project Team notes this input and will take it under consideration in this regard. Additionally, the Project Team note that the proposed Housing Within Reach CIP Policy 4.17 requires applicants to disclose all other funding sources. For example, it is anticipated that this may apply where external funding (e.g., from the CMHC) has been provided to an applicant.
			Section 3.6 Development Charges – The Plan is written such that the Town will be reimbursing the applicant for the County’s portion of DC charges,	This comment is acknowledged. The Project Team have reviewed the proposed language and are satisfied with the interpretation. Through administering the proposed Housing Within Reach CIP, Town staff will work closely with Grey County regarding incentives where

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			without an explanation of how that payout is sourced.	a portion of the value includes contributions from the County. Therefore, this is largely viewed as an administrative matter. Further, additional administrative and implementation recommendations will be presented to Council for consideration in 2021.
			Section 3.7 Tax Increment – The Plan proposes this programme as a loan “to assist in securing project financing”, secured by a lien. The Town will be concerned about the security of its loan – will the Town’s lien be subordinate to a construction mortgage? And again, payouts should be based on actual contracts or invested dollars.	This comment is acknowledged. The Project Team notes that additional clarity has been offered through Policy 4.24 regarding liens places against the title of a property, or through a construction mortgage or loan.
			Section 3.8 Municipal Fees – Again, investments should be based on contracted amounts or paid invoices and payout should not be made before completion and delivery of attainable units.	This comment is acknowledged. The Project Team note that additional clarity has been offered. Further, the Project Team note that incentives administered through the Municipal Fees Grant or Loan Equivalent Program are only issued upon the completion of eligible works to the satisfaction of the Town. Please refer to Policy 3.8.5 which establishes this requirement.
			Section 3.9 and 3.10 – Downtown Apartment Rehabilitation or Conversion Program and Additional Dwelling Unit Program – These sections have better wording as the payouts are made after completion of the works. This policy would be better for the preceding programmes.	This comment is acknowledged.
			Section 3.11 and 3.12 - Surplus Land Grant Program and Land Banking Policy – This section should include a statement that some surplus lands may afford the Town more value to its attainable housing objectives from a sale in the open market, rather than by a grant to an attainable housing project.	This comment is acknowledged. The Project Team have reviewed the proposed Housing Within Reach CIP and are satisfied with the financial incentive program descriptions. It is anticipated that the Town and Council will continue to leverage surplus land to best meet the priorities or opportunities of the Town on a case by case basis.
			Glossary of Terms <ul style="list-style-type: none">• Attainable – differs from the BMAHC and staff report PDS 20.121.• Annual Gross Income – Attainable is defined differently in PDS 20.121. Is it median income of Census data?• Low to Moderate households – is not defined in CIP but is defined in PDS 20.121 as 50-130% of median income. Why is 130% eligible?<ul style="list-style-type: none">○ Market Housing – why on page 7 of PDS 20.121 does the definition of attainable use the term “near market housing”?	This comment is acknowledged. The Project Team have offered clerical revisions to ensure consistency in the definition of attainable. Specifically, the definition of attainable is established through Policy 4.20. With regards to the metrics of defining attainable, the Project Team have worked closely with the community, Council and key stakeholders on this topic, including The Blue Mountains Attainable Housing Corporation. At this time, the Project Team believe that the proposed definition of attainable meets the intent of the goals and principles of the proposed CIP.
			Goals Missing from this Plan are the build targets/strategies with actions and milestones to measure success on an annual or quarterly basis.	This comment is acknowledged. The proposed Housing Within Reach CIP establishes a robust plan monitoring and evaluation framework. In addition, Policies regarding the proposed Housing Within Reach CIP goals and principles are established in Part 2. The Project Team also note that specific build targets may be a metric with regards to implementing the plan monitoring and evaluation framework, formally identified within the first 1 to 2 years of Plan’s

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				administration and once sufficient baseline results are available. Lastly, it is noted that the Plan monitoring, and evaluation framework includes consultation with the community, where additional input in this regard can be offered to Council and Town staff.
		Staff Report PDS.20.121	The staff report suggests that modelling was used to adjust the incentive values. Is the modelling available for review by the public?	This comment is acknowledged. The Project Team note that a conceptual model to better evaluate the impact of the incentives was prepared under one specific development scenario. It is understood that there are many different development scenarios, and no single model can capture or reflect all variables and conditions that may influence or determine the feasibility of a development containing attainable housing. While the modelling was prepared with this understanding, and was originally intended for internal discussion purposes only, the modelling may be made available for review upon request.
			Financial values provided in PDS 20.121 are considerably lower than the programme values provided in Schedule A – Table 1. The following instances are noted: <ul style="list-style-type: none">A specific and alarming difference is the Development Charges Incentive. Table A implies that the programme would fund 100% of the DCs up to a maximum of \$250,000 per grant, while PDS 20.121 says the average cost per this grant would be \$6000. \$6000 is not a reasonable estimate of development charges. Which estimate represents the potential cost to the Town and taxpayers?The Tax Increment grant per the CIP Table 1 estimates the maximum value to be \$25,000 per year for 10 years while PDS 20.121 estimates \$5000/year for 10 years – a difference of \$200,000 over 10 years. Staff comments suggest that the CIP will be particularly effective where land costs have been offset through the Surplus Land Grant Program or Land Banking Policy. However, there are no estimates provided of the such possible contributions.	<p>This comment is acknowledged.</p> <p>Regarding the Development Charges Grant Equivalent Program, \$250,000.00 refers to the maximum value of the grant for a single property. The \$6,000.00 figure that is referenced is based on a high-level calculus to facilitate initial input to inform budgetary considerations regarding the proposed Housing Within Reach CIP. It is also noted that the \$6,000.00 figure is annotated as approximate for discussion purposes. Over the proposed Housing Within Reach CIPs planned implementation horizon, it is anticipated that the community improvement reserve fund may likely appreciate in value, and therefore additional funding may be available to be administered through the various programs at Council’s discretion. The financial incentive values can be amended through a resolution of Council, and it is anticipated that this will need to be undertaken as certain fees or charges (such as the Town or County’s Development Charges) are adjusted during the proposed Housing Within Reach CIPs planned horizon.</p> <p>Regarding the Tax Increment Equivalent Program, the figures contemplate two different scenarios but are reflective of the maximum values of the proposed program. Importantly, the Project Team notes that Schedule A of the proposed Housing Within Reach CIP (understood to be referred to as CIP Table 1 in the comment) are not estimated, but rather the maximum value of the incentives. As established through the policies of the proposed CIP, the Town reserves discretion to administer a value less than the maximum value identified in the Schedule.</p> <p>Regarding the contributions of the Surplus Land Grant Program or Land Banking Policy, the Project Team note that there are many different conditions that may determine the potential “value” of these programs (e.g., location, lot area, proximity to key infrastructure, site condition, etc.). Therefore, these “values” were not explicitly contemplated. However, it is noted that best practice and research show that these contributions can make a significant</p>

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				contribution to the feasibility of developing attainable housing.
Ted Squires	December 11, 2020	Housing Within Reach CIP	<p>This email is to provide comment on the subject CIP. We appreciate the work by the planning department in preparing the draft Housing Within Reach CIP. The Town of Blue Mountains is a very special community with diverse needs by area within the town. As an example, Blue Mountain Village (Craigleith) is very different from Thornbury/Clarksburg and the surrounding communities within the boundaries of the Town of Blue Mountains. Each of these areas has its own special charm and needs with respect to attainable housing.</p> <p>A lot of thought has gone into the current OP to maintain the charm of these areas while addressing the diversity of the town. It's important that this type of planning remains intact going forward. The recent purchase of the Gateway Site to be used for Attainable Housing is an example of not planning prior to executing. Amending the official plan to support 5 stories prior to determining whether this site is feasible and viable, while maintaining the charm of Thornbury, is getting "the cart before the horse" and opens the door to many new opportunities for 5 story buildings within the area.</p> <p>Recently, due to local residents voicing concern, a Task Force was formed to make recommendations for the development of this site. It is important that the recommendations of Task Force and local residents be considered when developing Attainable Housing in the area. It is also important to recognize the efforts that went into the current OP that have made this town a special place to be enjoyed by all.</p> <p>The Gateway Site is the entrance to the town of Thornbury, and should reflect the charm of the town. Prior to amending the OP to 5 stories, planning should be done to ensure this site is viable within the design/build recommendations of the Task Force.</p>	<p>This comment is acknowledged. The Project Team note the concern regarding the proposed Gateway Site as communicated in the comment, however; the proposed Housing Within Reach CIP would apply Town-wide and include a full range of potential applicants and is not the intent of the document to facilitate any specific development or organization. Further, it is also noted that the proposed Housing Within Reach CIP includes policies that require conformity with the Town's in-effect Official Plan and to adhere to the Town's Community Design Guidelines.</p>
Pamela Spence	December 11, 2020	Housing Within Reach CIP	The information provided in PDS 20.121 does not reflect the information provided in the CIP in some areas. Definitions for key terms differ and financial incentive values differ. Please clarify which it is the Town plans to implement.	This comment is acknowledged. The Project Team note that additional clarity will be provided through a future staff report to Council in January 2021. At this time, the values proposed in the proposed Housing Within Reach CIP are intended to be implemented.
			Goals and Strategies	This comment is acknowledged. The proposed Housing Within Reach CIP establishes a robust plan monitoring and

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			Presumably the key to this Plan should be set as targets for the number of attainable housing builds that are incentivized by these programmes. These strategies should have numbers against which to measure the intake of applications, the successful completions and the success of these programmes. Including targets or strategies into this CIP with actions and milestones to measured on an annual or quarterly basis would provide valuable indicators of success.	evaluation framework. In addition, Policies regarding the proposed Housing Within Reach CIP goals and principles are established in Part 2. The Project Team also note that build targets are anticipated to be a key metric with regards to implementing the plan monitoring and evaluation framework, while specific build targets may be formally identified within the first 1 to 2 years of Plan's administration after sufficient baseline results are available. Lastly, it is noted that the Plan monitoring, and evaluation framework includes consultation with the community, where additional input in this regard can be offered to Council and Town staff.
			Attainable and Attainability The CIP's explanation of Attainable is different than that definition used in the Staff Report PDS 20.121 which is different than the BMAHC definition. This is a critical term that must be fully explained and reliable for the Town, applicants and any residents. The attainability range, being 50-130% of the gross median income, is a large spread and priorities within this range should be outlined. For example if the median income is \$50,000 then the applicants' income range from \$25,000 to \$65,000 and their ability to carry accommodation costs (at 30% of income) range from \$7500per annum/\$625 per month to \$19,500 per annum/\$1625 per month - \$1000 spread per month does not seem to make them equally needy for attainable measures. Additional definitions are needed for gross median income, accommodations costs and rental costs. Please clarify and make definitions consistent.	This comment is acknowledged. The Project Team notes that the proposed definition of attainable has been confirmed through broad engagement and consultation with Council, Town staff, key stakeholders and the community, including The Blue Mountains Attainable Housing Corporation. However, it is noted that this definition will continue to be reviewed through the plan monitoring and evaluation framework.
			Evaluation Documents The description in the Section 3 suggests that the supporting material to be provided for some programme applications should be “estimates”. Section 5 provides more clarity as to documentation and payouts. These two sections should be compared to ensure consistency in requirements. Approval in many sections of the Plan are described as based on “estimated values of studies” but payouts should be based on completed, successful studies that determine the positive feasibility of a project and successful construction that is sold or rented as attainable. Payouts should be for reimbursement of actual costs. Any studies or reports should be done by the applicant such that these can be relied on going forward and can be transferrable/assignable to the	This comment is acknowledged. The Project Team have reviewed the document against the comment and have offer clerical revisions where appropriate.

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			Town or a new Owner if taken over.	
			Timing and Agreements The timing of payouts and the security behind approved loans and grants are not clear in Section 3. If paid out before the project is completed or occupied; what security does the Town have that the project delivers what is expected? Not all grants or loans are registered on title.	This comment is acknowledged. The Project Team have reviewed this comment carefully as well as the proposed community improvement plans. While overall the Project Team are comfortable with the proposed language, minor revisions have been introduced to bring greater clarity regarding the timing of payouts and security. For example, please refer to Policy 4.14, 4.22, 4.23 and 4.24.
			Implementation Section 4 specifies that any applicant may apply for more than one programme and more than one CIP and more seed money from other sources. Until the CIP has been tested, it would be advisable to limit an applicant to a maximum of one or two programmes until the programmes and system are tested.	This comment is acknowledged. The Project Teams note additional administrative and implementation recommendations will be presented to Council for consideration in 2021. The Project Team notes this input and will take it under consideration in this regard.
			Complementary Initiatives The CIP for Revitalization has, in Section 1.6, a reference to the County of Grey as partners in that Plan. Reference is made in numerous places in the housing CIP to County expenses being eligible for grants/loans. If it is intended that Grey be partner or funding source, a section similar to 1.6 should be included for clarity.	This comment is acknowledged. The Project Team have reviewed the proposed Housing Within Reach CIP and are satisfied with the proposed policies regarding the County's support of this Plan.
			Section 2.4.1 Marketing and Education states that the "Town will explore opportunities to undertake complementary initiatives to actively promote and market this Plan." This integration of other initiatives should be the work of the applicant until the Town has perfected its operations.	This comment is acknowledged. The Project Team note that support from eligible applicants may be sought where feasible. At this time, it is anticipated that initial marketing and promotion of the proposed Housing Within Reach CIP will be undertaken by the Town to support it's implementation and uptake.
			Section 2.4.2 Pre-zoning and Section 2.4.3 Community Planning Permit System (CPPS) designed to streamline the permit process will hopefully not affect the public's ability to review and comment. This System should remain open and permit public participation.	This comment is acknowledged. The Project Team note that any update to the Town's in-effect Official Plan or current zoning framework will satisfy or exceed the minimum requirements for public consultation under the <i>Planning Act</i> .
			Incentive Programmes Section 3 introduces 6 programmes and two variations of each (grant and loan). This seems to be a big list to introduce all at once. Can these be introduced one at a time for ease of administration?	This comment is acknowledged. The Project Teams note additional administrative and implementation recommendations will be presented to Council for consideration in 2021. The Project Team notes this input and will take it under consideration in this regard.
			Section 3.5 Feasibility Study – No statement could be found saying that only applicants with studies favouring Attainable Housing or saying that Attainable housing IS feasible are the ones eligible to apply for this grant. Time could be wasted if this is not made clear in the Plan.	This comment is acknowledged. The Project Team note that Policy 3.5.6.2 establishes that an eligibility requirement for the Attainable Housing Feasibility Grant Program is that the minimum number of proposed attainable dwelling units within a development shall be two.
			Section 3.6 Development Charges – What is the source of	This comment is acknowledged. The Project Team have reviewed the proposed language

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			funding for the Town's reimbursement of the County's portion of DC charges? The source and timing of this should be outlined.	and are satisfied with the interpretation. Through administering the proposed Housing Within Reach CIP, Town staff will work closely with Grey County regarding incentives where a portion of the value includes contributions from the County. Therefore, this is largely viewed as an administrative matter. Further, additional administrative and implementation recommendations will be presented to Council for consideration in 2021.
			Section 3.7 Tax Increment – The implementation of this programme is very complex and confusing. The Plan proposes “to assist in securing project financing” but if registered pre-construction, how does the Town loan rank against outside funding? If pre-construction, is it advanced as building investment is made? The Town should be clear about the security behind its loan and bankruptcy protection. The increase in the tax assessment when attainable housing is a portion of the project (25% minimum) is mostly due to the increment in the value of the other 75% of the housing. Is the payout based on the entire project or just the portion that is attainable? How can you be sure it will remain attainable if not based on occupancy (pg 17, Section 3.7.6.9)?	This comment is acknowledged. The Project Team notes that detailed requirements for an agreement are clearly outlined in Section 4 of the proposed Housing Within Reach CIP. Regarding the increased tax assessment, the Project Team believe the 25% ratio is an appropriate investment to facilitate attainable housing and facilitate complementary community improvement objectives. The policy regarding occupancy relates to change in potential revenue from how many units may be occupied, and not if the units are offered as “attainable”. The proposed Housing Within Reach CIP establishes detailed requirements to maintain units as attainable.
			Section 3.8 Municipal Fees – The wording is very confusing and implies the development costs, which typically include construction costs, are eligible for loan or grant payout. Again, investments should be based on contracted amounts or paid invoices and payout should not be made before completion and delivery of attainable units. It is unclear why Site Plan approval would garner a different circumstance for payout (Section 3.8.5.1 pg 19).	This comment is acknowledged. The Project Team have reviewed the proposed language and believe it is appropriate. To confirm, “eligible costs” reference community improvement works that are eligible for the proposed financial incentive program. This approach is consistent with Community Improvement best practice. In addition, additional clarity regarding estimated and actual costs are provided in Section 4.1. With regards to Site Plan approval, the Project Team have determined that an exception is appropriate based on the nature of site plan approval.
			Section 3.9 and 3.10 are clearer specifying payouts are made after completion of the works. This clarity would be helpful for the preceding programmes.	This comment is acknowledged.
			Section 3.11 and 3.12 must allow opportunities to distinguish between those surplus lands that bring more value to the “attainable housing” goals by being sold in the open market than by being gifted to an “attainable housing” project.	This comment is acknowledged. The Project Team have reviewed the proposed Housing Within Reach CIP and are satisfied with the financial incentive program descriptions. It is anticipated that the Town and Council will continue to leverage surplus land to best meet the priorities or opportunities of the Town on a case by case basis.
			Design Criteria Section 4.13 states that “All works completed under this Plan shall be consistent with the Town's desired goals for appearance or character of the Town.” ‘Shall’ should be changed to “MUST”. It is an expectation that the desired goals and appearance of the Town are those that exist	This comment is acknowledged. The Project Team note that the term “shall” has an equal bearing as “must” with regards to interpretation. The Project Team also note that a zoning by-law amendment is an eligible cost under Policy 4.11. The proposed Housing Within Review CIP requires conformity with the Official Plan, and therefore an amendment to the Town's Zoning By-law (being the primary instrument to implement the Town's Official Plan) is desirable to advance the policies of the Official Plan.

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			currently in the Town's OP and Community Design Guidelines and other applicable approved plans without amendment and the staff should strongly encourage applicants at pre-consultation to abide by them without changes. Section 4.11 should be strengthened to say that. Furthermore, 4.11 is a little ambiguous and should be clarified to say that any fees associated with a zoning or planning amendment would not be an eligible cost for loan or grant consideration.	
			<p>Minimal Attainability Period</p> <p>Section 4.19 of the Plan states that units must be maintained as attainable for a “minimum period of time” however, this is not defined in the Plan. There is no clear consistent definition of how the Town can secure the project as attainable. There is no clear consistent definition of the time period a project is to be attainable post construction or after ownership taken. What mechanism exists to do this that is legal? Who is monitoring and how?</p> <p>The “minimum period of time” should be defined up front, be consistent for projects that are “ownership” and with a different definition for “rental”. The definition should be set out in the Plan and the guidelines established by Council so that it is understood upfront and is not a matter open to negotiation or discretion. Should Council wish to make an exception, that is their purgative but is a different process.</p> <p>This section further mentions that an agreement is required to be signed with the Town. It does not specify the security behind this nor the penalties for non-conformance - the nature of the agreement and the mechanism to do that is not clear. The form of “ownership” (freehold, condominium or land lease, etc) will require different legal means again leading to complications. Clarity is needed on how to value the attainable ownership units at resale and will income verification be required annually for rental units.</p>	<p>This comment is acknowledged. The Project Team have carefully reviewed specific requirements and have offered additional conditions and clarity in this regard. More specifically, revisions are proposed to Policy 4.18 and 4.20.</p>
			<p>Glossary of Terms</p> <p>Some terms need clarification and additional terms are needed including but not limited to:</p> <ul style="list-style-type: none">• Accommodation Costs: inclusive of utilities? condo fees (which may or may not include property taxes, water and sewer)? land lease costs? mandatory maintenance? property taxes?	<p>This comment is acknowledged. The Project Team have taken the definition of attainable under consideration and have offered greater clarity to enhance the interpretation and clarity. The Project Team also note that greater clarity is offered to minimum attainability period as detailed in the proposed Housing Within Reach CIP.</p>

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			<ul style="list-style-type: none">• Attainable – definition differs in CIP from the BMAHC and staff report PDS 20.121.• Annual Gross Income – used in CIP Attainable is defined differently in PDS 20.121.• Gross Annual Household Income _ different to above!• Median income - from Census data, fixed for 5 years or estimated annually?• Minimum Period of Time – required for attainability; for consistency• Moderate to low households – is not defined in CIP but is defined in PDS 20.121 as 50-130% of median income. What is their ranking? Why is 130% eligible?• Maintained – physically maintained or duration?• Market Housing – what is this definition as PDS 20.121 uses the term with respect to attainable being “near market housing”• Near or Below – wrt market housing• Rental Costs – inclusive of utilities• Timeframe – used in CIP• Time Period for Attainability – to be defined differently for Ownership and Rental	
			<p>Programme Costs</p> <p>Financial values provided in PDS 20.121 are considerably lower than the programme values provided in Schedule A – Table 1.</p> <p>For example, the DC grant programme per Table 1 says the maximum value is \$250,000 and PDS 20.121 says \$6,000 average. Firstly, \$6,000 is not a reasonable or average DC. They are typically \$30,000 - \$40,000 based on lot size. PDS 20.121 is not giving Council reasonable values for Council to reflect on.</p> <p>Another example is in the Tax Increment grant. Per the CIP Table 1 the estimate maximum value is \$25,000 per year for 10 years or \$250,000 in total. However, PDS 20.121 before Council estimates \$5000 per year or \$50,000 for 10 years. This is a difference of \$200,000 over 10 years. These numbers are too critical to be this wrong.</p>	<p>This comment is acknowledged.</p> <p>Regarding the Development Charges Grant Equivalent Program, \$250,000.00 refers to the maximum value of the grant for a single property. The \$6,000.00 figure that is referenced is based on a high-level calculus to facilitate initial input to inform budgetary considerations regarding the proposed Housing Within Reach CIP. It is also noted that the \$6,000.00 figure is annotated as approximate for discussion purposes. Over the proposed Housing Within Reach CIPs planned implementation horizon, it is anticipated that the community improvement reserve fund will appreciate in value, and therefore additional funding may be available to be administered through the various programs at Council's discretion. The financial incentive values can be amended through a resolution of Council, and it is anticipated that this will need to be undertaken as certain fees or charges (such as the Town or County's Development Charges) are adjusted during the proposed Housing Within Reach CIPs planned horizon.</p> <p>Regarding the Tax Increment Equivalent Program, the figures contemplate two different scenarios but are reflective of the maximum values of the proposed program. Importantly, the Project Team notes that Schedule A of the proposed Housing Within Reach CIP (understood to be referred to as CIP Table 1 in the comment) are not estimated, but rather the maximum value of the incentives. As established through the policies of the proposed CIP, the Town reserves discretion to administer a value less than the maximum value identified in the Schedule.</p>

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			Plan Administration What is the additional Staff complement needed? Which Department is responsible – Finance or Planning? Intake timing should be limited to quarterly or semi annually? What are the parameters/duties for monitoring for compliance?	This comment is acknowledged. Parts 4 and 5 of each proposed CIP contain a range of criteria and policies regarding administrative matters, including plan administration, application process, decision-making process, and plan monitoring and evaluation. Further, Town staff note that a future staff report will seek Council direction on some of these matters. The future staff report is targeted to be presented to Council in Q1 of 2021.
			Conclusion In conclusion, the CIP Housing could have applications based on “estimates” but should have payouts based on “results”. “Results” being successfully completed, fully paid projects, occupied by residents who are “proven” to meet the “attainable” profile backed up with legal, enforceable agreements registered on title that will “maintain” the units as “attainable” for a measurable period of time. This goal is not clear in the beginning nor is it stress throughout the Plan but this or some form should be articulated.	This comment is acknowledged. The Project Team have introduced revisions to the proposed Housing Within Reach CIP or additional context in response to many of these considerations
			The administration of this Plan should be an interdisciplinary team including the departments of Finance, Social Services, Legal, Engineering and Planning. By implementing this Plan, the Planning Dept. work could be mostly done and it should thereafter be encouraged to identify initiatives at other levels of government that support this CIP. Then these initiatives should be translated into policies, for example on Green buildings etc., that must be integrated into and enforced through the Town’s Official Plan, Zoning By-laws, Community Design Guidelines, etc.	This comment is acknowledged. The Housing Within Reach CIP and Town-wide Revitalization CIP were developed in consultation with various departments and agencies, including the Town of Blue Mountains’ Chief Administrative Officer, Community Planning, Communications & Economic Development, Legal Services, and Finance & IT. Grey County’s Planning department and the Ministry of Municipal Affairs and Housing were also involved in the development and review of the CIPs. In addition, the eligibility requirements of the proposed Housing Within Reach CIP require conformity to the Town’s Official Plan while being consistent with the Town’s Community Design Guideline, for example.
Pamela Spence	December 11, 2020	Town-wide Revitalization CIP	In conversation with Planning it is the intent of this CIP that new development projects would not qualify for consideration of incentives excepting perhaps the Brownfield programme. However, the CIP reads, in many places, that new projects and new developments are not excluded. For example, page 2 bullets 1, 3 and 7 lead one to think new developments could be considered. Section 1.7 allows for “development and redevelopment of land”.	This comment is acknowledged. The Project Team notes that certain programs are intended to be administered to new development where all of the eligibility requirements of the proposed community improvement plan have been satisfied.
			Section 3.8.1 and 2 speak to redevelopment in the Craighleith corridor as being eligible for Tax Increment grants/loans. This should be clarified to exclude commercial residential or multi-use projects that are developing greenfields. They must abide by approvals given in planning amendments	This comment is acknowledged. The Project Team note that the proposed Town-wide Revitalization CIP requires that a range of eligibility criteria to be satisfied, including conformity with the Town’s Official Plan and consistency with the Town’s Community Design Guidelines, for example. Further, where community improvement works are deemed to satisfy all eligibility requirements they may be considered desirable community

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			and approvals and should do so without municipal financial assistance.	improvement works and shall be evaluated on a case-by-case basis. Through the policies of the proposed CIP, the Town reserves the right to exercise discretion in the administration of the proposed financial incentive programs.
			Furthermore, the wording on programme guidelines (Section 3) and eligibility requirements in the Revitalization CIP seem to read more clearly and definitively than the Housing CIP. Conformance to existing plans is stronger and payout terms are clearer in this CIP section 4 than the Housing CIP.	This comment is acknowledged. The Project Team have undertaken a review in consideration of this comment.
			Attachment 7 to PDS 20.121 is a draft of the by-law implementing the CIP for housing. How is it that the CIP for revitalization will be formalized?	This comment is acknowledged. The Project Team notes that a By-law to establish a Community Improvement Project Area, in accordance with the Planning Act, is included in PDS.20.121. Please refer to PDF p. 256 and p.258.
			Vision Section 1) The Vision (Section 2) reads very much as a commercial stimulant and assistance for commercial/business establishments yet little or no comments are on file from the Thornbury or Clarksburg businesses – is this acceptable? 2) I disagree with the term “urbanize the Highway 26 streetscape”. Highway 26 is already a very urban ribbon that impedes access to the community, dehumanizes the current residents who must cross an 80km hour road to see neighbours, bike on the trail or collect their mail. Preferable terms would be to “humanize 26” or “make 26 neighbourhood-friendly”. This must be an on-going concerted effort of the Town and new developers. 3) As desirable as it is to encourage pedestrian interface with Highway 26, unless there is a push at multiple levels to slow traffic speeds in Craigleith, there will be considerable dangers associated with increase a commercial centre or gateway in the Craigleith core. 4) Not only is the Thornbury harbour district an “incredible natural asset”, the beauty and opportunity of the Nottawasaga Bay is the most accessible natural asset. The Vision section MUST have a statement emphasizing the preservation and augmentation of the public accessibility to the Bay.	<p>This comment is acknowledged. The Project Team note that consultation and engagement with the community has occurred throughout the Project. Overall, there is broad support as expressed by the community for both the Attainable Housing CIP and Town-wide Revitalization CIP.</p> <p>The Project Team have reviewed the proposed language of “urbanizing” the Highway 26 Streetscape and have removed reference to “urbanize”. The intent is to realize change to the Highway 26 streetscape that will facilitate a more complete, connected community that is similar to Thornbury and Clarksburg, as described in the proposed Town-wide Revitalization CIP. Further, additional language has been offered to reflect the importance of public accessibility to Nottawasaga Bay.</p>
			Section 3 1.) RE: Section 3.5 - Environmental Site Assessments are provincial requirements understood by all developers. Why would the Town undertake to cover the cost of this study required by legislation? This can run into extensive costs. The studies should also be consistent with	These comments are acknowledged. The Project Team notes that there are often costs associated with environmental remediation and it’s is broadly considered desirable to facilitate remediation where feasible. It is also noted that the eligibility requirements of the proposed Town-wide Revitalization CIP require that the provisions Town’s Sign By-law be satisfied.

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			<p>the policies of the Town's OP without amendment.</p> <p>2.) Building Façade and Signage considerations should be net of any insurance proceeds if applicable. The Town's sign by-law should be referenced and improvements consistent with this tool. The sign by-law is very helpful, lays out the requirements and is inspirational. It is not apparent why financial assistance is being offered when business owners are expected to abide by the by-law which will improve business results?</p> <p>3.) It is unclear why in Section 3.7.2.1 the Town should be subsidizing buildings that are required to be upgraded to meet safety and code standards? Improvements will benefit the Owners with respect to insurance, occupancy and resale.</p> <p>4.) RE: Section 3.8 - I totally disagree that new infill or intensification developments in most areas, and especially in the Craigleith corridor could be eligible for the Tax Increment programme!</p> <p>There is nothing in 3.8 that excludes Aquavil for example from applying. What grounds are there to make them ineligible? Aquavil could be very profitable and the Town has no control over that and there is little public benefit!</p> <p>5.) Similar to CIP housing, the CIP Revitalization Tax Increment calculation should be based on those costs associated with the public benefit. These costs should be limited to specific public benefit improvements and not include all project improvements.</p> <p>6.) The Brownfield tax assistance programme should have "Brownfield" and "rehabilitation period" defined in the Glossary Section. Eligible costs may be high given the contamination and disposal options.</p> <p>7.) The way section 3.10 (3.10.3.2) reads, again, that new development or infill development providing commercial uses such as Aquavil would be eligible to apply.</p> <p>8.) Regarding the Energy Efficiency Improvement, it is not apparent that any new developments (of which there are three in the Craigleith area) would be precluded from applying for this programme if they were utilizing solar or green roof for new buildings. Is that the intention?</p>	<p>In reference to comments 3, 4, 5, 6, 7, 8 and 9, the policies of Town's Official Plan generally contemplate a vision for desirable community improvement and development. The Project Team understand the proposed Town-wide Revitalization CIP as an opportunity to further advance and implement the policies of the Town's Official Plan. Accordingly, the proposed CIP is intended to apply to a range of various lands and conditions within the Town where there is conformity with the Official Plan. This may include new development, environmental or brownfield remediation, sustainability and green development, and enhancing the Town's role as a tourist destination. Further, the policies of the proposed Town-wide Revitalization CIP provide discretion to both Town staff and Council regarding administration of the CIP and entering agreements with eligible applicants to ensure desirable community improvement works are being undertaken.</p>

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			9.) Is Blue Mountain Resort and Village eligible to apply for consideration under 3.14 – Destination Infrastructure and possibly other programmes? The potential size of an ask from that sector would eat up all Town resources!	
			Section 4 1.) Guidelines and requirements are more clearly written than in the Housing CIP. However, section 4.15 in the first sentence uses “shall be consistent” and the second sentence uses “must” – shouldn’t the preference be “must” in both sentences. 2.) Section 4.17 should also contain wording that the eligible studies must be able to be relied on by the Town or others and in the event of difficulties, should be transferrable or assignable. 3.) Sec. 4.17, 4.18 has some typos. 4.) Sec. 4.21 should read more clearly as there are multiple ways a property can change hands, such as, “an agreementprepared on the granting of a loan or grant shall contain terms applicable to the applicant in the event of a change in ownership or the sale of the property receiving municipal incentives”. 5.) Sec. 4.23 should read “may” not “will” 6.) Section 4.24.3 reads that “All loans and mortgages applicable to a property must not exceed 75% of the post improvement value of the building and property” while Section 4.4 says “in no case shall the total amounts of all grants and loans be greater than 50% of the calculated eligible costs of the project(s).” Section 4.4 seems more restrictive than Section 4.24.3 and the two should be the same.	<p>This comment is acknowledged. The Project Team note that “shall” and “must” are interpreted to be “mandatory” within the context that they are used. The proposed policies have been reviewed for clerical and editorial errors. Further, the Project Team have reviewed the language proposed in Policy 4.21 and are satisfied it provides sufficient direction with regards to change in ownership of a property that is subject to a financial incentive program administered through the Plan.</p> <p>With regards to Policy 4.24.3, the Project Team note that post-improvement value and the value of calculated eligible costs may not be directly proportional. For example, the value of a property post-improvement may be greater than the cost of eligible works to undertake the development of the same property. Upon review, the Project Team believe the proposed policies are appropriate and consistent with best practice.</p>
			Section 5 1.) The implementation measures in this CIP read more completely and thorough than in the CIP yet one would assume they should be essentially the same. 2.) The Specific Performance Indicators (SPI) in this section will be useful to determine the accomplishments however, in both the CIP Revitalization and CIP Housing the SPI’s should be set by the Town up front as minimum targets. 3.) The annual reporting recommended in Section 5.4.1 is welcome and making it public is essential. 4.) Section 5.4.3 seems to be out of place as it has no content.	<p>This comment is acknowledged. The Administration and Monitoring measures established under section 5 of the CIPs have been reviewed to ensure consistency, and where appropriate, are the same in principle. Similarly, the specific performance indicators established by Policy 5.4.1 differ between the two CIPs to reflect its unique objectives.</p>

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			Section 6 1.) This section on marketing and communication is a welcome addition. This section is missing in the CIP on Housing and should be added there.	This comment is acknowledged. At this time, the Project Team is not recommending a marketing and communication plan to be established through the Housing Within Reach CIP itself. As an alternative, the Town may endeavour to administer a marketing and communication plan as a separate initiative.
			Glossary of Terms 1.) The term Development Period is not very clear and may perhaps be assisted if the capitalized term “Rehabilitation Period” is added as a term. 2.) Additional terms that should be put into the glossary include but are not limited to: <ul style="list-style-type: none">• Loan• Grant• Brownfield• Public Realm• Financial Incentive Agreement• Specific Performance Indicator	This comment is acknowledged. The Project Team have reviewed the proposed glossary of terms and believe the defined terms to be appropriate.
			Schedule A 1.) The Tax Increment programme as a grant or loan is an exceedingly costly programme based on the numbers in Table 1. This table reads that the loan potential is \$500,000 and the grant potential is \$250,000 – is that the goal? 2.) With respect to “Brownfield Assistance” there should be a dollar maximum listed in this table for clarity. 3.) Municipal Fees Grant Equivalent Programme includes a grant for the fees associated with an Official Plan amendment at Town or County level when the body of the document says the project should conform to the policies of the Town. It is fundamentally wrong to pay one for changing the policies the Town has worked hard to implement and preserve the community. In the CIP Housing, these fees are not included.	This comment is acknowledged. The Project Team notes that: 1) Correct. The proposed maximum value of the Tax Increment Equivalent Program when administered as a grant is \$250,000.00 and as a loan \$500,000.00. 2) The proposed description of the Brownfield Tax Assistance Program is consistent with best practice and shall be evaluated on a case-by-case basis. 3) The language indicating that an amendment to the Town or County’s Official Plan has been revised.
			The Town’s business community is most directly impacted by the terms and incentives offered here. What has the feed back been and is it well received.	This comment is acknowledged. The Project Team presented the draft Community Improvement Plans to the Town’s Economic Advisory Committee on October 14, 2020. In addition, several opportunities for community engagement and feedback on the draft documents were made throughout the Project, including a key stakeholder meeting. Based on all of this feedback, overall the community is generally supportive of the proposed Community Improvement Plans.
			The reach of these programmes as currently written read as if they could apply to large corporations like Blue Mountain Resort or Village and large development projects such as Home Farm, Parkbridge or Aquavil. These entities incorporate community benefits in their plans which are approved and still under review. Taxpayers would not want to see subsidies going to these corporations who are doing this commercial work for a profit and	This comment is acknowledged. The proposed Town-wide Revitalization CIP has received broad community input and feedback. At this time, revisions to the applicability of the financial incentive programs is not proposed. Further, the policies of the proposed Town-wide Revitalization CIP provide discretion to both Town staff and Council regarding administration of the CIP and entering agreements with eligible applicants to ensure desirable community improvement works are being undertaken.

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			are legislated through plan approvals to provide community benefits in association with the other works that bring them profits. Therefore, while it is the stated goal of Planning that other than Brownfield assistance, these projects would not be eligible, the CIP Revitalization report needs a read through again to specifically exclude these types of applicants.	
			The Specific Performance indicators in both the CIP Revitalization and CIP Housing should be set by the Town up front as minimum targets and monitored as the programmes are allotted.	This comment is acknowledged. The specific performance indicators will be identified and monitored prior to the implementation of each CIP. An annual report card will be prepared, which will identify the projects that received support through the CIP program, projects that applied but did not receive funding, projects completed through the program and success storied of the CIP incentives.
			Sections 4 and 5 is found in both of the CIP's. The two CIP's do, for the most part, have the same terms and guidelines however, they should both be reviewed for conformity within the Sections, the Glossary and with respect to the financials in Table 1.	This comment is acknowledged.
Katy Leighton	December 11, 2020	Housing Within Reach CIP / General Comments	The undertaking of the recent CIP does seem to be in keeping with the "ready-fire-aim" mentality that the Town has recently followed in the housing shortage issue. Why are we just now researching “new” tools to create more attainable housing in the community, long after deciding to follow the path of forming the Attainable Housing Corporation to build a single purpose AH apartment building? The tools which WSP have recommended could undoubtedly satisfy most of the AH needs of the small Town of Thornbury in a much more subtle and inclusive manner.	This comment is acknowledged. The aim of the Attainable Housing CIP is to encourage a range of housing options for residents within the Town, not only Thornbury. It is the intent of the Housing Within Reach CIP to incentivize the development of various housing typologies to offer more attainable housing options on a Town-wide basis and to be responsive to local and existing conditions and built form. In addition to the creation of The Blue Mountains Attainable Housing Corporation, the Housing Within Reach offers another series of tools to conquer the challenge of attainable housing.
Tipping Family	December 10, 2020	Housing Within Reach CIP / General Comments	While my concern is primarily the Town of Thornbury/Clarksburg where I live, there is obviously a much bigger picture. For me, much of the confusion about planning in The Town of Blue Mountains is the inclusion /exclusion of the Blue Mountain Resort (barely mentioned in the CIP); the Town's primary contributor to both the economy and the rental shortage in our region. The Village Association has 1600 members (business and home owners) and has been a formidable force in the creation of our AH strategy. From what I understand, the Resort employs approximately	

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			<p>3000 people, both full-time and seasonally, almost the same number as those residing full-time in Thornbury. The Resort provides fewer than 200 beds to accommodate their own staff, in contrast to any other large resort in the country, which provide subsidized accommodation for a large portion of their employees. It is this massive shortfall which was reflected in the geographically diverse 2018 South Georgian Bay Tourism Industry Study, upon which the foundations of BMAHC rest. To date, no one has been able to answer my questions about what staff facilities are being built by the Resort to satisfy this shortfall. I believe it is this shortage which should be the number one housing priority for the TBM. (I did see one proposal almost a year ago by Thomas Vincent of Global Hospitality, which incorporated two buildings of university-type dorm units, a number of townhomes and even a few tiny houses. I gather this project will not be reviewed until next May, but this is the type of staff community that could become vibrant if it were built near the Resort; employees could walk to work and families could enroll their kids in the new school being considered down the road.) Please do not offload the Resort's housing shortfall into the small community of Thornbury.</p> <p>The Town of Thornbury, in contrast, might have a year-round employee base of several hundred? Unfortunately, despite several queries, I have not been able to attain a list of Thornbury employers and their staffing numbers. In other tourist towns where there is a dire lack of housing and a problem retaining employees, employers have pooled together to secure rental units for employee use. The Town of Banff (population 11,000) has 90 pages of available staff rentals in their housing directory, listed by employer. The Town has also taken on a leadership role by providing subsidized housing to its own employees.</p> <p>Providing affordable housing to those who want to live and</p>	

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			<p>work in the Town of Thornbury is a noble and worthwhile cause. However, the execution to date has been supremely flawed. We should be looking for ways to incorporate these needs into the current character of the Town, not changing the OP to accommodate these attainable housing needs. There are several tools which have successfully been used by several Canadian resort towns and cities which are much less disruptive to the unique fibre of these communities. The first is inclusionary zoning which has been successful in Vancouver. Another is the mandatory construction of secondary suites in all new residential developments as has been implemented for a number of years. The province of British Columbia has mandated the roughing in of secondary suites for a number of years, but when Whistler took it one step further in mandating their construction, they achieved very positive results. Although there was some initial push-back to the concept, it has ended up being a win-win situation, making neighbourhoods safer, decreasing insurance costs and creating stronger communities, in addition to adding to the inventory of affordable rental units in the region.</p> <p>Before we proceed with the construction of a stand-alone building to house those in need of assistance, we need a clear idea of the exact nature of the requirements in our area by region. After launching a comprehensive public relations and advertising campaign over the Summer and Fall, the BMAHC must have a vast database, however, as I heard spoken in the last AH meeting, “half of them (the early applicants) already live in town”!? A significant mandate in the provision of attainable housing is to “preserve community” and to encourage our young people to live and work in the area. With the Thornbury elementary school receiving 260 new student applications this year, I don’t see an outflow of young people, but rather an influx. We will not be able to accurately predict needs until we see the long-</p>	

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			<p>term effect of Covid on our community. If the retention of young families is important to the Town, then any Attainable Housing projects must include a walkability factor to schools, playgrounds, and amenities. In my opinion, to sustain and retain our viable community, home ownership, is the ultimate goal. The primary goal with rental units should be their incorporation into existing or upcoming communities, not separated into one building (sandwiched between a sewage plant and a highway).</p> <p>I have always been enamoured with the Town of Thornbury because of its quaint small-town charm. The architecture and its geography are both extraordinary. Whatever changes recommended in the CIP, I firmly believe that Thornbury's height restriction SHOULD NOT be changed. When I picture the most picturesque towns in Canada and around the world, they have typically built in a small and tightly regulated manner. The character, and hence the appeal of these towns, is their scale. The Gateway site IS the entrance to our community. Instead of welcoming our residents and visitors, the proposed 4/5 storey building is a deterrent. It will create a whole new traffic flow, has no place to accommodate parking, and because of its highly restricted budget, cannot possibly be a welcoming sight. We could use this property in a much more beneficial way if it provided an early stopping point for visitors to the area, with maps, rest stations, and a cycling centre with parking to alleviate the use of downtown parking for cyclists, and perhaps a good site for the Farmers Market! Welcome to Thornbury and the Town of Blue Mountains!</p> <p>In short, I think we need to take a step back, wait for the Covid dust to settle, and then develop a well-researched plan for creating regional strategies with the goal of maintaining our very special and unique communities in the Town of Blue Mountains. As residents of Thornbury we are very concerned about the extensive development that has</p>	

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			<p>taken place over the last couple of years. It seems to a very large portion of the permanent and perhaps seasonal tax payers that it is out of control.</p> <p>The Attainable Housing projects that seem to be also out of control is also concerning. Let's be clear, we certainly need accommodation for low income people in the area. However, we also need businesses in the area to step up to pay workers a living wage. Just today for instance Sobeys has made considerable money and yet grocery stores in the area pay minimum wage to full time employees. Recently it was stated that a 60 year old person working at a local grocery store makes \$14.25 per hour for 40 hours they can't make ends meet so their family must supplement their income so they can pay their rent. This is WRONG. Why should this have to happen? This person would not qualify for attainable housing. Instead you are asking the community to back local businesses like Blue Mountain Resort to help with their staff shortages, also local real estate employees. This is absolutely disgusting when there are people of less income that are struggling. You wonder why the community isn't on board with this decision for ATTAINABLE housing.</p> <p>It is apparent that peoples lives don't matter in the least just the fact that you are trying to shoe box people into a site beside a sewage treatment plant. Imagine that you thought doctors, nurses or school teachers could live there. You are insulting peoples intelligence thinking that you could keep the youth here for minimum wage paying jobs. I would suggest to you all that are involved in this endeavour that the kids of today are more intelligent than you give them credit for. Kids of today are better educated that those before them. Being stuck in a low paying job with no prospects for advancement is not how todays youth work. Yes you can entice some to work in the area but the service and resort industry is why we have so many people in poverty. It seems that you think that we are all SNOBS (ie. privileged), through comments from Rob Sampson and Alar Soever, but let us insure to you that that isn't the case. In fact all of us have worked hard all our lives to get</p>	

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			<p>to where we today and perhaps retire away from the concrete jungle and live in peace. The criteria for the Town of The Blue Mountains is destroying this concept by out of control development.</p> <p>The criteria that you are using is dated. The schools are full! You don't know how many people live here permanently. The drainage has not been remedied in the entire town. We drive on broken roads. Sewage treatment plant is inadequate. Doctors are also not here.</p> <p>This pandemic has made people rethink their lives and that is probably a good thing, However, we see the Town just barrelling along thinking only about money and also it appears greed factors into everything.</p> <p>Why are we supporting and American Hedge Fund company when they are making billions?</p> <p>We still do not have the Mayors response on his "views" on the TCE project in Meaford. Most of us would be very interested in Sharon McCormick's experience in Attainable Housing. Although it has been stated that it is extensive all of us find that there were only a few years in Calgary ending almost 10 years ago. Where was the job posting for this position? Many of us would like this answered.</p> <p>The Attainable Housing criteria seems to be ever changing and yet you keep pushing on. Why did the town not know of Boron on the Gateway Site? Has sewage leaked into that site from previous spill at the Sewage Treatment plant.? Is it proper to dump snow on an old dump site in the Town of Thornbury that is near Georgian Bay?</p> <p>Does the Town even care about wetlands, Georgian Bay or any environmental issue? Does the town think that runoff from the Ski Hills (Blue Mountain Resort and other private clubs) with the chemical Snomax used to "enhance" snow making think that's ok? What about our water source, Georgian Bay?</p> <p>Perhaps, the changing environment is more important and this should be the focus for the Town first, getting drainage addressed, sewage treatment plant fixed, and other clean ups</p>	

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			<p>done before the money is spent on people making \$40,000-\$100,000 annual income per year and having \$99,999 in the bank. Why not set an example for the rest of Ontario and show others how to preserve nature and our water. Show people that the environment is very important to our lives.</p> <p>We teach our children the importance of nature, after all that is why we live here. We live here so our families can also enjoy nature and all that it has to offer if they work in areas that are not as beautiful as ours. We are a family of 3 ranging in age from 19-75 and it is a choice of ours to live here. This was not a spur of the moment decision to move away from some family but in the long run it has made it special for our entire outdoor enjoying extended family.</p> <p>In closing PLEASE PROTECT OUR WAY OF LIFE and ENVIRONMENT!</p>	
Marian Robertson	December 11, 2020	General Comments	<p>I am writing to you on behalf of my nine-year-old son, Ethan Robertson and many other children and teenagers who reside in the Town of The Blue Mountains. This letter is a proposal and request for an updated skatepark featuring permanent concrete structures to support skaters and bikers of all different ability levels. The current park requires enhanced lighting and maintenance of waste and recycling receptacles.</p> <p>We are fortunate to have a multi-sport area where children of all ages can safely gather without cost to get physical exercise while being a part of our community. Currently however, our existing skatepark has limited and outdated structures, making it difficult for skateboarders, scooters and BMX bike riders to progress to different skill levels. On weekends, many families drive to Collingwood’s new updated skatepark to ride the concrete structures available displaying their many talents and challenge themselves to improve their skills. Unfortunately not all children have access to drive to Collingwood and we would like the same experience here in our town of Thornbury.</p> <p>The opportunity for all kids to be physically active and gather in a safe area is important for everyone who lives in the Town of The Blue Mountains. An updated skatepark will keep our children and youth positively engaged in healthy outdoor activity. They will gain confidence and support each</p>	<p>This comment has been acknowledged. The Project Team understands and appreciates the importance of public infrastructure to facilitate greater recreational opportunity and community participation. As the proposed Community Improvement Plans may not be directly responsive to the comment, we have forwarded your feedback to the Town’s Community Services department for their consideration. As the Town is currently updating their Leisure Activities Plan, further information and opportunities to provide feedback can be found on the project website: https://yourview.thebluemountains.ca/leisure-activities-plan</p>

Agency / Organization / Community Member	Date of Comment	Applicable CIP	Comment	Response
			<p>other in learning new moves and many health studies have shown the importance of regular physical activity in the release of stress, when youth are engaged and passionate about something.</p> <p>Throughout the pandemic, children and teenagers have flocked to our current outdated skatepark as a home away from home. Currently the skatepark is often too full for physical safety. There are also cracks on the grounds surface and the gravel for the playground accumulates in and around skate features and kids must leave as early as 5pm at certain times of year due to the lack of proper lighting which also presents a safety and security issue.</p> <p>With a new or updated skatepark facility in our town we could host community skate events raising money to provide skateboards, scooters, helmets and safety equipment for those who may not be able to purchase their own to increase equity and access to health activity. Importantly one of the greatest reasons for an updated skatepark is the low cost for families to access such a park and that all kids in our community will have a safe space to go and to grow. A project like this will boost morale for all of our kids.</p> <p>With increasing development and population growth, this skatepark will not only benefit the community now, but will also be a feature for those who have grandchildren or other youth visiting them on the weekends and during vacation periods. As a parent I can attest to the fact that my son has maintained a positive sense of hope despite the many restrictions due to Covid19 because he is able to regularly join other kids outdoors at a skatepark. However, he has outgrown the Thornbury facilities. I have spoken to many Town of The Blue Mountains residents and children at the skateparks, I know the value of an updated facility to our community and trust that Council will seriously consider this request during upcoming review of the Leisure Activities Plan and during 2021 budget deliberations.</p>	

Dear Council

Page 30 of the Staff Report PDS.20.121 under 'timing' states:

'Within the next 4 years, a total of 531 single, 412 apartments, 372 row house and 130 semi-detached are anticipated to start construction and represent singles being 36% of the total.

'In five years or more, a total of 420 single, 121 row house, 118 semi-detached and 74 apartments are anticipated to start construction'.

Ask of council is to provide source of anticipated construction starts for both next 4 and 5 years for the purpose of clarifying data embedded in text on page 30 of the Staff Report.

Timing, CIP Staff Report page 30 - source unclear of anticipated construction start data										
Type	Approved	%	Proposed	%	Total Approved Proposed	%	Next five (5) years	%	Next four (4) years	%
single	619	37%	376	52%	995	41%	420	57%	531	37%
semi	512	31%	120	17%	632	26%	118	16%	130	9%
apt	412	25%	74	10%	486	20%	74	10%	412	29%
row	130	8%	157	22%	287	12%	121	17%	372	26%
	1,673.00		727.00		2,400.00		733.00		1,445.00	

Infrastructure

The Community Structure outlined on page 17 of the Official Plan states it can also assist in the making of all land use and **infrastructure** decisions that have an impact on where people live, work and play and on how they travel through the Town. It is also intended to support the type of development that makes the best use of **infrastructure**, minimizes the consumption of land and supports the mixing of uses and activities in appropriate locations.

The Staff Report outlines that A3.10 of the Official Plan directs Council on Housing, it is therefore assumed A3.9 would then direct Council on Infrastructure, that is; to ensure that all infrastructure, including sanitary sewers, distribution and stormwater management facilities, roads and municipal facilities meet the needs of present and future residents and businesses. A strategic objective (a statement that indicates what is critical in an organizational strategy); to ensure that all infrastructure required to serve urban areas is built prior to, or coincident with development. (Official Plan, page 29).

Therefore, the **ask of Council** is why is stormwater management notably absent from the CIP Staff Report? It is requested that stormwater management facilities be included in the Staff Report.

Page 13 of the Staff Report states Policy 6.16 also establishes that CIPs shall be prepared to contemplate one or more of the following 5 objectives of which one includes; To encourage the efficient provision and maintenance of physical infrastructure, public services and utilities to serve present and future needs on a local and regional scale. **Ask** of Council is why would the provision and maintenance of physical infrastructure etc. be a choice as opposed to an underlying requirement, as municipalities are responsible for the aforementioned.

Last **ask of Council** is for a listing of the eligible properties outlined in the table at the top of page 17 of Staff Report which this letter is in response to.

Date: November 30, 2020 7pm

To: Members of the Committee of the Whole

RE: PDS.20.121 and FAF.20.034

Contrary to what the agenda says, PDS.20.121 was sent out by Planning Dept. at 10am on November 30, 2020 to the registered community members. There was less than 24 hours to review a 260-page document and provide comments to Committee of the Whole meeting on December 1, 2020 starting at 9am. Therefore, this paper is more about questions that arise with inadequate time to research answers.

Secondly, item B.3.3 is FAF.20.034 which establishes a reserve to fund the CIP's that are not yet approved and appear much later on the agenda namely PDS.20.121 which is agenda item B.15.2.

The conclusion is that this is being rushed through and has not allowed sufficient time to thoroughly vet the research and the new conclusions on financial costs and implications.

CIP – Housing within Reach

Without sufficient time to adequately review the documents and report, I can only make preliminary comments based on the information contained in PDS.20.121. My comments are as follows:

- Attainable housing definition includes housing which is “offered and maintained” as attainable but does not describe how those terms are defined. How does one know the housing can be maintained as attainable, how long do you measure this, what are penalties if non-conforming?
- Eligible income of 50-130% of median income for TBM is a huge range and potentially incredible number of eligible applicants
- Are there other factors to consider such as age, assets, job status, etc.?
- Do accommodation costs that represent up to 30% of median income include utilities?
- Who calculates the range and should it be pegged by a TBM dept., used for 5 years and then recalculated or is it done every year so a moving target?
- Pg 9 of PDS.20.121 refers to an incentive value of \$385,000 for 2 units but then on page 11 says incentives for 10 units would cost \$297,000 per year?
- Referring to the Average Value of Financial Incentive Programs on pg 11, the calculation of average based on their number is \$8,500 not \$9,200.
- Where is the County contribution referred to in section D page 2 of this report; does this cover the funding incentives of the Town?
- Will the most costly incentive, being the Feasibility Grant Program, be granted if a report says a project is not feasible and does not yield housing for the incentive?

CIP – Town-wide Revitalization

The description of this program should be clear and state that this is for revitalization of **existing** building stock. It could be construed that new developments on site that are not Brownfields would be eligible for consideration. The programme definitions seem very general and are unclear. For example:

#1) Study – support economic development and diversification of what?

#2) Should promote rehabilitation of “existing” building stock

#6) Municipal Fees – are all developments eligible for this without any definition of a community benefit being provided???

#7) How can one improve the public realm by the Town covering the costs to improve private property?

#8) Energy retrofits should be to existing and perhaps struggling businesses; not all businesses should be eligible for public funding?

#9 and #10 read the same

#10 does not fit the subject heading

In conclusion, the CIP for Revitalization is proposed to cost \$154,000 per year and \$1.5 million over 10 years all in the form of grants. This seems an expensive tool for a community that is experiencing incredible incremental value from property value increases and tourism. Is there an offset or a way to recoup this such as increased business tax revenue or does business success factor into the consideration of grants.

Finally, there is no information in the report about who will administer these programmes. There is little detail to determine marketing materials, criteria for evaluation, monitoring or ways to test compliance. Will this require a staff person to administer? Will this produce the desired outcome for both programmes? Is this meaningful to the development industry to incent them to build attainable housing? What is the information on the other Federal, Provincial, County incentive programmes that should come first before the Town’s programmes and dollars come into play?

Please slow this process down so adequate review can be done of this material.

Sincerely,

Pamela Spence

209691 Highway 26, The Blue Mountains

**Blue Mountain Ratepayers' Association
Comments on the CIP, Housing within Reach
December 10, 2020**

A. General Comments

Attainable

The CIP definition of Attainable is different than the definition used in the Staff Report PDS 20.121 and is different than the BMAHC definition. This is a critical term that must be consistent for the Town, applicants and residents.

Additional definitions are needed for gross median income, accommodation costs and rental costs. The attainability range being 50-130% of the gross median income is a large spread and priorities within this range should be outlined.

Revitalization

It is suggested that the word "revitalization" be removed from the Housing within Reach CIP and replaced with the word "improvement" or "community improvement" as appropriate. This occurs in a dozen instances.

Design Criteria

Section 4.13: The section states that "All works completed under this Plan shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan". We could not find the aforementioned design criteria.

Supporting Material

It is suggested that the supporting material to be provided for all applications should be "contractual" documents rather than "estimates". This would apply to numerous grant and loan programmes. Payouts in many sections of the Plan are described as based on "estimated values of studies". Instead it is suggested that they should be based on completed, successful studies that determine the feasibility of a project. Loans and grants should be based on actual costs. Any studies or reports should be done so that they can be relied on going forward, and are transferrable and assignable to the Town or a new owner should that situation arise.

Minimum Attainability Period

Section 4.19: it is noted that units developed under the Plan must be maintained as attainable for a "minimum period of time". The "minimum period of time" should be defined up front, consistent for projects that are "ownership" and "rental" and this definition should be set out in the guidelines established by Council so that it is understood this is not a matter open to negotiation or discretion. Should Council wish to make an exception, that is their prerogative but is a different process.

This section further mentions that an agreement is required to be signed with the Town.

It would be helpful to mention in this section that the agreement will require limits on the resale value of attainable ownership units, as well as annual income verification requirements for rental units.

Agreements

Some loans and grants are seemingly paid out before the project is completed or occupied. Not all grants or loans are registered on title. The CIP states that an agreement related to a grant may or may not be registered on title (Section 5.3.5.8) but that an agreement related to a loan must be registered. Section 4.25.2 states that a loan may be secured through a lien placed against the title. It is suggested that both loans and grants over a minimum value be secured with a lien. As well, the penalties for non-compliance should be made clear.

Implementation

Section 4 specifies that any applicant may apply for more than one programme and more than one CIP and more seed money from other sources. We would ask that until the CIP is fully operational, a test of the programmes be done and that the applicants in the first year be eligible for a maximum of one or two programmes until the programmes and system are tested.

Social Housing

The proposed CIP only contemplates financial incentives for attainable housing. How would the municipality contribute toward social housing, should such a development be considered in The Blue Mountains by a private non-profit corporation?

Complementary Initiatives

Section 2.4.1 Marketing and Education states that the “Town will explore opportunities to undertake complementary initiatives to actively promote and market this Plan.” This should be a two-step initiative – #1 is to market and promote this plan and educate the recipients and citizens as to how it works and #2 to explore other initiatives that complement this Town programme.

Section 2.4.2 Pre-zoning – We trust that such an initiative will be open to public review and comment. Will this also affect the official Plan review in 2021?

Section 2.4.3 Community Planning Permit System – Adopting a CPPS to streamline the permit process is a major change within the planning system and we trust this System will be designed to be open and subject to public participation.

B. Incentive Programmes

Section 3 introduces 6 programmes with two variations (grant and loan). It is recommended that the Town try out only some of the programmes to see what is most successful before allocating significant resources, as per the above comment under Implementation.

Section 3.5 Feasibility Study – Further to the above comment, it is our suggestion that the Feasibility Grant Program not be funded at this time. Canada Mortgage and Housing

Corporation (CMHC) offers interest-free loans and non-repayable contributions under its Seed Funding Program which are well in excess of the proposed amounts in order to support the development of attainable/affordable housing. CMHC funding is available year-round and its program administrators have the experience needed to assess applications, and applicants, for eligibility.

Section 3.6 Development Charges – The Plan is written such that the Town will be reimbursing the applicant for the County’s portion of DC charges, without an explanation of how that payout is sourced.

Section 3.7 Tax Increment – The Plan proposes this programme as a loan “to assist in securing project financing”, secured by a lien. The Town will be concerned about the security of its loan – will the Town’s lien be subordinate to a construction mortgage? And again, payouts should be based on actual contracts or invested dollars.

Section 3.8 Municipal Fees – Again, investments should be based on contracted amounts or paid invoices and payout should not be made before completion and delivery of attainable units.

Section 3.9 and 3.10 Downtown Apartment Rehabilitation or Conversion Program and Additional Dwelling Unit Program – These sections have better wording as the payouts are made after completion of the works. This policy would be better for the preceding programmes.

Section 3.11 and 3.12 Surplus Land Grant Program and Land Banking Policy – This section should include a statement that some surplus lands may afford the Town more value to its attainable housing objectives from a sale in the open market, rather than by a grant to an attainable housing project.

C. Glossary of Terms

- Attainable – differs from the BMAHC and staff report PDS 20.121.
- Annual Gross Income – Attainable is defined differently in PDS 20.121. Is it median income of Census data?
- Low to Moderate households – is not defined in CIP but is defined in PDS 20.121 as 50-130% of median income. Why is 130% eligible?
 - Market Housing – why on page 7 of PDS 20.121 does the definition of attainable use the term “near market housing”?

D. Budget and Goals

5.2 Financial Incentive Program Budget

The staff report suggests that modelling was used to adjust the incentive values. Is the modelling available for review by the public?

Financial values provided in PDS 20.121 are considerably lower than the programme values provided in Schedule A – Table 1. The following instances are noted:

- A specific and alarming difference is the Development Charges Incentive. Table A implies that the programme would fund 100% of the DCs up to a maximum of \$250,000 per grant, while PDS 20.121 says the average cost per this grant would be \$6000. \$6000 is not a reasonable estimate of development charges. Which estimate represents the potential cost to the Town and taxpayers?
- The Tax Increment grant per the CIP Table 1 estimates the maximum value to be \$25,000 per year for 10 years while PDS 20.121 estimates \$5000/year for 10 years – a difference of \$200,000 over 10 years.

Staff comments suggest that the CIP will be particularly effective where land costs have been offset through the Surplus Land Grant Program or Land Banking Policy. However, there are no estimates provided of the such possible contributions.

Goals

Missing from this Plan are the build targets/strategies with actions and milestones to measure success on an annual or quarterly basis.

From: [Ted Squires](#)
To: [Community Improvement Plan](#)
Cc: Robert.rappolt@wsp.com
Subject: Draft Housing Within Reach CIP
Date: Friday, December 11, 2020 10:43:17 AM

Dear Planning Department,

This email is to provide comment on the subject CIP. We appreciate the work by the planning department in preparing the draft Housing Within Reach CIP. The Town of Blue Mountains is a very special community with diverse needs by area within the town. As an example, Blue Mountain Village (Craigleith) is very different from Thornbury/Clarksburg and the surrounding communities within the boundaries of the Town of Blue Mountains. Each of these areas has its own special charm and needs with respect to attainable housing.

A lot of thought has gone into the current OP to maintain the charm of these areas while addressing the diversity of the town. It's important that this type of planning remains intact going forward. The recent purchase of the Gateway Site to be used for Attainable Housing is an example of not planning prior to executing. Amending the official plan to support 5 stories prior to determining whether this site is feasible and viable, while maintaining the charm of Thornbury, is getting "the cart before the horse" and opens the door to many new opportunities for 5 story buildings within the area.

Recently, due to local residents voicing concern, a Task Force was formed to make recommendations for the development of this site. It is important that the recommendations of Task Force and local residents be considered when developing Attainable Housing in the area. It is also important to recognize the efforts that went into the current OP that have made this town a special place to be enjoyed by all.

The Gateway Site is the entrance to the town of Thornbury, and should reflect the charm of the town. Prior to amending the OP to 5 stories, planning should be done to ensure this site is viable within the design/build recommendations of the Task Force.

Thanks for your efforts and consideration.

Regards,

Ted Squires
Bay St. E. Thornbury, Resident

Comments With Respect to Draft Community Improvement Plan (CIP) Revitalization

From: Pamela Spence

Date: December 11, 2020

General

In conversation with Planning it is the intent of this CIP that new development projects would not qualify for consideration of incentives excepting perhaps the Brownfield programme. However, the CIP reads, in many places, that new projects and new developments are not excluded. For example, page 2 bullets 1, 3 and 7 lead one to think new developments could be considered. Section 1.7 allows for “development and redevelopment of land”. Section 3.8.1 and 2 speak to redevelopment in the Craighleith corridor as being eligible for Tax Increment grants/loans. This should be clarified to exclude commercial residential or multi-use projects that are developing greenfields. They must abide by approvals given in planning amendments and approvals and should do so without municipal financial assistance.

Furthermore, the wording on programme guidelines (Section 3) and eligibility requirements in the Revitalization CIP seem to read more clearly and definitively than the Housing CIP. Conformance to existing plans is stronger and payout terms are clearer in this CIP section 4 than the Housing CIP.

Attachment 7 to PDS 20.121 is a draft of the by-law implementing the CIP for housing. How is it that the CIP for revitalization will be formalized?

Vision Section

- 1) The Vision (Section 2) reads very much as a commercial stimulant and assistance for commercial/business establishments yet little or no comments are on file from the Thornbury or Clarksburg businesses – is this acceptable?
- 2) I disagree with the term “urbanize the Highway 26 streetscape”. Highway 26 is already a very urban ribbon that impedes access to the community, dehumanizes the current residents who must cross an 80km hour road to see neighbours, bike on the trail or collect their mail. Preferable terms would be to “humanize 26” or “make 26 neighbourhood-friendly”. This must be an on-going concerted effort of the Town and new developers.
- 3) As desirable as it is to encourage pedestrian interface with Highway 26, unless there is a push at multiple levels to slow traffic speeds in Craighleith, there will be considerable dangers associated with increase a commercial centre or gateway in the Craighleith core.
- 4) Not only is the Thornbury harbour district an “incredible natural asset”, the beauty and opportunity of the Nottawasaga Bay is the most accessible natural asset. The Vision section MUST have a statement emphasizing the preservation and augmentation of the public accessibility to the Bay.

Section 3

- 1.) RE: Section 3.5 - Environmental Site Assessments are provincial requirements understood by all developers. Why would the Town undertake to cover the cost of this study required by legislation? This can run into extensive costs. The studies should also be consistent with the policies of the Town’s OP without amendment.

- 2.) Building Façade and Signage considerations should be net of any insurance proceeds if applicable. The Town's sign by-law should be referenced and improvements consistent with this tool. The sign by-law is very helpful, lays out the requirements and is inspirational. It is not apparent why financial assistance is being offered when business owners are expected to abide by the by-law which will improve business results?
- 3.) It is unclear why in Section 3.7.2.1 the Town should be subsidizing buildings that are required to be upgraded to meet safety and code standards? Improvements will benefit the Owners with respect to insurance, occupancy and resale.
- 4.) RE: Section 3.8 - I totally disagree that new infill or intensification developments in most areas, and especially in the Craighleith corridor could be eligible for the Tax Increment programme! There is nothing in 3.8 that excludes Aquavil for example from applying. What grounds are there to make them ineligible? Aquavil could be very profitable and the Town has no control over that and there is little public benefit!
- 5.) Similar to CIP housing, the CIP Revitalization Tax Increment calculation should be based on those costs associated with the public benefit. These costs should be limited to specific public benefit improvements and not include all project improvements.
- 6.) The Brownfield tax assistance programme should have "Brownfield" and "rehabilitation period" defined in the Glossary Section. Eligible costs may be high given the contamination and disposal options.
- 7.) The way section 3.10 (3.10.3.2) reads, again, that new development or infill development providing commercial uses such as Aquavil would be eligible to apply.
- 8.) Regarding the Energy Efficiency Improvement, it is not apparent that any new developments (of which there are three in the Craighleith area) would be precluded from applying for this programme if they were utilizing solar or green roof for new buildings. Is that the intention?
- 9.) Is Blue Mountain Resort and Village eligible to apply for consideration under 3.14 – Destination Infrastructure and possibly other programmes? The potential size of an ask from that sector would eat up all Town resources!

Section 4

- 1.) Guidelines and requirements are more clearly written than in the Housing CIP. However, section 4.15 in the first sentence uses "shall be consistent" and the second sentence uses "must" – shouldn't the preference be "must" in both sentences.
- 2.) Section 4.17 should also contain wording that the eligible studies must be able to be relied on by the Town or others and in the event of difficulties, should be transferrable or assignable.
- 3.) Sec. 4.17, 4.18 has some typos.
- 4.) Sec. 4.21 should read more clearly as there are multiple ways a property can change hands, such as, "an agreementprepared on the granting of a loan or grant shall contain terms applicable to the applicant in the event of a change in ownership or the sale of the property receiving municipal incentives".
- 5.) Sec. 4.23 should read "may" not "will"
- 6.) Section 4.24.3 reads that "All loans and mortgages applicable to a property must not exceed 75% of the post improvement value of the building and property" while Section 4.4 says "in no case shall the total amounts of all grants and loans be greater than 50% of the calculated eligible

costs of the project(s).” Section 4.4 seems more restrictive than Section 4.24.3 and the two should be the same.

Section 5

- 1.) The implementation measures in this CIP read more completely and thorough than in the CIP yet one would assume they should be essentially the same.
- 2.) The Specific Performance Indicators (SPI) in this section will be useful to determine the accomplishments however, in both the CIP Revitalization and CIP Housing the SPI’s should be set by the Town up front as minimum targets.
- 3.) The annual reporting recommended in Section 5.4.1 is welcome and making it public is essential.
- 4.) Section 5.4.3 seems to be out of place as it has no content.

Section 6

- 1.) This section on marketing and communication is a welcome addition. This section is missing in the CIP on Housing and should be added there.

Glossary of Terms

- 1.) The term Development Period is not very clear and may perhaps be assisted if the capitalized term “Rehabilitation Period” is added as a term.
- 2.) Additional terms that should be put into the glossary include but are not limited to:
 - Loan
 - Grant
 - Brownfield
 - Public Realm
 - Financial Incentive Agreement
 - Specific Performance Indicator

Schedule A- Table 1

- 1.) The Tax Increment programme as a grant or loan is an exceedingly costly programme based on the numbers in Table 1. This table reads that the loan potential is \$500,000 and the grant potential is \$250,000 – is that the goal?
- 2.) With respect to “Brownfield Assistance” there should be a dollar maximum listed in this table for clarity.
- 3.) Municipal Fees Grant Equivalent Programme includes a grant for the fees associated with an Official Plan amendment at Town or County level when the body of the document says the project should conform to the policies of the Town. It is fundamentally wrong to pay one for changing the policies the Town has worked hard to implement and preserve the community. In the CIP Housing, these fees are not included.

Conclusion

The Town’s business community is most directly impacted by the terms and incentives offered here. What has the feed back been and is it well received.

The reach of these programmes as currently written read as if they could apply to large corporations like Blue Mountain Resort or Village and large development projects such as Home Farm, Parkbridge or Aquavil. These entities incorporate community benefits in their plans which are approved and still under review. Taxpayers would not want to see subsidies going to these corporations who are doing this commercial work for a profit and are legislated through plan approvals to provide community benefits in association with the other works that bring them profits. Therefore, while it is the stated goal of Planning that other than Brownfield assistance, these projects would not be eligible, the CIP Revitalization report needs a read through again to specifically exclude these types of applicants.

The Specific Performance indicators in both the CIP Revitalization and CIP Housing should be set by the Town up front as minimum targets and monitored as the programmes are allotted.

Sections 4 and 5 is found in both of the CIP's. The two CIP's do, for the most part, have the same terms and guidelines however, they should both be reviewed for conformity within the Sections, the Glossary and with respect to the financials in Table 1.

Thank you for your consideration of these comments.

Sincerely,

Pamela Spence

From: Pamela Spence
[REDACTED] Highway 26, The Blue Mountains

Date: December 11, 2020

RE: Comments on the Draft Community Improvement Plan (CIP) - Housing within Reach

1. General Comments

PDS 20.121 versus CIP Housing Within Reach

The information provided in PDS 20.121 does not reflect the information provided in the CIP in some areas. Definitions for key terms differ and financial incentive values differ. Please clarify which it is the Town plans to implement.

Goals and Strategies

Presumably the key to this Plan should be set as targets for the number of attainable housing builds that are incentivized by these programmes. These strategies should have numbers against which to measure the intake of applications, the successful completions and the success of these programmes. Including targets or strategies into this CIP with actions and milestones to be measured on an annual or quarterly basis would provide valuable indicators of success.

Attainable and Attainability

The CIP's explanation of Attainable is different than that definition used in the Staff Report PDS 20.121 which is different than the BMAHC definition. This is a critical term that must be fully explained and reliable for the Town, applicants and any residents.

The attainability range, being 50-130% of the gross median income, is a large spread and priorities within this range should be outlined. For example if the median income is \$50,000 then the applicants' income range from \$25,000 to \$65,000 and their ability to carry accommodation costs (at 30% of income) range from \$7500 per annum/\$625 per month to \$19,500 per annum/\$1625 per month - \$1000 spread per month does not seem to make them equally needy for attainable measures.

Additional definitions are needed for gross median income, accommodations costs and rental costs. Please clarify and make definitions consistent.

Evaluation Documents

The description in the Section 3 suggests that the supporting material to be provided for some programme applications should be "estimates". Section 5 provides more clarity as to documentation and payouts. These two sections should be compared to ensure consistency in requirements.

Approval in many sections of the Plan are described as based on "estimated values of studies" but payouts should be based on completed, successful studies that determine the positive feasibility of a project and successful construction that is sold or rented as attainable. Payouts should be for reimbursement of actual costs.

Any studies or reports should be done by the applicant such that these can be relied on going forward and can be transferrable/assignable to the Town or a new Owner if taken over.

Timing and Agreements

The timing of payouts and the security behind approved loans and grants are not clear in Section 3. If paid out before the project is completed or occupied; what security does the Town have that the project delivers what is expected? Not all grants or loans are registered on title.

Implementation

Section 4 specifies that any applicant may apply for more than one programme and more than one CIP and more seed money from other sources. Until the CIP has been tested, it would be advisable to limit an applicant to a maximum of one or two programmes until the programmes and system are tested.

2. Complementary Initiatives

The CIP for Revitalization has, in Section 1.6, a reference to the County of Grey as partners in that Plan. Reference is made in numerous places in the housing CIP to County expenses being eligible for grants/loans. If it is intended that Grey be partner or funding source, a section similar to 1.6 should be included for clarity.

Section 2.4.1 Marketing and Education states that the “Town will explore opportunities to undertake complementary initiatives to actively promote and market this Plan.” This integration of other initiatives should be the work of the applicant until the Town has perfected its operations.

Section 2.4.2 Pre-zoning and Section 2.4.3 Community Planning Permit System (CPPS) designed to streamline the permit process will hopefully not affect the public’s ability to review and comment. This System should remain open and permit public participation.

3. Incentive Programmes

Section 3 introduces 6 programmes and two variations of each (grant and loan). This seems to be a big list to introduce all at once. Can these be introduced one at a time for ease of administration?

Section 3.5 Feasibility Study – No statement could be found saying that only applicants with studies favouring Attainable Housing or saying that Attainable housing IS feasible are the ones eligible to apply for this grant. Time could be wasted if this is not made clear in the Plan.

Section 3.6 Development Charges – What is the source of funding for the Town’s reimbursement of the County’s portion of DC charges? The source and timing of this should be outlined.

Section 3.7 Tax Increment – The implementation of this programme is very complex and confusing. The Plan proposes “to assist in securing project financing” but if registered pre-construction, how does the Town loan rank against outside funding? If pre-construction, is it advanced as building investment is made? The Town should be clear about the security behind its loan and bankruptcy protection.

The increase in the tax assessment when attainable housing is a portion of the project (25% minimum) is mostly due to the increment in the value of the other 75% of the housing. Is the payout based on the entire project or just the portion that is attainable?

How can you be sure it will remain attainable if not based on occupancy (pg 17, Section 3.7.6.9)?

Section 3.8 Municipal Fees – The wording is very confusing and implies the development costs, which typically include construction costs, are eligible for loan or grant payout. Again, investments should be based on contracted amounts or paid invoices and payout should not be made before completion and delivery of attainable units. It is unclear why Site Plan approval would garner a different circumstance for payout (Section 3.8.5.1 pg 19).

Section 3.9 and 3.10 are clearer specifying payouts are made after completion of the works. This clarity would be helpful for the preceding programmes.

Section 3.11 and 3.12 must allow opportunities to distinguish between those surplus lands that bring more value to the “attainable housing” goals by being sold in the open market than by being gifted to an “attainable housing” project.

4. Design Criteria

Section 4.13 states that “All works completed under this Plan shall be consistent with the Town’s desired goals for appearance or character of the Town.” ‘Shall’ should be changed to “MUST”.

It is an expectation that the desired goals and appearance of the Town are those that exist currently in the Town’s OP and Community Design Guidelines and other applicable approved plans without amendment and the staff should strongly encourage applicants at pre-consultation to abide by them without changes. Section 4.11 should be strengthened to say that.

Furthermore, 4.11 is a little ambiguous and should be clarified to say that any fees associated with a zoning or planning amendment would not be an eligible cost for loan or grant consideration.

5. Minimum Attainability Period

Section 4.19 of the Plan states that units must be maintained as attainable for a “minimum period of time” however, this is not defined in the Plan. There is no clear consistent definition of how the Town can secure the project as attainable. There is no clear consistent definition of the time period a project is to be attainable post construction or after ownership taken. What mechanism exists to do this that is legal? Who is monitoring and how?

The “minimum period of time” should be defined up front, be consistent for projects that are “ownership” and with a different definition for “rental”. The definition should be set out in the Plan and the guidelines established by Council so that it is understood upfront and is not a matter open to negotiation or discretion. Should Council wish to make an exception, that is their purgative but is a different process.

This section further mentions that an agreement is required to be signed with the Town. It does not specify the security behind this nor the penalties for non-conformance - the nature of the agreement and the mechanism to do that is not clear. The form of “ownership” (freehold, condominium or land lease, etc) will require different legal means again leading to complications.

Clarity is needed on how to value the attainable ownership units at resale and will income verification be required annually for rental units.

6. Glossary of Terms

Some terms need clarification and additional terms are needed including but not limited to:

- Accommodation Costs: inclusive of utilities? condo fees (which may or may not include property taxes, water and sewer)? land lease costs? mandatory maintenance? property taxes?
- Attainable – definition differs in CIP from the BMAHC and staff report PDS 20.121.
- Annual Gross Income – used in CIP Attainable is defined differently in PDS 20.121.
- Gross Annual Household Income _ different to above!
- Median income - from Census data, fixed for 5 years or estimated annually?
- Minimum Period of Time – required for attainability; for consistency

- Moderate to low households – is not defined in CIP but is defined in PDS 20.121 as 50-130% of median income. What is their ranking? Why is 130% eligible?
- Maintained – physically maintained or duration?
- Market Housing – what is this definition as PDS 20.121 uses the term with respect to attainable being “near market housing”
- Near or Below – wrt market housing
- Rental Costs – inclusive of utilities
- Timeframe – used in CIP
- Time Period for Attainability – to be defined differently for Ownership and Rental

7. Programme Costs

Financial values provided in PDS 20.121 are considerably lower than the programme values provided in Schedule A – Table 1.

For example the DC grant programme per Table 1 says the maximum value is \$250,000 and PDS 20.121 says \$6,000 average. Firstly, \$6,000 is not a reasonable or average DC. They are typically \$30,000 - \$40,000 based on lot size. PDS 20.121 is not giving Council reasonable values for Council to reflect on.

Another example is in the Tax Increment grant. Per the CIP Table 1 the estimate maximum value is \$25,000 per year for 10 years or \$250,000 in total. However, PDS 20.121 before Council estimates \$5000 per year or \$50,000 for 10 years. This is a difference of \$200,000 over 10 years. These numbers are too critical to be this wrong.

8. Plan Administration

What is the additional Staff complement needed? Which Department is responsible – Finance or Planning? Intake timing should be limited to quarterly or semi annually? What are the parameters/duties for monitoring for compliance?

9. Conclusion

In conclusion, the CIP Housing could have applications based on “estimates” but should have payouts based on “results”. “Results” being successfully completed, fully paid projects, occupied by residents who are “proven” to meet the “attainable” profile backed up with legal, enforceable agreements registered on title that will “maintain” the units as “attainable” for a measurable period of time. This goal is not clear in the beginning nor is it stress throughout the Plan but this or some form should be articulated.

The administration of this Plan should be an interdisciplinary team including the departments of Finance, Social Services, Legal, Engineering and Planning. By implementing this Plan, the Planning Dept. work could be mostly done and it should thereafter be encouraged to identify initiatives at other levels of government that support this CIP. Then these initiatives should be translated into policies, for example on Green buildings etc., that must be integrated into and enforced through the Town’s Official Plan, Zoning By-laws, Community Design Guidelines, etc.

Thank you for your consideration of the above.

Pamela Spence

From: [Katy Leighton](#)
To: [Community Improvement Plan](#)
Cc: Robert.rappolt@wsp.com
Subject: CIP comments
Date: Friday, December 11, 2020 12:10:37 PM

Thank you Nathan and Robert for your efforts in the development of these two comprehensive CIP's for our area. As per your note below, I am forwarding my thoughts on the plan and the direction of affordable housing in the TBM.

I understand the planning role as paramount in every community, but even more so in such a unique and special town as Thornbury/Clarksburg. Having grown up in Banff, with a brother who was the planner for both Whistler and Banff, who also co-founded the Banff Housing Corporation, I have seen first-hand the important responsibility you have to the jurisdictions you serve and how town planning can make or break a community.

The undertaking of the recent CIP does seem to be in keeping with the "ready-fire-aim" mentality that the Town has recently followed in the housing shortage issue. Why are we just now researching "new" tools to create more attainable housing in the community, long after deciding to follow the path of forming the Attainable Housing Corporation to build a single purpose AH apartment building? The tools which WSP have recommended could undoubtedly satisfy most of the AH needs of the small Town of Thornbury in a much more subtle and inclusive manner.

While my concern is primarily the Town of Thornbury/Clarksburg where I live, there is obviously a much bigger picture. For me, much of the confusion about planning in The Town of Blue Mountains is the inclusion /exclusion of the Blue Mountain Resort (barely mentioned in the CIP); the Town's primary contributor to both the economy and the rental shortage in our region. The Village Association has 1600 members (business and home owners) and has been a formidable force in the creation of our AH strategy. From what I understand, the Resort employs approximately 3000 people, both full-time and seasonally, almost the same number as those residing full-time in Thornbury. The Resort provides fewer than 200 beds to accommodate their own staff, in contrast to any other large resort in the country, which provide subsidized accommodation for a large portion of their employees. It is this massive shortfall which was reflected in the geographically diverse 2018 South Georgian Bay Tourism Industry Study, upon which the foundations of BMAHC rest. To date, no one has been able to answer my questions about what staff facilities are being built by the Resort to satisfy this shortfall. I believe it is this shortage which should be the number one housing priority for the TBM. (I did see one proposal almost a year ago by Thomas Vincent of Global Hospitality, which incorporated two buildings of university-type dorm units, a number of townhomes and even a few tiny houses. I gather this project will not be reviewed until next May, but this is the type of staff community that could become vibrant if it were built near the Resort; employees could walk to work and families could enroll their kids in the new school being considered down the road.) Please do not offload the Resort's housing shortfall into the small community of Thornbury.

The Town of Thornbury, in contrast, might have a year-round employee base of several hundred? Unfortunately, despite several queries, I have not been able to attain a list of Thornbury employers and their staffing numbers. In other tourist towns where there is a dire lack of housing and a problem retaining employees, employers have pooled together to secure rental units for employee use. The Town of Banff (population 11,000) has 90 pages of available staff rentals in their housing directory, listed by employer. The Town has also taken on a leadership role by providing subsidized housing to its own employees.

Providing affordable housing to those who want to live and work in the Town of Thornbury is a

noble and worthwhile cause. However, the execution to date has been supremely flawed. We should be looking for ways to incorporate these needs into the current character of the Town, not changing the OP to accommodate these attainable housing needs. There are several tools which have successfully been used by several Canadian resort towns and cities which are much less disruptive to the unique fibre of these communities. The first is inclusionary zoning which has been successful in Vancouver. Another is the mandatory construction of secondary suites in all new residential developments as has been implemented for a number of years. The province of British Columbia has mandated the roughing in of secondary suites for a number of years, but when Whistler took it one step further in mandating their construction, they achieved very positive results. Although there was some initial push-back to the concept, it has ended up being a win-win situation, making neighbourhoods safer, decreasing insurance costs and creating stronger communities, in addition to adding to the inventory of affordable rental units in the region.

Before we proceed with the construction of a stand-alone building to house those in need of assistance, we need a clear idea of the exact nature of the requirements in our area by region. After launching a comprehensive public relations and advertising campaign over the Summer and Fall, the BMAHC must have a vast database, however, as I heard spoken in the last AH meeting, "half of them (the early applicants) already live in town"! A significant mandate in the provision of attainable housing is to "preserve community" and to encourage our young people to live and work in the area. With the Thornbury elementary school receiving 260 new student applications this year, I don't see an outflow of young people, but rather an influx. We will not be able to accurately predict needs until we see the long-term effect of Covid on our community. If the retention of young families is important to the Town, then any Attainable Housing projects must include a walkability factor to schools, playgrounds, and amenities. In my opinion, to sustain and retain our viable community, home ownership, is the ultimate goal. The primary goal with rental units should be their incorporation into existing or upcoming communities, not separated into one building (sandwiched between a sewage plant and a highway).

I have always been enamoured with the Town of Thornbury because of its quaint small-town charm. The architecture and its geography are both extraordinary. Whatever changes recommended in the CIP, I firmly believe that Thornbury's height restriction SHOULD NOT be changed. When I picture the most picturesque towns in Canada and around the world, they have typically built in a small and tightly regulated manner. The character, and hence the appeal of these towns, is their scale. The Gateway site IS the entrance to our community. Instead of welcoming our residents and visitors, the proposed 4/5 storey building is a deterrent. It will create a whole new traffic flow, has no place to accommodate parking, and because of its highly restricted budget, cannot possibly be a welcoming sight. We could use this property in a much more beneficial way if it provided an early stopping point for visitors to the area, with maps, rest stations, and a cycling centre with parking to alleviate the use of downtown parking for cyclists, and perhaps a good site for the Farmers Market! Welcome to Thornbury and the Town of Blue Mountains!

In short, I think we need to take a step back, wait for the Covid dust to settle, and then develop a well-researched plan for creating regional strategies with the goal of maintaining our very special and unique communities in the Town of Blue Mountains.

Thanks for listening.

Katy Leighton

From: [Julie Tipping](#)
To: [Community Improvement Plan](#)
Subject: Fwd: Community Improvement Plan
Date: Thursday, December 10, 2020 12:50:45 PM

Begin forwarded message:

From: Julie Tipping [REDACTED]
Subject: Community Improvement Plan
Date: December 10, 2020 at 12:43:27 PM EST
To: CIP@thebluemountains.ca

To Whom it May Concern:

As residents of Thornbury we are very concerned about the extensive development that has taken place over the last couple of years. It seems to a very large portion of the permanent and perhaps seasonal tax payers that it is out of control.

The Attainable Housing projects that seem to be also out of control is also concerning. Let's be clear, we certainly need accommodation for low income people in the area. However, we also need businesses in the area to step up to pay workers a living wage. Just today for instance Sobeys has made considerable money and yet grocery stores in the area pay minimum wage to full time employees. Recently it was stated that a 60 year old person working at a local grocery store makes \$14.25 per hour for 40 hours they can't make ends meet so their family must supplement their income so they can pay their rent. This is WRONG. Why should this have to happen? This person would not qualify for attainable housing. Instead you are asking the community to back local businesses like Blue Mountain Resort to help with their staff shortages, also local real estate employees. This is absolutely disgusting when there are people of less income that are struggling. You wonder why the community isn't on board with this decision for ATTAINABLE housing.

It is apparent that peoples lives don't matter in the least just the fact that you are trying to shoe box people into a site beside a sewage treatment plant. Imagine that you thought doctors, nurses or school teachers could live there. You are insulting peoples intelligence thinking that you could keep the youth here for minimum wage paying jobs. I would suggest to you all that are involved in this endeavour that the kids of today are more intelligent than you give them credit for. Kids of today are better educated than those before them. Being stuck in a low paying job with no prospects for advancement is not how today's youth work. Yes you can entice some to work in the area but the service and resort industry is why we have so many people in poverty. It seems that you think that we are all SNOBS(ie. privileged), through comments from Rob Sampson and Alar Soever, but let us insure to you that that isn't the case. In fact all of us have worked hard all our

lives to get to where we today and perhaps retire away from the concrete jungle and live in peace. The criteria for the Town of The Blue Mountains is destroying this concept by out of control development.

The criteria that you are using is dated. The schools are full! You don't know how many people live here permanently. The drainage has not been remedied in the entire town. We drive on broken roads. Sewage treatment plant is inadequate. Doctors are also not here.

This pandemic has made people rethink their lives and that is probably a good thing, However, we see the Town just barrelling along thinking only about money and also it appears greed factors into everything.

Why are we supporting an American Hedge Fund company when they are making billions?

We still do not have the Mayors response on his "views" on the TCE project in Meaford. Most of us would be very interested in Sharon McCormick's experience in Attainable Housing. Although it has been stated that it is extensive all of us find that there were only a few years in Calgary ending almost 10 years ago. Where was the job posting for this position? Many of us would like this answered.

The Attainable Housing criteria seems to be ever changing and yet you keep pushing on. Why did the town not know of Boron on the Gateway Site? Has sewage leaked into that site from previous spill at the Sewage Treatment plant.? Is it proper to dump snow on an old dump site in the Town of Thornbury that is near Georgian Bay?

Does the Town even care about wetlands, Georgian Bay or any environmental issue? Does the town think that runoff from the Ski Hills (Blue Mountain Resort and other private clubs) with the chemical Snomax used to "enhance" snow making think that's ok? What about our water source, Georgian Bay?

Perhaps, the changing environment is more important and this should be the focus for the Town first, getting drainage addressed, sewage treatment plant fixed, and other clean ups done before the money is spent on people making \$40,000-\$100,000 annual income per year and having \$99,999 in the bank. Why not set an example for the rest of Ontario and show others how to preserve nature and our water. Show people that the environment is very important to our lives.

We teach our children the importance of nature, after all that is why we live here. We live here so our families can also enjoy nature and all that it has to offer if they work in areas that are not as beautiful as ours. We are a family of 3 ranging in age from 19-75 and it is a choice of ours to live here. This was not a spur of the moment decision to move away from some family but in the long run it has made it special for our entire outdoor enjoying extended family.

In closing PLEASE PROTECT OUR WAY OF LIFE and ENVIRONMENT!

The Tipping Family,

From: [Marian Lessard](#)
To: [Community Improvement Plan](#)
Subject: Thornbury Skate Park Improvements
Date: Monday, December 7, 2020 8:21:03 PM

Dear Mayor Soever, Council and Staff of the Town of The Blue Mountains

I am writing to you on behalf of my nine year old son, Ethan Robertson and many other children and teenagers who reside in the Town of The Blue Mountains. This letter is a proposal and request for an updated skatepark featuring permanent concrete structures to support skaters and bikers of all different ability levels. The current park requires enhanced lighting and maintenance of waste and recycling receptacles.

We are fortunate to have a multi-sport area where children of all ages can safely gather without cost to get physical exercise while being a part of our community. Currently however, our existing skatepark has limited and outdated structures, making it difficult for skateboarders, scooters and BMX bike riders to progress to different skill levels. On weekends, many families drive to Collingwood's new updated skatepark to ride the concrete structures available displaying their many talents and challenge themselves to improve their skills. Unfortunately not all children have access to drive to Collingwood and we would like the same experience here in our town of Thornbury.

The opportunity for all kids to be physically active and gather in a safe area is important for everyone who lives in the Town of The Blue Mountains. An updated skatepark will keep our children and youth positively engaged in healthy outdoor activity. They will gain confidence and support each other in learning new moves and many health studies have shown the importance of regular physical activity in the release of stress, when youth are engaged and passionate about something. Throughout the pandemic, children and teenagers have flocked to our current outdated skatepark as a home away from home. Currently the skatepark is often too full for physical safety. There are also cracks on the grounds surface and the gravel for the playground accumulates in and around skate features and kids must leave as early as 5pm at certain times of year due to the lack of proper lighting which also presents a safety and security issue.

With a new or updated skatepark facility in our town we could host community skate events raising money to provide skateboards, scooters, helmets and safety equipment for those who may not be able to purchase their own to increase equity and access to health activity.. Importantly one of the greatest reasons for an updated skatepark is the low cost for families to access such a park and that all kids in our community will have a safe space to go and to grow. A project like this will boost morale for all of our kids.

With increasing development and population growth, this skatepark will not only benefit the community now, but will also be a feature for those who have grandchildren or other youth visiting them on the weekends and during vacation periods. As a parent I can attest to the fact that my son has maintained a positive sense of hope despite the many restrictions due to Covid19 because he is able to regularly join other kids outdoors at a skatepark. However, he has outgrown the Thornbury facilities. I have spoken to many Town of The Blue Mountains residents and children at the skateparks, I know the value of an updated facility to our community and trust that Council will seriously consider this request during upcoming review of the Leisure Activities Plan and during 2021 budget deliberations.

Thank you for considering this request.

Marian Robertson



Town of the Blue Mountains COMMUNITY IMPROVEMENT PLAN

PDS.21.011
Attachment 5



January 2021

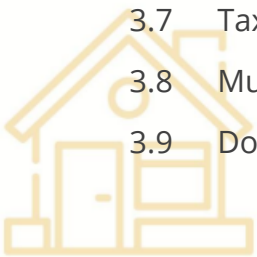
HOUSING WITHIN REACH CIP





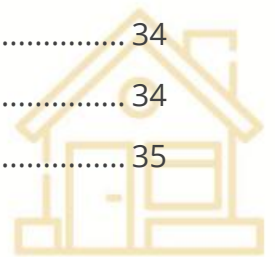
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1 Introduction

1.1 Overview

The Town of The Blue Mountains (the “Town”) has developed a Community Improvement Plan (“CIP” or the “Plan”) to facilitate and encourage the development of attainable housing. This CIP establishes a toolbox of incentive programs that can be offered by the Town to directly stimulate private and non-profit sector investment in attainable housing to meet the needs of the community.

1.2 What is a Community Improvement Plan?

A CIP is a tool where municipal planners and economic developers can work hand in hand to develop policies and provide financial incentives targeting broad community improvement and development considerations. Section 28 of the *Planning Act* enables municipalities to designate a Community Improvement Project Area and adopt a CIP.

A CIP for the Town has been prepared to serve as a long-term strategy to revitalize the community, improve the quality of life of the community's residents, better utilize under-developed properties and to promote private investment in land and buildings. A CIP is an economic development tool that can support broader economic development objectives. Purpose of the Plan

The purpose of this Plan is to provide the Town with a long-term strategy to encourage and facilitate the development of attainable housing. It is recognized there are many existing and evolving challenges to the development of attainable housing within the Town. For example, increasing home ownership prices and rental rates in the area have contributed to a lack of housing that is attainable to even middle income earners. While there is a strong desire to live in the Town and an economic demand for local employees, there is a shortage of housing options that is within reach for various cohorts of the population.

Therefore, the Town has identified attainable housing as a municipal priority and seeks to provide leadership by offering financial incentives to encourage and facilitate investment in the development of attainable housing through this Plan. In this regard, attainable housing is not to be confused with affordable housing, which is associated with housing that is subsidized through significant one-time funding or on an on-going basis. For this reason, this Plan is an important opportunity for all partners who may contribute to investing in the community benefits of attainable housing.

The core function of this Plan is to enable financial incentive based programs that are tailored to encourage private sector and non-profit investment in attainable housing. Along with facilitating the improvement of the entire Town, this CIP provides a targeted





suite of incentives to promote an increase in attainable housing stock, including additional dwelling units, multi-unit housing, purpose built rental housing, and other forms of housing such as apartment or dormitory style developments.

1.3 Application of this Plan

This Plan applies to the geographic area designated by a by-law of the Town as the Community Improvement Project Area ("CIPA"), in accordance with Section 28 of the *Planning Act*. The programs under this Plan can only be applied within the designated CIPA. The CIPA is established via a by-law of Council and is administered separately from this Plan in order to permit modifications without the need to amend this Plan. Council may choose to modify the Community Improvement Project Area By-law by amending it or passing another by-law to replace it. Users of this Plan should contact the Town to confirm the current CIPA.

1.4 Eligible Applicants

The financial incentive programs established by this Plan are open and extended to a range of eligible applicants, including landowners, tenants (with the owner's consent) and the non-profit sector. The Town recognizes the ongoing contributions from individuals, organizations, agencies, corporations and service clubs in this regard and the Town understands this CIP to be an important

opportunity to further facilitate and encourage continued investment from these partners. All applicants are encouraged to apply and make use of the programs established by this Plan, understanding that the eligibility requirements must be satisfied, and that program availability is subject to funding, as set out in this Plan.

1.5 Relationship to Other Community Improvement Plans

It is recognized that the financial incentive programs administered through this Plan are specifically targeted to the development of attainable housing. Although this a key priority for the Town and its residents, it represents only one aspect of broader economic development and community revitalization goals. To this end, the Town may adopt and activate other CIPs that establish various programs to promote complementary community development goals and considerations, such as the continued revitalization and improvement of the Town as a whole.

It is conceivable that a proposed development project could be eligible for incentives under both this Plan and another CIP administered by the Town. However, that is not the intent of this Plan. Rather, similar eligible costs associated with the financial incentive programs of this Plan shall not be combined with any other financial incentive programs established





through separate CIPs administered by the Town. Part 5 of this Plan contains additional policies in this regard.

1.6 The County of Grey as Partners

The County of Grey ("Grey County") is the upper-tier municipality and the Town will seek and encourage their participation in the incentive programs established by this Plan to facilitate the development of attainable housing. This includes ongoing collaboration and complementary initiatives being undertaken by Grey County, recognizing that they are an important partner to the Town.

Per Section 28(7.2) of the *Planning Act*, the Council of Grey County may make grants and/or loans to the Council of the Town of The Blue Mountains for the purpose of carrying out the CIP. To this end, the County may provide grants, loans or other forms of assistance as County Council deems appropriate for the purposes of further supporting the financial incentives contained within this Plan, in collaboration with the Town.

1.7 How to Use this Plan

This CIP provides an opportunity for the Town to issue financial incentives to eligible applicants interested in developing attainable housing. It also provides an opportunity for the Town to leverage the Community Improvement Programs of the County. It is anticipated that the financial

incentive programs outlined in this Plan will largely be used by the private and non-profit sectors. Landowners and tenants (with consent) are generally eligible for the programs detailed in Part 3 of this Plan, provided all eligibility requirements are satisfied.

This Plan must be read and interpreted in its totality. Interpretation of the Plan will be at the sole discretion of the Town. Programs will be made available only when Council assigns funds for incentive programs. Available funding for incentive programs may change on an annual basis based on Council's consideration and to reflect the Town's evolving community improvement needs.

The long-term development of attainable housing will take many different forms and will require the participation of the Town, the County, the public, developers, and various stakeholders. Eligible costs are listed for each incentive program. Details regarding the value of the financial incentive and how it is calculated are located in Schedule A. The Plan recognizes that improvements achieved through the various CIP initiatives can serve as catalysts for further private investment and are therefore critical to an overall attainable housing strategy.

Interested applicants are encouraged to review this Plan and contact the Town to confirm their eligibility, discuss their project,





and to identify the types of financial incentives that could be applicable. Specifics regarding the application process are contained in Section 5 of this Plan.

1.8 Overview of This Plan

This Plan is comprised of six parts and one appendix. All parts of this Plan are operative, except for Part 1. The parts are described below:

- **Part 1: Introduction** provides an overview of this Plan. This part of the Plan enables the reader to understand how the Plan will be used to encourage and facilitate community improvement within the Town.
- **Part 2: Community Improvement Vision and Objectives** outlines the general purpose and intent of this Plan, as well as a series of goals and objectives to guide its implementation. Part 2 forms an operative part of this Plan.
- **Part 3: Incentive Programs** describes the incentives that can be made available to facilitate and encourage community revitalization and redevelopment within the Community Improvement Project Area. Part 3 forms an operative component of the Plan as it describes the financial incentive tools as authorized under Section 28 of the *Planning Act*.

- **Part 4: Eligibility Requirements** of this Plan identifies both general eligibility requirements applicable to all proposed financial incentive programs, and eligibility requirements that are applicable to specific financial incentive programs. Part 4 forms an operative component of this Plan.
- **Part 5: Administration and Monitoring** establishes policies to ensure the Plan is administered effectively and is regularly monitored for success, and if needed, updated accordingly.
- **Part 6: Glossary of Terms** provides definitions to various terms that are used throughout this Plan. The definitions are provided for interpretation and clarity purposes and form an operative part of this Plan.
- **Schedule A:** Establishes the maximum values of each of the financial incentive programs established by this Plan, provided all eligibility requirements can be satisfied by an applicant. Schedule A forms an operative part of this Plan.





2 Goals, Principles and Complementary Initiatives

2.1 Introduction

This Plan is guided by goals and principles to ensure that community improvement activities are contributing to the development of attainable housing within the Town over the Plan's intended horizon, being 10-years. To contribute to the long term success of this Plan, the financial incentive programs should be administered, monitored and implemented in consideration of the goals, guiding principles and complementary initiatives contained in the following sections.

2.2 Goals

The Town acknowledges several barriers that are challenging access to attainable housing within the community. These challenges can be attributed to a growing housing demand, an increasing need for mixed housing types (which if built, could improve attainability and access), rising land and housing values, and an evolving demographic composition.

In response, the Town has recognized an opportunity to reduce some housing barriers by administering financial incentives to promote the development of attainable housing. Generally, this Plan focuses on reducing the cost of development or redevelopment in appropriate areas as one measure to

improve access to attainable housing. To this end, the primary goal of this Plan is to promote, encourage and facilitate the development of attainable housing within the Town. More specifically, this Plan intends to:

1. Incentivize the development of attainable housing within the Town.
2. Increase the Town's inventory of attainable housing.
3. Encourage a mix of housing types and tenure.
4. Create attainable purpose-built rental and purpose-built ownership units.
5. Encourage the development of certain types of attainable housing in strategic areas of the Town.
6. Promote the renovation, repair or rehabilitation of underused or underutilized residential units for the purpose of attainable housing.
7. Support implementation of the Town's Community Design Guidelines and encourage greater energy efficiency and sustainability through the development of attainable housing.

2.3 Guiding Principles

The following principles are provided to guide the administration of this Plan over its intended horizon:

1. The incentive programs established by this Plan are intended to help mitigate financial barriers related to the





development of attainable housing within the Town.

2. The value of the financial incentive program established by this Plan must have real financial impact on the ability for eligible applicants to meaningfully invest in attainable housing for the Plan to experience broad success. This necessarily requires the Plan to receive appropriate funding while making wise use of the Town's resources.
3. The eligibility criteria, administrative policies and application provisions contained within this Plan are intended to complement broader Town revitalization goals and objectives, while also ensuring that there is a clear and streamlined framework for interested or eligible applicants to access these programs. This Plan is also designed to represent the Town's financial interest and financial capacity over the Plan's horizon.
4. This Plan recognizes that certain municipal fees, which are required for the ongoing financial sustainability of the Town, can sometimes be a barrier to investing in the development of attainable housing. Therefore, this Plan establishes a range of programs that that are specifically targets towards offsetting planning application fees, building permit fees, and development charges where attainable housing units are proposed.

5. This Plan aims to reduce financial barriers associated with investment to renovate, repair or rehabilitate existing dwelling units or to convert existing building space for the purpose of new attainable dwelling units.
6. This Plan will also assist landowners with mitigating costs incurred through increased tax assessment that is often realized as a result of significant investment in land or building(s). It is also an objective of this Plan to mitigate costs incurred through increased tax assessment, which will assist landowners in securing project financing for attainable housing development.
7. Lastly, it is a guiding principle of this Plan to provide Council an opportunity to work collaboratively with the County and all partners to identify opportunities where surplus land may be offered at reduced cost for the purpose of developing attainable housing.

2.4 Complementary Initiatives

To further facilitate the goals and principles of this Plan, the following complementary initiatives will be explored by the Town to assist with successful implementation of this Plan:

1. **Marketing and Education:** The Town will explore opportunities to undertake complementary initiatives to actively





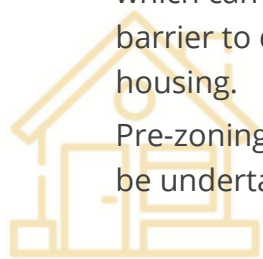
promote and market this Plan, including its goals, principles and the financial incentive programs. This includes education, awareness and promotion of other initiatives that may further advance the community improvement goals of this Plan. The Town will also work with the community to facilitate a better understanding of the critical role that the development of attainable housing under this Plan has in augmenting broader considerations for a building a complete, sustainable and healthy community while supporting other economic development needs and opportunities.

2. **Pre-zoning:** Where appropriate, the Town will consider opportunities to pre-zone certain properties for the exclusive purpose of facilitating investment in attainable housing. Pre-zoning is a process whereby lands are re-zoned through an amendment to the Town's Zoning By-law, as may be applicable. This process would be Town initiated and necessarily subject to the requirements of the *Planning Act*. Pre-zoning can help reduce development risk by reducing time associated with processing development applications, which can sometimes be observed as a barrier to developing attainable housing.

Pre-zoning through this process could be undertaken for various reasons,

including, but not necessarily limited to, relaxed zone standards, additional permitted residential uses, or relief from other specific requirements of the Town's zoning by-law. Pre-zoning appropriate properties within the Town for the development of attainable housing may contribute to the certainty of the development application process and may be a significant incentive to the private or non-profit sector in this regard. This Plan therefore recommends further evaluation of pre-zoning to help address these process- and risk-related barriers.

3. **Community Planning Permit System:** A Community Planning Permit System ("CPPS") is a streamlined and flexible land use planning tool that offers predictability to the development application process. It combines several instruments under the *Planning Act* including zoning, minor variances and site plan approach into a consolidated application process. A CPPS offers flexibility to permit discretionary uses that would be subject to specific identified criteria, and also allows for limited variations from development standards. Under a CPPS, municipalities may impose a range of conditions that are attached to the issuance of a development permit. A CPPS reduces the number of required steps prior to a





building permit being issued and having “shovels in the ground”.

Adopting a CPPS in the Town would first require an amendment to the Town’s Official Plan to enable the creation of a CPPS by-law. Amending the Town’s Official Plan to enable a CPPS benefits from being a public process and is subject to the legislative requirements of the *Planning Act*. A CPPS is understood to be a key change in the Town’s land use planning framework that may significantly benefit the development of attainable housing.





3 Incentive Programs

3.1 Introduction

The financial incentive programs contained in this CIP represent a toolkit of programs specifically designed to facilitate and encourage attainable housing, and over time, help the Town achieve its attainable housing goals and objectives. The Town recognizes that achieving these goals and objectives is a collaborative process and requires cooperation amongst a broad spectrum of potential participants, including the private sector, non-profit sector and other levels of government.

3.2 Authority

The authority for administering this Plan is provided under Section 28(7) of the *Planning Act*. This Plan also conforms to Policy E3.5 of the Town's Official Plan, which allows the Town to identify a Community Improvement Project Area and adopt a CIP.

3.3 General Program Applicability

This CIP is intended to promote attainable housing across the Town and reflects that there are opportunities for attainable housing units within the Town's diverse communities. The specific CIPA is designated separately by a by-law of Council.

3.4 Summary of Incentive Programs

This Plan establishes a total of seven financial incentive programs and one policy

tailored to facilitate the development of attainable housing. Descriptions of each program are contained in the subsequent sections, with a summary provided as follows for convenience purposes:

1. **Attainable Housing Feasibility Grant Program:** This program is intended to assist eligible applicants to determine a project's feasibility prior to construction.
2. **Development Charges Grant Equivalent Program:** This program is intended to offset the cost of Town and County development charges that are incurred through the development application and approval process.
3. **Tax Increment Equivalent Program:** This program is intended to encourage significant investment in developing attainable housing in the Town by offering a grant or loan to offset increased tax assessment.
4. **Municipal Fees Grant or Loan Equivalent Program:** This program is intended to reduce financial costs associated with planning application fees and building permit fees that may be incurred through the development application and approval process.
5. **Downtown Apartment Rehabilitation or Conversion Program:** This program is intended to facilitate the rehabilitation of an existing residential unit, or the conversion of existing space in a commercial, residential or mixed-



use building space into an attainable housing unit(s) in existing floor space located in the upper-storey or rear portion of a building.

6. **Additional Residential Unit Program:**

This program is intended to encourage additional dwelling units (e.g., a second suite basement apartment) that are accessory to a single detached dwelling, semi-detached dwelling, and duplex or townhouse dwelling.

7. **Surplus Land Grant Program:** This program enables the Town and County to identify municipally owned lands that are determined to be surplus and that will subsequently be offered through a Request for Proposal (“RFP”) process for development purposes. These lands may be offered at a significantly reduced rate or at no cost at all.

8. **Landbanking Policy:** This program establishes that it is a policy of this Plan that Council, at its discretion, may acquire land, or sell, lease, prepare and dispose of municipal property at or below fair market value to achieve the goals of the Town’s Official Plan and the objectives of this CIP.





3.5 Attainable Housing Feasibility Grant Program

3.5.1 Purpose

The Attainable Housing Feasibility Grant Program is intended to assist eligible applicants with the cost of determining an attainable housing project's feasibility prior to construction.

3.5.2 Eligible Uses and Properties

All properties within the designated Community Improvement Project Area shall be eligible for this program, providing the application satisfies all eligibility criteria and the proposed development conforms to the Town's Official Plan.

3.5.3 Eligible Costs

The potential grant value shall be calculated based on the value of the following eligible studies:

1. Market analysis;
2. Business development related studies and plans, including development pro-forma;
3. Building condition report, where an existing building is proposed to be repurposed or significantly modified or renovated; and
4. Capital replacement plan, generally described as an inventory of significant building components such as windows, doors, roofs,

siding, or HVAC systems, and is used to calculate long-term expenditures required for future repair and replacement needs.

3.5.4 Grant or Loan Value

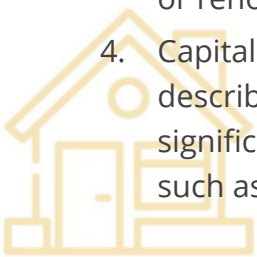
The program is available as a grant. The potential grant value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.5.5 Payment

A grant will be issued following the submission of an electronic/digital copy of the findings prepared by a qualified person.

3.5.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. To be eligible for this program, the minimum number of proposed attainable dwelling units within a development shall be two.
3. A copy of the original invoice, indicating that the study consultants have been paid in full, shall be provided in support of payment of the grant. The grant payment will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of the study.
4. Town staff will determine how much of the proposed work, if any, is eligible for funding under this





Program. The Town reserves the right to request further cost estimates or other information.





3.6 Development Charges Grant Equivalent Program

3.6.1 Purpose

The Development Charges Grant Equivalent Program is intended to offset the cost of Town and County development charges that are incurred through the development application and approval process. This program is intended to promote significant investment in the development of attainable housing within the Town.

3.6.2 Eligible Uses and Properties

All properties within the designated Community Improvement Project Area shall be eligible for this program, providing the application satisfies all eligibility criteria of this Plan and the proposed development conforms to the Town's Official Plan.

3.6.3 Eligible Costs

Costs associated with the development or redevelopment of a property that results in a minimum of two new attainable housing units shall be eligible for this Program. Further, only costs associated with development charges applicable to new attainable housing units shall be eligible costs.

3.6.4 Grant Value

The program is available as a grant. The potential grant value is shown in

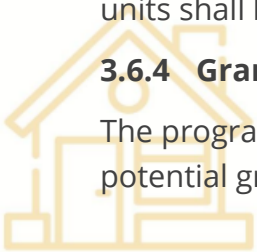
Schedule A: Financial Incentive Program Value Guideline.

3.6.5 Payment

The grant shall be paid upon completion of the works to the satisfaction of the Town. For clarity, an eligible applicant shall initially pay the applicable development charges in full and the grant is paid upon completion of the project.

3.6.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. To be eligible for the Development Charges Grant Equivalent Program, the minimum number of attainable dwelling units in a development shall be two.
3. The total value of the grant shall be calculated based on the number of attainable housing units in a development. For clarity, the value of the grant shall be equal to or less than the development charges applicable to eligible new attainable housing units under this program.
4. The total value of the grant shall be less than or equal to the development charge fees established by the Town and County's Development Charges By-law in effect at time of application. For clarity, the development charges





themselves are not eligible costs, but shall be used as a basis to calculate the value of the grant.





3.7 Tax Increment Equivalent Program

3.7.1 Purpose

The purpose of the Tax Increment Equivalent Program is to encourage significant investment in developing attainable housing in the Town. This program provides a grant or loan to rebate a portion of the municipal taxes attributed to the increased assessment over a 10-year period. The difference in municipal tax assessment pre-development and post-development is known as the “increased assessment value” (or “tax increment”) and shall be the portion eligible for a grant or loan under this program.

The program will be administered as both a grant and a loan. Where the program is administered as a grant, the grant will be issued upon completion of the eligible works on an annual basis for a period of 10 years on a depreciating basis. Where the program is administered as a loan, the loan may be issued prior to construction or works, and at the discretion of the Town. Additionally, where this program is administered as a loan, it is designed to assist in securing project financing.

3.7.2 Eligible Uses and Properties

All properties within the designated Community Improvement Project Area

shall be eligible for this program, providing the application satisfies all eligibility criteria and the proposed development conforms to the Town’s Official Plan.

3.7.3 Eligible Costs

The potential grant or loan value shall be initially calculated based on the value of eligible costs to ensure the value of the grant or loan is related to the actual cost of the work being completed. In accordance with Section 28(7) of the *Planning Act*, an incentive program cannot provide grants or loans that exceed eligible costs.

For clarity, increased assessment (taxes) are not “eligible costs” but represent a basis for calculating the grant or loan.

The following shall be deemed to be eligible costs for the purpose of this Program:

1. Development of a mixed-use or multi-residential building that results in new additional attainable dwelling units, where the project results in an increase in the assessed value and taxes on the property;
2. Development of a vacant property that results in new additional attainable dwelling units, where the project results in an increase in the assessed value and taxes on the property;





3. Redevelopment of a non-residential building for a mixed-use or multi-residential building, where the project results in an increase in the assessed value and taxes on the property;
4. Adaptive reuse of a property to suit a new mixed-use or multi-residential building, where the redevelopment or rehabilitation results in an increase in the assessed value and taxes on the property;
5. Major additions to an existing mixed-use or multi-residential building involving an increase of at least two additional dwelling units;
6. Infrastructure work including the improvement or reconstruction of existing on-site public or private infrastructure to support building expansions or the construction of new additional dwelling units;
7. Professional services by an engineer, architect, or planner;
8. Costs related to environmental site assessments and required environmental remediation;
9. Energy efficiency improvements; or
10. Any combination of the above.

3.7.4 Grant or Loan Value

The program is available as either a grant or a loan. The potential grant or loan value is shown in Schedule A:

Financial Incentive Program Value Guideline.

3.7.5 Payment

1. Where the Tax Increment Equivalent Program is administered as a grant, the grant will be issued upon completion of the eligible works on an annual basis for a period of 10 years on a depreciating basis, and in accordance with the requirements of this Plan.
2. Where the Tax Increment Program is administered as a loan, the loan may be issued prior to construction or works, and at the discretion of the Town. Additional requirements regarding a loan under this Program are found below in the eligibility requirements.

3.7.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. To be eligible for the Tax Increment Equivalent Program, the minimum number of new attainable housing units in development shall be 25% of the total number of dwelling units in the development.
3. The Tax Increment Equivalent Program is offered to eligible applicants only where it can be demonstrated that a substantial increase in municipal property taxes





will occur due to development or redevelopment.

4. A grant administered under the Tax Increment Equivalent Program shall represent a percentage of increased taxes payable resulting from the improvements. Owing to this, the total value of the work completed and the amount of the municipal portion of the taxes paid prior to, and after renovation would have to be known.
5. An eligible applicant shall ensure that a post-improvement assessment of the property is undertaken. Using the post-improvement assessment, Town staff shall determine the difference between the amount of municipal taxes prior to the development or redevelopment and the amount of municipal taxes to be paid after completion of the associated works. Subsequent increases in assessed value or increases to the mill rate are not eligible to be used to determine the grant or loan value.
6. A grant administered under the Tax Increment Equivalent Program will be issued in accordance with a grant schedule and provided to the registered owner of the property on an annual basis.
7. A grant may be issued on an annual basis over a maximum period of up

to 10 years. The percentage of property tax increment issued as a grant in any one year is at the sole discretion of the Town, but ultimately the amount will be reduced until it reaches 0%. For clarity, in year one, the amount of a grant may equal up to 100% of the tax increment. In subsequent years, the amount shall decrease 10% per year until it reaches 0%.

8. An annual grant shall not be issued until all property taxes owing for each year are fully paid. If a property tax installment is missed or payment is late, the Town reserves the right, without notice and at its own discretion, to terminate all future grant payments.
9. An annual grant shall not be based upon occupancy or changes in occupancy.
10. An annual grant shall not be recalculated based on tax increases resulting from general re-assessments, changes in tax legislation or increases in the mill rate.
11. If the property is sold, in whole or in part, before the grant period lapses, the subsequent owner is not entitled to future grant payments, however exceptions may be made at the Town's discretion subject to the agreement.





12. The Town shall not pay an annual grant which exceeds the municipal portion of the property tax collected in any year on the increased assessed value.
13. A loan made under the Tax Increment Equivalent Grant is intended to be made prior to construction and will be based on an expected increase in municipal taxes.
14. The amount of the loan or grant over the life of the program shall not exceed the value of the work completed as indicated on the building permit application.
15. The Town may at any time discontinue the Tax Increment Equivalent Program; however, any participants in the program prior to its closing will continue to receive the grants as determined for their properties until the conclusion of their approved schedule.
16. Town staff will record the current assessment of the property at time of approval and determine the amount of the municipal taxes payable. The applicant will be provided a copy by correspondence for record.

3.7.7 Tax Increment Equivalent Program Example

For convenience purposes only, the following is a hypothetical development scenario that meets all eligibility criteria of this Plan.

In this scenario, the Program is being administered as a loan and with a municipal tax rate of 2.5%. The value of eligible costs is \$750,000.00.

Pre-Development Assessment

Assessed Property Value:
\$1,000,000.00

Tax Assessment: \$25,000.00

Post-Development Assessment

Assessed Property Value:
\$2,000,000.00

Tax Assessment: \$50,000.00

Tax Increment Program Calculation

Tax Increment Amount: \$25,000.00
per year

Loan Period: 10 Years at 100%

Gross Total of Pre-construction of Loan: \$250,000.00





3.8 Municipal Fees Grant or Loan Equivalent Program

3.8.1 Purpose

The Municipal Fees Grant or Loan Equivalent Program is intended to reduce financial costs associated with planning application and building permit fees that may be incurred by an eligible applicant through the development application process. This program will reimburse a portion of certain planning applications and building permit fees. This Program will be administered as a both a grant and a loan.

3.8.2 Eligible Uses and Properties

All properties within the designated Community Improvement Project Area shall be eligible for this program, provided the application satisfies all eligibility criteria and the proposed development conforms to the Town's Official Plan.

3.8.3 Eligible Costs

1. Development of a mixed-use or multi-residential building that results in new additional attainable dwelling units;
2. Development of a vacant property that results in new additional attainable dwelling units;
3. Redevelopment of a non-residential building for a mixed-use or multi-

residential building that results in new additional attainable dwelling units;

4. Adaptive reuse of a property to suit a new mixed-use or multi-residential building that results in new additional attainable dwelling units;
5. Major additions to an existing mixed-use or multi-residential building involving an increase of at least two additional attainable dwelling units; and
6. Professional services by an engineer, architect, or planner to a maximum of 15% of all eligible costs.

3.8.4 Grant or Loan Value

The program is available as a grant and a loan. The potential grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.8.5 Payment

1. A grant shall only be issued upon completion of eligible works to the satisfaction of the Town.
2. A loan may be issued prior to completion of eligible works, provided any application made under the *Planning Act* has received approval from Council or the Committee of Adjustment (as applicable).
3. An eligible applicant shall be required to initially pay any





applicable planning application or building permit fees as an upfront cost. Subsequent payment of a financial incentive(s) for eligible costs under this program that involve an application made under the *Planning Act* shall only be issued by the Town where said application is approved. For greater clarity, a decision by the Town to issue payment of a grant or loan under this program shall be conditional on the *Planning Act* application being approved.

4. A decision by the Town to approve an eligible application for incentives associated with an application made under the *Planning Act* shall not be interpreted as representing a position or opinion on the *Planning Act* application itself.
5. This program is not intended to imply that the municipal fees are cancelled or that an eligible applicant is otherwise exempt. Rather, an eligible applicant is required to pay the municipal fees as an up front cost and the grant will be issued at a later date and in accordance with this Plan. For clarity, CIP Applications will only receive payment after approval of the associated *Planning Act* applications.

6. Additional requirements for payment are found in the following section and in Part 4 of this Plan.

3.8.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. The total value of a grant shall be equal to municipal fees established by a by-law of the Town or County as it relates to applicable planning application fees and building permit fees, including:

- Zoning by-law amendment;
- Site plan approval;
- Draft plan of subdivision;
- Draft plan of condominium;
- Minor variance;
- Consent to sever;
- Pre-consultation; and
- Building permit fees.

An official plan amendment shall not be eligible under this program.

3. For clarity, planning application fees and building permit fees themselves are not eligible costs, but shall be used as a basis to calculate the value of the grant.
4. For the purpose of the professional services of an engineer, architect or planner, the applicant will be required to submit a cost estimate





or quote to the Town, including a breakdown of costs, where applicable. At the Town's discretion, additional cost estimates or quotes may be requested. The payment will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of the study.

5. The applicant shall be required to submit a copy of the applicable applications including drawings detailing the proposed project to be constructed. Note that this may require drawings to be prepared by a professional engineer or architect. Where applicable, an eligible applicant may be required to also submit a copy of a building permit.
6. Where the payment of a grant or loan is conditional upon approval of an application made under the *Planning Act*, this condition shall be stated in the Financial Incentive Program Agreement.





3.9 Downtown Apartment Rehabilitation or Conversion Program

3.9.1 Purpose

The Downtown Apartment Rehabilitation or Conversion Program is intended to facilitate the rehabilitation of an existing residential unit, or the conversion of commercial, residential or mixed-use building space into an attainable housing unit(s) in the upper-storey or rear floor space of a building. This Program will also facilitate appropriate residential intensification in the commercial cores, and in doing so, contribute to broader community revitalization objectives by enhancing the viability and vibrancy of these strategic areas within the Town. This Program will be administered as both a grant and a loan.

3.9.2 Eligible Uses and Properties

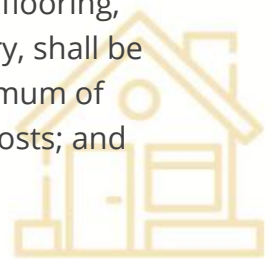
1. Properties within the Downtown Area land use designation of the Town's Official Plan shall be eligible for this program.
2. In addition to the above, only existing floor space that is located above the first storey or in the rear portion of a mixed-use building shall be eligible for this program. For clarity, the rehabilitation of residential dwelling unit or

conversion of existing floor space that is located on the first storey of a mixed-use building and fronts a public street shall not be eligible for this Program. Further, any stand-alone residential uses, including residential apartment buildings, single detached dwellings or other typologies shall not be eligible.

3.9.3 Eligible Costs

The potential value of a grant or loan shall be based on the value of any of the following eligible costs, which may include one or more of the following:

1. Works related to Ontario Building Code or Fire Code compliance, such as structural, electrical, safe egress, ventilation, fire protection including associated insulation, and similar improvements;
2. Accessibility improvements including improvements to the building lobby or vestibule providing access to the residential units; accessible washroom, interior doorway or kitchen facilities;
3. Permanent finishing materials and permanent decorative elements, including painting, drywall, trim, permanent light fixtures, flooring, countertops and cabinetry, shall be an eligible cost to a maximum of 25% of the total eligible costs; and





4. Costs for the services of a professional engineer or architect as may be required in association with the improvements noted above, to a maximum of 15% of the total eligible costs.

3.9.4 Grant or Loan Value

The program is available as either a grant or a loan. The potential grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.9.5 Payment

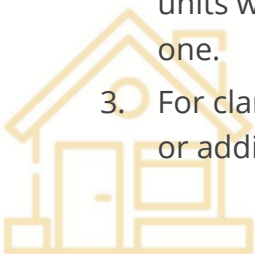
1. A grant shall be paid as a single payment upon completion of works related to the eligible costs, and in accordance with the requirements of this Plan.
2. A loan shall be paid prior to construction, in accordance with the requirements of this Plan.

3.9.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. To be eligible for the Downtown Apartment Rehabilitation or Conversion Program, the minimum number of new attainable housing units within a development shall be one.
3. For clarity, works that result in new or additional gross floor area of a

building shall not be eligible costs under this Program.

4. The applicant will include a description of the proposed improvements and an estimate of costs. The estimation of costs must be from a qualified licensed contractor and shall be consistent with the cost estimate indicated on the accompanying building permit application. The Town reserves the right to request a second quotation from a different qualified licensed contractor.





3.10 Additional Dwelling Unit Program

3.10.1 Purpose

The purpose of the Additional Dwelling Unit Program is intended to encourage additional dwelling units that are accessory to a single detached dwelling, semi-detached dwelling, duplex dwelling or townhouse dwelling. This program provides financial assistance to improve, convert legalize or construct new attainable dwelling units that may otherwise be cost prohibitive. The Program will be administered as both a grant and a loan.

3.10.2 Eligible Uses and Properties

1. Properties used for a single detached dwelling, semi-detached dwelling, duplex or townhouse dwelling and that are located within the designated Community Improvement Project Area shall be eligible for this program.
2. For clarity, this program does not apply to eligible properties under the Downtown Apartment Rehabilitation or Conversion Program.

3.10.3 Eligible Costs

The potential value of a grant or loan shall be based on the value of any of the following eligible costs as they directly

apply to a proposed additional dwelling unit:

1. Works related to Ontario Building Code or Fire Code compliance, such as structural, electrical, safe egress, ventilation, fire protection including associated insulation, and similar improvements;
2. Accessibility improvements including accessibility improvements to the building lobby or vestibule providing access to the residential units; accessible washroom, interior doorway or kitchen facilities;
3. Permanent finishing materials and permanent decorative elements, including painting, drywall, trim, permanent light fixtures, flooring, countertops and cabinetry, shall be an eligible cost to a maximum of 25% of the total eligible costs;
4. Costs for the services of a professional engineer or architect as may be required in association with the improvements noted above, to a maximum of 15% of the total eligible costs; and

3.10.4 Grant or Loan Value

The program is available as either a grant or a loan. The potential grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.





3.10.5 Payment

1. A grant shall be paid as a single payment upon completion of works related to the eligible costs, to the satisfaction of the Town.
2. A loan shall be paid prior to construction, in accordance with the requirements of this Plan.

3.10.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Requirements shall apply to this program.
2. To be eligible for this Program, the minimum number of new attainable housing units within a development shall be one.
3. The applicant will include a description of the proposed improvements and an estimate of costs. The estimation of costs must be from a qualified licensed contractor and shall be consistent with the cost estimate indicated on the accompanying building permit application. The Town reserves the right to request a second quotation from a different qualified licensed contractor.





3.11 Surplus Land Grant Program

3.11.1 Purpose

The purpose of the Surplus Land Grant Program is to identify municipally owned lands that are determined to be surplus to the needs of the Town or the County and that will subsequently be offered through a Request for Proposal (“RFP”) process for development purposes. The Town and the County will work together to identify lands that are surplus and to determine the best use for the surplus lands. This program is intended as a significant incentive to offset costs associated with land acquisition for the purpose of developing attainable housing where it is deemed appropriate or desirable by Council.

3.11.2 Eligible Uses and Properties

The Town and the County will work together to determine eligible surplus properties on a case-by-case basis.

3.11.3 Eligible Costs

Eligible costs are not applicable to this program.

3.11.4 Grant or Loan Value

This program is intended to provide an opportunity for the Town and the County to work together to determine the value of a surplus property. As an outcome of the RFP process, surplus

land may be granted at a significantly reduced value or at no cost at all.

3.11.5 Eligibility Requirements

1. Specific eligibility criteria may be identified in the RFP to be released by either the Town or the County.
2. The eligibility criteria will identify the needs to be met by the Town and the County.
3. Proposals submitted will be assessed based on the criteria identified in the RFP with proposals that meet or exceed those criteria given preference.





3.12 Landbanking Policy

3.12.1 Purpose

It is a policy of this Plan that Council, at its discretion, may acquire land, or sell, lease, prepare and dispose of municipal property at or below fair market value to achieve the goals of the Town's Official Plan and the objectives of this Plan. This policy will facilitate and augment the Surplus Land Grant Program specifically, as well as the other financial incentive programs of this Plan more broadly.







4 General Eligibility Requirements

The following general eligibility requirements are applicable to all incentive programs and must be met in order for an applicant to be considered eligible. These eligibility requirements must be read by the applicant in association with program specific eligibility requirements and program details.

4.1 Eligible Applicants

Eligible applicants must be either the owner of the property, an agent for the owner of the property, or the tenant of a property to whom the owner has provided written consent for the application. Should ownership change hands prior to the approval of an application or while works are being undertaken, the tenant shall advise the Town and obtain the new owner's authorization.

4.2 Eligible Works Contributing to this Plan

All community improvement works shall contribute to achieving one or more community improvement goals as indicated in this Plan.

4.3 Combination & Value of Incentives

1. The incentive programs made available under this Plan may be used individually or may be combined, subject to the exceptions outlined within the specific program details and eligibility criteria in this Plan.
2. The value of an incentive shall be calculated on actual costs to complete improvement works that are eligible under this Plan. Where applicable, the payment of an incentive will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of eligible works.

4.4 Relationship to Other Community Improvement Plans

It is a policy of this Plan that the financial incentive programs established by this Plan may be combined with any other financial incentive program offered through a separate CIP administered by the Town. However, the same eligible costs between Community Improvement Plans shall not be counted twice for the purpose of calculating the value of a grant or loan, as applicable.

Notwithstanding the above, the Town, at its sole discretion, may deem an applicant non-eligible for certain incentives where the programs





established by this Plan are combined with other CIPs. For example, this may apply where the value of the grant or loan is deemed to be disproportionate to the works being undertaken, where there may be limited funding available, or other similar considerations as determined by the Town.

4.5 Maximum Grant or Loan Value

The total of grants and loans made under this Plan in respect to eligible community improvement works shall not exceed the total of the eligible costs of this Plan. Further, in no case shall the total amounts of all grants and loans be greater than 50% of the calculated eligible costs of the project(s).

4.6 Minimum Grant or Loan Value

For the purpose of this Plan, the minimum value of a grant issued under any program shall be \$1,000.00 and the minimum value of a loan made shall be \$2,500.00.

4.7 Timing of Community Improvement Works

In order to be eligible for any incentive program contained with this Plan, a financial incentive program application form must be submitted to the Town prior to commencing any community improvement works. Further, complete applications must be submitted and approved prior to commencing eligible

community improvement works and shall only be undertaken pursuant to receiving approval of an application made under the *Planning Act* and/or building permit, and any additional required permits, as may be applicable.

If all eligibility criteria and conditions are met and funds are available, the Town may approve the application. Once an application is approved, the applicant shall have a maximum timeframe to both commence construction and complete the approved community improvement works. The precise timeframes may vary depend on the scope of the approved works and therefore the specific details will be confirmed on a case-by-case basis through the agreement process. The Town may grant discretionary extensions when justified, however, undue delay beyond an agreed timeframe may result in the grant or loan allocation being revoked.

4.8 No Outstanding Tax Arrears

The property owner must not have outstanding tax property arrears and must be in good standing regarding taxation at the time of application and through the duration of the incentive benefit period, as identified within this Plan.





4.9 Number of Applications Per Property

There are no specific restrictions on the number of applications that may be submitted by a property owner or tenant in relation to a specific property. The intent of providing this flexibility is to allow applicants to phase in components of their projects over time, should it be necessary. However, the Town may reject an application where it is of the opinion that the proposed works have already been undertaken as part of a previously approved application.

4.10 Complete Financial Incentive Application & Supporting Material

In order to be eligible, all incentive program applications must include completed application forms and supporting materials such as detailed work plans, cost estimates and contracts, applicable reports, and any additional information as required by the Town.

4.11 Projects in Accordance with Municipal By-laws, etc.

Community improvement works associated with an incentive program application must be in accordance with all Town by-laws policies procedures, standards, and guidelines in order to be approved.

4.12 Conformity with Provincial Plans, Official Plan & Zoning By-law

Applications shall conform to any other applicable Provincial land use planning legislation and plans, such as the policies of the Niagara Escarpment Plan, for example. These various Provincial plans and policies may require additional permits from other regulating agencies, such as the Niagara Escarpment Commission.

Existing and proposed land uses must be in conformity with the policies and standards provided by the Town's Official Plan, and in accordance with applicable regulations, such as the Zoning By-law, and all other planning documents. For clarity, this policy shall not apply where an amendment to the Town's zoning by-law is identified as an eligible cost under the programs of this Plan.

4.13 Project in Accordance with Planning Approvals & Building Permits

Community improvement works associated with an incentive program application shall only be undertaken pursuant to receiving approval of an application made under the *Planning Act* and/or building permit, and any additional required permits, and in accordance with the Ontario Building





Code and all applicable planning policies and standards.

4.14 Conformity with Design Criteria

All works completed under this Plan shall be consistent with the Town's desired goals for appearance or character of the Town, and the Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.

The Town will consider these details proposed by each application when determining eligibility for incentive programs of this Plan. The Town will use the design criteria as well as any future design guidelines adopted by the Town as tools to characterize whether a project is considered desirable and meets the goals and objectives of this Plan.

4.15 Complete Works to be Consistent with Approved Application

Community improvement works undertaken and completed that are associated with this Plan must be consistent with the project description contained in the application form and supporting materials, and with the program agreement. Should the works

not be consistent with the original project description, in the opinion of the Town, the Town may delay, reduce or cancel the approved incentive program benefits, and may require repayment of any of the incentive program benefits, at the discretion of the Town.

4.16 Eligible Studies and Requirements

1. An eligible study or report that has been funded in whole or in part through the financial incentive programs of this Plan shall be prepared by a qualified professional person of an accredited body, where applicable. The Town shall have the authority to determine whether an eligible study or report has been prepared by a qualified professional.
2. The applicant shall be required to submit an application form to the Town for approval prior to commencing eligible studies. The application must include a detailed study work plan, outlining anticipated timing/delivery; a quotation of a qualified person to carry out the works; and, for environmental studies, a copy of the Phase 1 Environmental Site Assessment. The applicant should also detail any known plans for redevelopment, noting and planning applications that have been submitted or approved for redevelopment of the land.





3. Approval to undertake an eligible study may be granted by Town staff or Council. Where approval by Council is required, a recommendation to Council as to how much of the proposed work, if any, is eligible for funding will be made by Town staff.
4. At the Town's discretion, further cost estimates or other information may be requested from an applicant.
5. If the number of qualifying applications exceeds the available funding to undertake an eligible study in any given year/intake, the Town may provide a lesser incentive value over all applications; may recommend consideration of an alternative program for which additional funding is available, or recommend deferral until the following year, based upon consultation with the applicant.
6. All eligible studies or reports prepared under this Plan may become property of the Town and/or the County, at their discretion.
7. Prior to issuing payment for undertaking an eligible study, the Town, at its sole discretion, may request a copy of the original invoice, indicating that the study consultants have been paid in full.

4.17 Heritage Properties and Buildings

Applicants for community improvement works to a property or building designated under the *Ontario Heritage Act* or listed by the Town as being of historical interest may be required to submit additional documentation on the subject property in support of the application. Where feasible, the municipality may be able to supplement this information based on its own information and records.

4.18 Not Maintenance or Life Cycle Replacements

Eligible projects are generally only considered to include improvements over existing features. The incentive programs are not intended to cover life cycle replacements or maintenance activities. Exceptions may be considered for original features of designated historic/heritage buildings.

4.19 Full Disclosure of Funding

Applicants shall disclose all other funding and incentives being received for the project as part of the application for financial incentives in this Plan. This includes funding that may have been granted through a different CIP, commercial loans, seed funding, or other financial assistance. At the discretion of the Town, other grants or





incentives may be deducted from the eligible grant or loan value.

4.20 Minimum Attainability Period

1. Attainable units developed under this Plan must be maintained in accordance with the definition of attainable under this Plan for a minimum period of time.
2. By default, the minimum attainability period shall be 15 years. At its discretion, the Town reserves the right to enter an agreement with an eligible applicant for a minimum period of time that differs from the default minimum period required by this Plan.
3. An agreement between the Town and the owner will be required and the agreement will be registered on title. The cost of doing of registering the agreement shall be the applicant's responsibility or property owner's responsibility. The agreement shall indicate the terms and procedures where the units are no longer attainable, and this may include full or partial repayment of any grants and loans. The minimum period of time will be established by the Town or at Council's discretion.
4. An annual statement to the Town shall be provided confirming that applicable units remain attainable under the definition established by

this Plan. For clarity, unequivocal proof that each rental unit is provided in accordance with the definition of attainable in order to uphold an agreement entered into under this Plan. This unequivocal proof may take the form of a signed lease agreement showing the name of the lessee and the affordable rental rate, along with copies of relevant documents that may include cleared cheques from a lessee that is consistent with the definition of attainable.

5. If the obligations under an agreement are not upheld, the entire amount of incentives administered under this Plan shall be fully repaid to the Town, together with any applicable costs and interest;
6. Additional reasonable requirements and conditions shall be included in the agreement on a project-specific basis and at the discretion of the Town. These requirements and conditions shall be documented in the agreement.

4.21 Change in Ownership

An agreement between the Town and an eligible applicant shall indicate applicable terms related to the sale of any property that has been subject to the programs established by this Plan.





For clarity, Any agreement that is registered on title shall be binding and shall apply where the sale or transfer of ownership of a property subject to an agreement under this Plan occurs.

4.22 Definition of Attainable Housing

“Attainable Housing” must be defined through this Plan to give effect to the Town’s, County’s and/or Province’s interest in housing, and to ensure the financial incentive programs are addressing the community’s interests in this regard. For the purpose of this Plan, a definition of “attainable” has been developed within the specific context of the Town through consultation with Council and the community. It is suggested that “attainable housing” be defined as follows:

Attainable shall mean below or near market housing that is offered and maintained to remain within reach of the following for a set time period, regardless of market pressures:

- In the case of home ownership, housing for which the purchase price results in annual accommodation costs which do not exceed 30% of the gross annual income for households within the income range of 50 – 130% of median income for the Town of The Blue Mountains.

Annual household income information will be based upon the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.

- In the case of rental housing, housing which is provided defined as at least 20% below area median rent. Area median rent information will be based on the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.

Any eligible community improvement works that are administered a financial incentive under this Plan shall satisfy the definition of attainable.

Further, at the sole discretion of Town Council, an alternative definition of attainable housing may be applied to an eligible application, provided the definition contained within this Plan and/or a proposed development that meets the eligibility criteria of this Plan,





have received formal endorsement from The Blue Mountains Attainable Housing Corporation.

4.23 Short Term Accommodations

An attainable dwelling unit developed with the grants and loans established under this Plan and subject to an executed agreement shall not be permitted to be used for a Short Term Accommodation as defined under the Town's Short Term Accommodation (STA) Licensing By-law and in accordance with all eligibility requirements of this Plan. For full clarity, financial incentive programs administered through this Plan shall not be used for the development or redevelopment of a residential dwelling unit for the purpose of Short Term Accommodation.

4.24 Inspection Prior to Approval

Prior to approving an eligible application, Town staff reserve the right to inspect the building or property to review its condition and the proposed improvements. Similarly, the Town reserves the right to inspect completed works prior to issuing a grant, where applicable.

4.25 Provision of Grants

1. Following the inspection of the work and final building inspection by the local municipality, a grant may be provided for approved projects.

2. Where a grant is being issued for an eligible study, the Town, at its sole discretion, may request a copy of the original invoice, indicating that the study consultants have been paid in full. The grant payment will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of the study.
3. Poor stewardship will not be rewarded. The Town reserves the right to withhold payment of a grant to work/projects that are substandard or completed poorly; inconsistent with the approved application, or which require a building permit and inspections have not been completed.

4.26 Provision of Loans

1. Loan repayment may be deferred for six (6) months after the advancement of the funds. Repayment may be made on a monthly basis and calculated based upon a 10 year amortization period. Full payment can be made at any time with no penalty. The loan is also transferrable to successors in title provided the new owner meets the eligibility criteria and agrees to the requirements of the loan.
2. A loan may be secured through a lien placed against the title of a property or a construction mortgage





or loan. The lien will be reflected on the tax roll and will be registered and discharged by the Town. The loan will be interest free with an amortization period of ten (10) years. A 2.5% reduction per year (based on the original loan amount) will be rewarded for early payment in full. For example, a \$10,000 loan paid full after Year 1 would be reduced by \$250 (2.5%) for years 2-10, resulting in a forgiveness of \$2,250 (\$250x9 years). The loan is fully open and may be paid in full at any time; however, loan forgiveness will be calculated as of May 31st of each calendar year.

3. All loans and mortgages applicable to a property must not exceed 75% of the post improvement value of the building and property.

4.27 Additional Decision Considerations

Prior to issuing a decision, Town staff may request further drawings, cost estimates or other information. If the number of qualifying applications exceeds the available grant funding in any given year or intake window, the Town may provide a lesser grant over all applications, may recommend consideration of an alternative program for which additional funding is available, or recommend deferral until the

following year, based upon consultation with the affected applicant(s).

4.28 Council Discretion

At Council's discretion, financial incentive programs contained within this Plan may be discontinued, or the value of the applicable grants or loans varied, provided the value does not exceed the maximum amount identified in Schedule A or the applicability of the financial incentive programs differ from the eligibility criteria established by this Plan, including the Community Improvement Project Area.





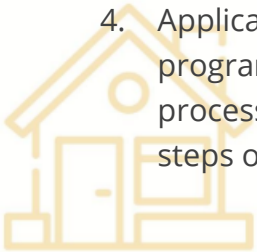
5 Administration and Monitoring

5.1 Administration of this Plan

1. Upon adoption of this Plan, Council will designate a member of Town staff to be the Plan Administrator. An alternate Plan Administrator should also be designated in the event that the primary Plan Administrator becomes unavailable.
2. By default, Council will be the approval authority, making decisions on financial applications. Council may choose to delegate this authority to a committee of its choosing by resolution in consideration of a recommendation by staff. The Plan Administrator may be included as a member of this committee or function as a coordinator for the committee.
3. The financial incentive programs outlined in this document will be administered primarily by the Plan Administrator, and decisions about whether to approve financial incentive applications will be made by Council or its designated approval authority.
4. Applications for financial incentive programs will be submitted and processed in accordance with the steps outlined in this document. The

Plan Administrator will be responsible for ensuring that this process is carried out in a timely manner.

5. Decisions on financial incentive applications and agreements will be made by Council. Should an application be refused, all applicants will be given an opportunity to request that Council reconsider its decision, as applicable. Where Council has designated approval authority to a committee, an applicant will be given an opportunity to appeal a refusal for Council consideration.
6. This Plan contains a schedule (Schedule A) that establishes the maximum value of each financial incentive program established by this Plan. Schedule A forms an operative part of this Plan and shall only be modified through a resolution of Council, or by Town staff where Council has delegated this authority. Further, the incentive program values indicated in Schedule A are maximum values only. At its discretion, the Town reserves the right to issue a lesser value.





5.2 Financial Incentive Program Budget

1. Council will establish an annual overall budget for financial incentive programs and may allocate all or a portion of the funds to individual programs based on the monitoring process outlined in this document and based on annual priorities.
2. In accordance with the monitoring process outlined in this document, Council will decide whether changes in the funding and incentive levels are necessary or warranted to ensure that this Plan functions properly considering the Town's financial circumstances. Any change to the funding for the financial incentive programs of this CIP will be made at the sole discretion of Council, without an amendment to this Plan.
3. The Town shall identify, explore and pursue external funding sources where possible to support the incentive programs, including Provincial funding sources as may be made available from time to time, and Provincial or County participation in the financial incentives, where possible.

5.3 Application Process and Payment

5.3.1 General

1. The Town will implement an "intake window" process. Under an intake window application process, the Town will establish a set timeframe in which it will accept all applications for the financial incentive programs of this Plan. All applications will be reviewed and decided upon at a meeting of Council or the delegated approval authority. The Town will endeavour to communicate the timeframe of the "intake window" in advance to ensure interested applicants have sufficient time to prepare the applications.

During this process, funding may become exhausted. Accordingly, there may be a need to prioritize which approved applications will receive funding. Should there be more approved applications than there is funding available, the prioritization will be at the sole discretion of Town in consideration of the following guidelines:

- Applications which demonstrate a significant investment in developing attainable housing within the Town.
- Applications that are located in areas of the Town with a





heightened need for attainable housing.

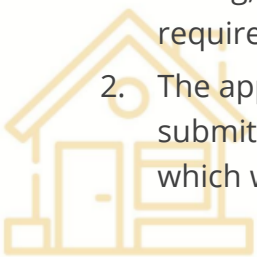
- Applications which are located in areas of the Town with full municipal servicing.
 - Consultation with the applicants to determine if any applicants are accepting of application deferral until funding becomes available.
 - Other criteria as may be determined by Council or its designated approval authority.
2. Council may direct changes to the application process without amending this Plan. Changes should be considered as part of the annual monitoring and evaluation of the Plan and in consideration of recommendations by Town staff.

5.3.2 Pre-Application and Consultation Submission

1. Applicants are required to arrange and participate in a pre-application consultation meeting with the Plan Administrator, in order to discuss and confirm application requirements, program eligibility, proposed scope of work, project timing, supporting documentation requirements, etc.
2. The applicant will be required to submit a completed application, which will include all the required

application forms, in addition to any supporting documentation, as required by the Plan Administrator or by Council or its designated approval authority. Supporting documentation may include, but is not limited to, the following materials:

- Photographs of the existing building condition or property;
 - Historical photographs and/or drawings
 - A site plan and/or professional design study/architectural drawings;
 - Specification of the proposed works, including a work plan for the improvements and construction drawings; and/or
 - At least two cost estimates for eligible work provided by licensed contractors or consultants, as appropriate in the context of the financial incentive program.
3. Once all the required forms and supporting materials are received, the Plan Administrator will undertake a preliminary screening of the proposal and application.
 4. Based on the application and proposal, the results of the preliminary screening, the Plan Administrator may perform an initial





site visit and inspection of the building/property, as necessary. The Plan Administrator will inform the applicant of the approximate time for the site visit and inspection. The applicant will accompany the inspector during the inspection, if possible, and will inform the inspector of any potential safety hazards on the site.

5. If the application clearly does not meet the program requirements, the application will not be accepted.
6. If the application meets the program requirements, the application will be accepted. By accepting an application for any of the financial incentive programs, the Plan Administrator does not guarantee program approval.

5.3.3 Application Review & Evaluation

1. Once an application has been accepted by the Plan Administrator, information related to the applicant, application, and proposal information will be entered into the Town's database in order to track the application details, progress and results in accordance with the monitoring and evaluation policies of this Plan. This will be an on-going task throughout the remainder of the application process as this

information will need to be updated as the application is processed.

2. Applications and supporting documentation will be considered by the Plan Administrator against the incentive program eligibility requirements, including both general and specific requirements. Based on the proposal, application, and fulfillment of eligibility requirements, the Plan Administrator will determine if the proposal and application will be considered eligible. Based on eligibility, a recommendation report will be prepared by the Plan Administrator. The report may recommend approval of the application, deferral of the application, or refusal of the application.
3. Should the Plan Administrator recommend approval of the application, a financial incentive program agreement will be prepared by the Plan Administrator. If applicable, the financial incentive program agreement will be forwarded to the applicant to be dated and signed.
4. Once the financial incentive program agreement has been reviewed by all parties and returned to the Town, the application, recommendation report, and agreement will be





forwarded to Council or its designated approval authority to initiate the approval process. Should the application be approved, the Plan Administrator will ensure that all parties sign the agreement prior to the commencement of any approved works.

5.3.4 Application Approval

1. If the Plan Administrator has recommended that the application be refused, the Recommendation Report will be provided to Council or its designated approval authority for a decision. Where a designated approval authority has refused the application, the applicant may re-submit the application for reconsideration by Council, provided the applicant has made consideration of the designated approval authority's reasons for refusal. If Council or its designated approval authority determines that the application should be approved, the process continues with the steps below.
2. Alternatively, if the Plan Administrator has recommended that the application be approved, the Recommendation Report and signed agreement will be forwarded to Council or the designated approval authority for consideration.

If the application is approved, the process continues with the next step. If the application is refused, the applicant may re-submit the application for reconsideration by Council provided the applicant has made consideration of Council's reasons for refusal.

3. If Council or its designated approval authority approves the application and Financial Incentive Program Agreement, the Agreement will be executed by the signing and dating of the agreements by Town officials. A copy of the signed and dated Financial Incentive Program Agreement will be provided to the applicant.

5.3.5 Timeline for Application Review and Decision

1. This Plan recognizes that the success and uptake of the financial incentive programs will depend in part on the expedience of the application and review process. As a guide, and subject to the availability of staff resources, the Plan Administrator will accept and review applications for funding in consideration of the following policies.
2. The Plan Administrator should be available to meet with a potential applicant for a pre-consultation meeting within ten (10) business





days of being requested to meet by a potential applicant, or as soon as is reasonably possible.

3. The Plan Administrator should review an application for financial incentives and notify the applicant of its completeness within ten (10) business days of receiving the application, or sooner, if possible.
4. Upon receipt of the application, the Plan Administrator should prepare a recommendation report to Council or its designated approval authority and, if applicable based on the recommendations contained within the recommendation report, prepare a Financial Incentive Program Agreement and forward it to the applicant within twenty-five (25) business days of receiving the application.
5. The application for funding should be considered for approval at the next meeting of Council if Council is the approval authority or the next planned meeting of the designated approval authority.
6. The total time between receipt of a complete application for funding and the meeting to consider the application should not exceed thirty-five (35) business days. However, the Town endeavour to formally consider an application within 30 (30) to forty-five (45) business days

from time of receipt of a complete application.

7. The execution of the Financial Incentive Program Agreement should occur within ten (10) business days of the application approval.
8. A Financial Incentive Program Agreement related to a grant may or may not be registered on title. A Financial Incentive Program Agreement in the form of a loan or the Tax Increment Equivalent Program shall always be registered on title.
9. The timelines identified above are for guideline purposes only and are not intended to be construed as deadlines. Timelines will vary depending on the availability of staff, Town resources, Council meeting timelines and/or the nature of the application received.

5.3.6 Completion of Works and Payment

1. Once an application has been approved by Council or its designated approval authority and the agreements signed and dated, and once all the required approvals and permits for the work are secured, the applicant may commence community improvement works.





2. Payment of a grant, in accordance with the Financial Incentive Program Agreement, will be issued upon successful completion of the approved works.
3. Payment of a loan may be made prior to construction, in accordance with the Financial Incentive Program Agreement and the requirements of this Plan.
4. Prior to issuing a grant, the applicant may be required to provide the Plan Administrator with final supporting documentation, which may include but is not limited to:
 - Photographic evidence of the completed works satisfactory to the Town;
 - Other documentation proving completion of the project;
 - Invoices for all eligible work done, indicating the total amount paid for eligible works;
 - Proof of payment to contractors, in full; and
 - Presentation of the terms of a loan and/or proof of approval of a loan provided by a financial institution.
5. If required, the Plan Administrator may perform a final site visit and inspection of the building/property (as necessary) in order to ensure

that the project has been completed in accordance with the Financial Incentive Program Agreement.

6. Prior to issuance of a grant, the Plan Administrator will ensure that all program requirements and details of the Financial Incentive Program Agreement have been met.
7. The Plan Administrator will take appropriate remedies as specified in the agreement if the applicant defaults on the Financial Incentive Program Agreement in any way.
8. If all the program requirements and Financial Incentive Program Agreement requirements have been met to the Plan Administrator's satisfaction in accordance with the decision of Council or its designated approval authority, the Plan Administrator will issue payment of the approved grant in accordance with the general and specific program eligibility requirement, and the Financial Incentive Program Agreement.

5.4 Monitoring and Evaluation

This CIP is primarily intended to be a flexible revitalization tool. As circumstances evolve, and as market forces, economic conditions, and financial resources change, the CIP will also need to evolve. Council or its designated authority will have the





discretion to determine funding for the financial incentive programs. However, to inform decision making about the implementation budget, and to ensure that the programs are working as they are intended, the Plan should be monitored, evaluated and, if necessary, revised, on a regular basis.

5.4.1 Process for Monitoring and Evaluation

1. An annual report card identifying the projects that received support through the CIP program, projects that applied but that did not receive funding, projects completed through the CIP program and the success stories of the CIP incentives will be completed by the Town and circulated to the County.
2. Immediately following adoption of the CIP, the Plan Administrator will begin to undertake the activities outlined in the following actions:
3. The Plan Administrator should initially develop a database upon which to monitor the number, types and success of financial incentive applications. As applications for financial incentives are received, they should be recorded in the database. Additionally, the Administrator should record all pre-application consultations related to potential application submissions,

even if the consultations do not result in an application being submitted.

4. Specific performance indicators will need to be identified and monitored. The selection of indicators will provide guidance about the success of the Plan and its individual programs. At this time, it is suggested that the Plan Administrator gather the following information from applicants (which should be incorporated into the application form for financial incentives):
 - The number of new attainable housing units that have been developed and added to the Town's attainable housing inventory;
 - The type of new attainable housing units (e.g., rental or ownership, or the building typology);
 - The location of new attainable housing units;
 - How length of time the new attainable housing units will be maintained as "attainable";
 - Indicators pertaining to attainable housing unit vacancies or where there is heightened demand;





- Demographic and economic indicators as they relate to defining “attainable housing” or may have bearing on the value of the incentives contained within this Plan;
- Indicators related to the rental prices of attainable housing units or the sale price of attainable ownership units that have been developed under this Plan;
- The approved/denied value of the grant and the total value of construction (the total public investment versus private investment);
- The projected and actual increase in property assessments and property taxes, as may be applicable; and
- Indirect indicators including economic indicators, qualitative indicators and other indicators which speak more generally to the success of the Town, and which may or may not be directly attributed to the influence and success of this Plan.

5. Other indicators should be identified and monitored on a period basis, such as:

- Utilization of the total financial incentives program budget;

- Utilization of the various incentive programs;
- Total dollars spent on other specific variables which indicate advancement of the program (e.g., number of new attainable dwelling units);
- Other indirect indicators, such as economic indicators as may be identified (e.g., number of overnight stays, number of new businesses established in the Town, etc.).

6. For the various indicators identified above, the Plan Administrator should identify baseline conditions at the outset of the Plan implementation, so that variables may be compared from year-to-year, beginning with implementation of this Plan.
7. Throughout the course of a one-year review period, the Plan Administrator should enter information from applications and pre-application consultation meetings into the database on an on-going basis.
8. Based on the information obtained, the Plan Administrator will prepare an annual report to Council to evaluate the CIP and its individual programs, based on the changes to the baseline conditions established





above, and based generally on the uptake of the programs and any new challenges that have emerged. The report will recommend adjustments to this Plan, including its terms, financial incentive programs and eligibility criteria, to improve the programs offered through the Plan. The report will provide recommendations based on the results of monitoring.

Recommendations may include:

- Budget adjustments or funding strategies;
 - Potential revisions to the CIPA;
 - Adjustments to the financial incentive programs including the addition or discontinuation of programs, where necessary; and
 - Any necessary changes to plan administration or processes.
9. The report should be made available on the Town's website each year for public review. The reporting of financial incentive program success should be accompanied by before and after photos of the projects completed to communicate the successes of the Plan.
10. Additionally, the annual report should include a review, summary and analysis of potential funding opportunities from the Province,

County or other sources as may become available.

5.4.2 Program & Plan Adjustment

Based on the annual review and report to Council, adjustments to this Plan may be required, including:

1. **Adjustments to the Plan:** Based on the monitoring and evaluation process, changes to the terms of this Plan, the eligibility requirements, or the financial incentive programs may be required. Council may also choose to discontinue funding for one or more of the financial incentive programs and may do so without amending this Plan. However, the permanent change or removal of a financial incentive program or the addition of eligibility criteria or eligible costs will require an amendment to this Plan in accordance with Section 28 of the *Planning Act*.
2. **Adjustments to Program Funding:** It is recognized that Council or its designated authority may choose to cease, reduce or increase funding to one or more of the financial incentive programs, based on an evaluation of this Plan. Any review or adjustment to the program funding or value of the financial incentive programs will be reviewed in consultation with the community





and stakeholders. Adjustments to specific program funding or the amount of the annual budget to fund this CIP will not require an amendment to this Plan. The activities above are intended to be repeated on an annual basis throughout the life of this Plan.

5.4.3 Implementation

Town Council or its designated approval authority will oversee the implementation of this Plan while day-to-day tasks associated with implementation will be coordinated by the Plan Administrator.







6 Glossary of Terms

To assist in the interpretation of this Plan, the following defines some of the terms used in this Plan:

1. **Applicant**, unless otherwise indicated, means a registered owner, assessed owner or tenant of lands and buildings within the community improvement project area who has a right to apply for one or more financial incentive(s) in accordance with the policies of this Plan.
2. **Approval Authority** means the body responsible for approving or denying financial incentive applications. By default, the approval authority is Council. However, Council may designate an approval authority in accordance with the policies of this Plan.
3. **Attainable** shall mean below or near market housing that is offered and maintained to remain within reach of the following for a set time period, regardless of market pressures:
 - In the case of home ownership, housing for which the purchase price results in annual accommodation costs which do not exceed 30% of the gross annual income for households

within the income range of 50 – 130% of median income for the Town of The Blue Mountains.

Annual household income information will be based upon the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.

- In the case of rental housing, housing which is provided defined as at least 20% below area median rent. Area median rent information will be based on the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.

Any eligible community improvement works that are administered a financial incentive under this Plan shall satisfy the definition of attainable.

Further, at the sole discretion of Town Council, an alternative definition of attainable housing may





be applied to an eligible application, provided the definition contained within this Plan and/or a proposed development that meets the eligibility criteria of this Plan, have received formal endorsement from The Blue Mountains Attainable Housing Corporation.

4. **Community Improvement** unless otherwise specified, is as defined in accordance with its definition under Section 28 of the *Planning Act*.
5. **Community Improvement Plan** unless otherwise specified, is defined in accordance with its meaning under Section 28 of the *Planning Act*.
6. **Community Improvement Project Area** unless otherwise specified, is as defined in accordance with its meaning under Section 28 of the *Planning Act*.
7. **Community Improvement Works** refer to the activities undertaken in accordance with the policies of this Plan, including activities that may be funded by the financial incentives.
8. **Council** means the Council of the Town of The Blue Mountains.
9. **Financial Incentive Program** means a program listed in Part 3 of this Plan.
10. **Financial Incentive Program Agreement** means an agreement

executed between the Town and a successful applicant for a financial incentive program, as required by this Plan.

11. **Mixed-use** means a combination of a mix of commercial uses (e.g., retail, restaurant, office) along with apartment dwellings located either in the upper storey(s) or the rear of the same building.
12. **Municipality** means the Town of The Blue Mountains.



Schedule A

Financial Incentive Program Value Guideline

Financial Incentive Program Value Guidelines

1. Schedule A forms an operative part of this Plan by identifying the maximum value of each financial incentive program established by the Town of The Blue Mountains Housing Within Reach CIP.
2. The Town, at its sole discretion, may administer grants or loans to eligible applicants in amounts that are less than the values shown in Table A: Housing Within Reach CIP Program Value Guidelines without formal amendment to this Plan by a by-law of Council.
3. For clarity, any increase to the maximum grant or loan values shown in Table A: Housing Within Reach CIP Program Value Guidelines would require a resolution of Council.
4. In order to be eligible for the grant or loan values shown in Table A: Housing Within Reach CIP Program Value Guidelines, applicants shall satisfy all eligibility requirements of this Plan.

Table A: Housing Within Reach CIP Program Value Guidelines

Financial Incentive Program	Grant Value	Loan Value
Feasibility Grant Program	The value of a grant shall be 100% of eligible costs to a maximum of \$20,000.00 per property.	The Feasibility Grant Program is not offered as a loan.
Development Charges Grant Equivalent Program	The program is available as a grant. The value of the grant is based on the value of development charges applicable to the number of attainable dwelling units in a development. The maximum value of the grant shall be 100% of the value of the applicable development charges, to a maximum of \$250,000.00.	The Development Charges Grant Equivalent Program is not offered as a loan.
Tax Increment Equivalent Program	The maximum value of a grant shall be equivalent up to 50% of eligible costs to a maximum of \$25,000.00 per year for up to 10 years following completion of an eligible project. Further, the	The maximum value of a loan shall be equivalent up to 50% of eligible costs to a maximum that is equivalent to \$50,000.00 per year over 10-years. Further, the maximum loan value shall not exceed ten times the amount of

Financial Incentive Program	Grant Value	Loan Value
	maximum grant value shall not exceed five times the amount of the initial tax increment.	the tax increment resulting from development.
Municipal Fees Equivalent Program	The maximum grant value shall be 100% of fees, or \$10,000.00, whichever is less.	The maximum loan value shall be 100% of fees or \$20,000.00, whichever is less.
Downtown Apartment Rehabilitation or Conversion Program	The maximum value of a grant shall be 50% of eligible costs to a maximum of \$15,000.00 per attainable dwelling unit. The maximum number of eligible attainable dwelling units per property shall be four.	The maximum value of a loan shall be 50% of eligible costs to a maximum of \$30,000.00 per dwelling unit. The maximum number of eligible attainable dwelling units per property shall be eight.
Additional Residential Unit Program	The maximum value of a grant shall be 50% of eligible costs to a maximum of \$15,000.00.	The maximum value of a loan shall be 50% of eligible costs to a maximum of \$30,000.00.
Surplus Land Grant Program	The Town and the County will work together to determine the value of a surplus property. As an outcome of the RFP process, surplus land may be granted at a significantly reduced value or at no cost.	
Landbanking Policy	Grant or loan values are not applicable to the Landbanking Policy.	

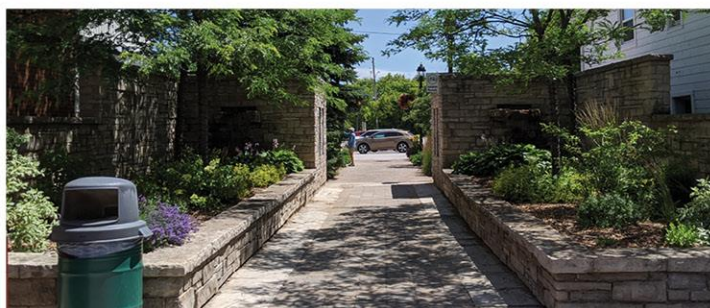
Town of the Blue Mountains COMMUNITY IMPROVEMENT PLAN

PDS.21.011
Attachment 6



January 2021

TOWN WIDE REVITALIZATION CIP





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Schedules

Schedule A: Financial Incentive Program Value Guideline





1 Introduction

1.1 Overview

The Town of The Blue Mountains (the “Town”) has developed a Community Improvement Plan (“CIP”) to facilitate and encourage Town-wide revitalization and community development. This CIP establishes a toolbox of incentive programs that can be offered by the Town to directly stimulate private sector investment in community improvement works. Key municipal initiatives, to be undertaken by the Town through future studies or works, are also identified to further augment and support the financial incentive programs of this Plan.

1.2 What is a Community Improvement Plan?

A CIP is a tool where municipal planners and economic developers can work hand in hand to develop policies and provide financial incentives targeting broad community revitalization and development considerations. Section 28 of the *Planning Act* enables municipalities to designate a Community Improvement Project Area and adopt a CIP.

A CIP for the Town has been prepared to serve as a long-term strategy to revitalize the community, improve the quality of life of the community’s residents, better utilize under-developed properties and to promote private investment in land and buildings.

1.3 Purpose of the Plan

The purpose of this Plan is to provide the Town with a long-term strategy to encourage and facilitate ongoing Town-wide revitalization. Some programs established by this Plan specifically focus on the three commercial core areas of Thornbury, Clarksburg and Craigleith, as well as the Bruce Street / Marsh Street Corridor, as shown on the Town’s Official Plan. Other financial incentive programs apply more broadly, recognizing the strategic role of other areas of the Town, such as the rural and agricultural areas.

The intent of this Plan is to offer targeted incentives financial incentive programs that will promote private property improvement and revitalization. Along with facilitating the revitalization and improvement of the entire Town, this Plan will provide a menu of incentives to promote and support the following types of priority development and revitalization projects (in line with many of the priorities outlined at the County level):

- Increased value-added agricultural uses, agri-tourism, and facility improvement projects;
- Promotion of the redevelopment and/or conversion of brownfield, vacant, and grey field properties;
- Support for downtown revitalization of store fronts, publicly-used frontages, and streetscapes;



- Support the adaptive re-use of commercial, industrial and institutional buildings.

Revitalization and improvement refer, in a broad sense, to activities that contribute to the economic development, beautification, quality of life, aesthetic improvements, environmental sustainability, and the creation of a sense of place. Examples of activities that contribute towards long-term revitalization include:

- The improvement and beautification of buildings, façades and properties;
- The adaptive reuse and restoration of historic properties and structures;
- Improvement of community infrastructure, open spaces and pedestrian networks;
- The remediation and redevelopment or reuse of environmentally contaminated properties;
- The sensitive and appropriate redevelopment of underutilized properties, or development of existing properties (e.g. conversion of upper storey space for residential uses);
- Improvements of buildings to enhance accessibility for persons with disabilities; and
- Promotion of economic development and business growth.

The revitalization and improvement of the community will take many different forms

and will require the participation of the Town, the County, the public, developers, and various stakeholders. This Plan establishes a set of financial incentive programs aimed at encouraging private investment to undertake many of the above-noted activities. Eligible projects are listed for each incentive program, along with details regarding the value of the financial incentive and how it is being calculated. This Plan recognizes that improvements achieved through the various CIP initiatives can serve as catalysts for further private investment and are therefore critical to an overall revitalization strategy.

1.4 Application of this Plan

This Plan applies to the geographic area designated by a by-law of the Town as the Community Improvement Project Area ("CIPA"), in accordance with Section 28 of the *Planning Act*. The programs under this Plan can only be applied within the designated CIPA. The CIPA is established via a by-law of Council and is administered separately from this Plan in order to permit modifications without the need to amend this Plan. Council may choose to modify the Community Improvement Project Area By-law by amending it or passing another by-law to replace it. Users of this Plan should contact the Town to confirm the current CIPA.





1.5 Eligible Applicants

The financial incentive programs established by this Plan are open and extended to a range of eligible applicants, including landowners and tenants (with the owner's consent). The Town understands this CIP to be an important opportunity to further facilitate and encourage continued investment in community development from a broad range of potential participants. All applicants are encouraged to apply and make use of the programs established by this Plan, understanding that the eligibility requirements must be satisfied, and that program availability is subject to funding, as set out in this Plan.

1.6 County of Grey as Partners

The County of Grey ("Grey County") is the upper-tier municipality and the Town will seek and encourage their participation in the incentive programs established by this Plan to facilitate broad community improvement works. This includes ongoing collaboration and complementary initiatives being undertaken by Grey County, recognizing that they are an important partner to the Town.

Per Section 28(7.2) of the *Planning Act*, the Council of Grey County may make grants and/or loans to the Council of the Town of The Blue Mountains for the purpose of carrying out the CIP. Where County participation in any of the incentive programs contained in this CIP is indicated,

said County participation is of course subject to approval by County Council.

1.7 How to Use this Plan

This CIP provides an opportunity for the Town to issue financial incentives to eligible applicants interested in undertaking improvements to their building, property, or to developing or redeveloping their land. The financial incentive programs outlined in this Plan will be used by local businesses, property owners, and tenants, and are intended to facilitate community-enhancing property and building improvement projects.

This Plan is intended to be read and interpreted in its totality. Interpretation of the Plan will be at the sole discretion of the Council or its designated approval authority. Programs will be made available only when Council assigns funds for incentive programs. Available funding for incentive programs may change on an annual basis based on Council's consideration and to reflect the Town's evolving community improvement needs.

Interested property owners and tenants are encouraged to review this Plan and contact the Town to confirm their eligibility, discuss their project, and to identify the types of financial incentives that could be applicable.

1.8 Overview of This Plan

This Plan is comprised of seven parts. All parts of this Plan are operative, except for Part 1. The parts are described below:





- **Part 1: Introduction** provides an overview of community improvement plans, their intended purpose and application. This part of the Plan enables the reader to understand how the Plan will be used to encourage and facilitate community revitalization within the Town.
- **Part 2: Vision, Objectives and Complementary Initiatives** outlines the general purpose and intent of this Plan, as well as a series of vision statements to guide its implementation. This section also identifies several opportunities that may be undertaken by the Town to further support community revitalization and appropriate redevelopment as envisioned by this Plan.
- **Part 3: Incentive Programs** describes the incentives that can be made available to facilitate and encourage community revitalization and redevelopment within the Community Improvement Project Area.
- **Part 4: General Eligibility Criteria** of this Plan identifies the general eligibility requirements applicable to all proposed financial incentive programs.
- **Part 5: Administration and Monitoring** establishes policies to ensure the Plan is administered

effectively and is regularly monitored for success, and if needed, updated accordingly.

- **Part 6: Marketing Strategy** outlines the role of the Town to advertise and market the financial incentive programs. The intent of the Marketing Strategy is to actively support revitalization within the Community Improvement Project Area.
- **Part 7: Glossary of Terms** provides definitions to various terms that are used throughout this Plan.





2 Vision, Objectives and Complementary Initiatives

This Plan is guided by a vision, objectives, and complementary initiatives to ensure that community improvement activities are contributing to broad revitalization and development throughout the Town.

2.1 Introduction

The “vision” for this Plan establishes what the community wants its Town to be, how it wants it to look, feel and function.

Developing such a vision includes defining a number of different elements, including the types and nature of land uses; the features and amenities desired within an area; the character of an area; and the overall identity.

The establishment of a vision is a critical component of this Plan because it provides the high level, long-term foundation that directs this Plan will be implemented, administered and monitored.

2.2 Vision

The following vision statements are intended to guide this Plan’s financial incentive programs to achieve desirable and meaningful community improvement. This Plan applies Town-wide and it recognizes that many areas within the community have a distinct form, function and role within the Town itself. Accordingly, the following statements are intended to be interpreted broadly, and as applicable where they will facilitate desirable revitalization and

improvement by being responsive to local needs and opportunities.

Create Active and Gathering Places for the Town

The commercial core areas of Thornbury, Clarksburg and Craigleith need to build on their inherent strength as special districts within the Town that provide unique opportunities and characteristics, that cannot necessarily be experienced in other, more contemporary shopping districts found outside of the Town. This includes enhancing and building on distinct heritage characteristics, civic and gathering space functions, its pedestrian scaled orientation, local shops, personality and friendliness, and accessibility.

Other areas of the Town, such as the Hamlets, also have specific identities, local history and offer unique experiences. The continued enhancement and improvement of all areas of the Town is equally important to long-term Town-wide revitalization in this regard.

On this basis, the overall experience of visitors, shoppers and residents is paramount to the success of community improvement efforts on a Town-wide basis. Enhancing the quality of the pedestrian experience along main streets and enhancing the sense of place is a principal method by which strategic areas of the Town can remain vibrant and viable.

Have a Clear and Definable Character



and Identity in Both Their Public Realm and Its Private Realm

The existing character of the commercial core areas should be used as a basis to create a clear and definable identity for each village centre and strategic area of the Town that all users can embrace. This includes enhancing heritage assets and heritage character; providing a high quality “main street” type of environment; and blending the old and contemporary forms and styles of development. All areas of the Town need to create a memorable and enjoyable experience for users, both residents and visitors that are consistent with its desired form and function. Of particular importance, each village centre should have a distinct identity of its own while still being associated with and connected to the other village centres of the Town.

Have a healthy, sustainable and mixed commercial environment in the Commercial Core Areas

The commercial core areas should be mixed-use and varied in terms of the land uses and activities to provide a more diverse and vibrant experience. This includes providing a variety and range of opportunities for specialty shopping, services, employment, public services, and living in a downtown setting. Each commercial area should strive as much as possible to be a complete neighbourhood, accommodating all aspects of life. This

mixed-use form can occur both horizontally and vertically, depending on the scale and intensity of the specific district.

Have Strong Connections Linking Users

Strategic areas of the Town should be interconnected with a system that seamlessly and efficiently connects residents and visitors to all and experiences the Town has to offer. This system needs to connect all modes of transportation in order to establish a Town-wide approach that is user-friendly for both residents and visitors alike. This not only includes physical connections, through streets, transit and bicycle routes, trails and sidewalks, but also visual connections through such elements as wayfinding signage and consistent or complementary street plantings that emphasize a cohesive and coordinated landscape, while giving consideration to each unique area of the Town. These considerations should be given to community improvement works that take place Town-wide.

Have Strong Connections Within the Respective Commercial Core Areas Linking Different Areas and Different Uses

In addition to strong connections between all areas of the Town, certain areas should have strong connections within, especially the commercial cores. These areas need to be particularly accessible for all users in order to establish a true focal point for the complete community. This accessibility





includes users with particular needs, including persons with disabilities, seniors and children. Principles of universal design should be sought to be implemented through this Plan. This also implies that different modes of transportations, including active transportation, such as walking and cycling, are highly desirable. Accessibility affects both the public realm (streets) and the private realm (buildings) within the commercial areas and is both physical and visual in nature, and the financial incentive programs of this Plan give consideration to this.

Be Sustainable in Approach to Transportation and Public Works

Community improvement works should be based on sound sustainability principles and practices when it comes to transportation and public works. Solutions for transportation (i.e. transit or bicycling) and public works (i.e. streetscape enhancements or infrastructure improvements) need to be economically feasible and tailored to the particular needs and interests of each area of the Town. The introduction of more innovative practices and evolving technologies will be important. Public realm improvements and public works that contribute to greening the streetscape and private realm improvements that include sustainability practices need to be emphasized and encouraged in the interests of a healthier and greener community, while contributing

to community revitalization and development.

Capitalize on the Natural Heritage Assets

The Town is afforded incredible natural heritage assets, including Georgian Bay, The Niagara Escarpment and the Beaver River. These areas are also critical to the long-term economic vitality of the Town as a whole. Community improvement works undertaken through this Plan should continue to build on this strong natural context and the variety of impressive natural features. This includes incorporating natural amenities and features within (Beaver River and Mill Pond) and surrounding (Niagara Escarpment and Nottawasaga Bay) the village centres. Additionally, public realm improvements and public works that contribute to greening the streetscape and private realm improvements that include sustainability practices can contribute to a healthier and greener community overall.

Have an Attractive, Accessible and Clean Public Realm in the Commercial Cores

The commercial core areas should contain “active” streets with vibrant edges and a high quality public realm. Active streets include a comfortable walking environment, with pedestrian-scaled building façades, visibility to and from retail spaces, and lively public spaces. Animation of the public streets through civic spaces, multiple modes



of transportation converging, and private uses such as patios and outdoor seating creates a more vibrant environment for residents and visitors to the Town. Design elements along the streetscape, such as street trees and plantings, that reinforce the experience of walking are important. The village centres should be visually interesting to all users, including both pedestrians and drivers. Universally accessible design needs to be employed to ensure all residents and visitors are accommodated.

Have New Developments that Complement the Existing Character

Community improvement works, and completely new development facilitated by this Plan should complement, and be compatible with, the existing character of the Town and surrounding uses. Compatible development, however, does not mean identical development, but rather stresses harmony with the existing character of surrounding communities or neighbourhoods. In new development, distinction and uniqueness needs to be encouraged for those developments that can complement the overall theme and character of the community. In other cases, improvements, rehabilitation or new economic opportunity facilitated by this Town needs to also be compatible and further advance the revitalizations objectives of this Plan. Accordingly, this Plan requires that the Town-wide Community Design Guidelines be used as a basis to

guide development that is facilitated through this Plan.

2.3 Objectives

In order for the vision to be realized, the critical community revitalization needs of the Town need to be addressed. Based on the input received from through consultation in the development of this Plan, the critical community improvement needs of the Town that can be addressed through this Plan are outlined below:

General

1. All improvements and development should generally maintain the traditional character and heritage of the broader community generally, and its commercial areas more specifically;
2. Improve community gateways, strategic entry points and enhance wayfinding, particularly within the public realm but also through improvements to private property;
3. Provide opportunity for local businesses and property or business owners to undertake community improvement works that improve overall economic viability while contributing to the vibrancy of the Town;
4. Improve accessibility and implement principles of universal design through all facets of community improvement works;
5. Development in the Town should be consistent with the Town's Community Design Guidelines and Sustainability Plan;





Thornbury Commercial Area

6. Continue the viability of Thornbury as one of the Town's key focal points for tourism and leisure activities;
7. Further facilitate Thornbury as a strategic location to accommodate future residential and employment growth within the Town;
8. Improve the condition, quality and attractiveness of building facades (including storefront display areas) and commercial signage, especially outside the commercial area core;
9. Improve building maintenance, condition and appearance adjacent to Highway No. 26, especially in areas located between or outside of the commercial core areas of Thornbury, Clarksburg and Craigleith;
10. Redevelop derelict commercial buildings and vacant/underutilized lots;
11. Clean up and redevelop brownfield sites;
12. Attract a wider range of commercial uses;
13. Need to promote building accessibility, e.g., wheelchair accessible;

Clarksburg Commercial Area

14. Improve the condition, quality and attractiveness of building facades (including storefront display areas) and commercial signage;
15. Improve building maintenance, condition and appearance;
16. Redevelop derelict commercial buildings and vacant or underutilized lots;
17. Facilitate new development that will increase the Town's tax base and

provide additional revenue to enhance and expand municipal servicing infrastructure;

18. Need more affordable housing and mix of housing types in the area; and,
19. Need to promote building accessibility, e.g., wheelchair accessible.

Craigleith Commercial Area

20. Improve building maintenance, condition, appearance and commercial signage along Highway No. 26;
21. Redevelop derelict commercial buildings and vacant or underutilized lots;
22. Clean up and redevelop brownfield sites;

Employment Areas

23. **Enhance and** further contribute to the visual aesthetic of the Town's strategic employment areas, particularly those with high visibility located adjacent to Highway 26;

Rural and Agricultural Areas

24. Encourage private sector investment to enhance the economic vitality of the Town's rural and agricultural areas;
25. Support and strengthen the viability of the Town's thriving agricultural sector, including agricultural value-added, agri-tourism and facility improvement projects;
26. Provide opportunities to facilitate economic diversification within the Town's rural and agricultural areas.

2.4 Complementary Municipal Initiatives

Identifying complementary municipal initiatives is critical to ensuring that the



vision for the areas is achieved: contributing to long-term economic vitality; a traditional small town form of development; a diverse mix of activities; a comfortable pedestrian environment; and a more vibrant and lively “people” place.

The following sections summarize key recommendations as they relate to public realm improvements and initiatives that may be undertaken by the Town to further augment the vision and objectives of this Plan.

Public Realm Improvements

The “public realm” of the Town is the interrelated arrangement of its streets, open spaces, parks and plazas which creates the setting for visitors and residents. For example, in a vibrant commercial core area, the public realm has a significant role in creating a particular “sense of place” and a distinct identity for an area, typically giving the most immediate and potentially most lasting impression visitors have of a commercial area. A high quality public realm is critical for maintaining and strengthening the commercial core areas as central focal points within the Town. This is a critical municipal initiative for this CIP.

The recommended public realm improvements should build on the existing system of public spaces, features and amenities by identifying the opportunities for improvements to these existing the public spaces, facilities, and streetscapes,

while also identifying and enhancing the connections between these elements.

Enhancements to the public realm typically represent the largest investment of a CIP and are generally the longest in terms of timing and achievement; however, they are also community improvement works that require commitment and investment from the Town. While challenges associated with capital costs and timing may be experienced, public realm improvements are important elements for fulfilling the role of the Community Improvement Project Area as safe, comfortable, attractive, and interesting.

Given this importance, the Town will have a significant role and responsibility in designing and building the envisioned public realm to support this type of environment.

Install Gateway Signage Features

“Gateways” generally refer to key points of entry to various strategic areas of the Town, including the commercial core areas and resort areas, among others. Gateway features represent a significant opportunity to provide visual interest along the streetscape, reflect the character of the particular area, and, most importantly, provide a quality initial impression to visitors.

Given this importance, the installation or continued enhancement of gateway features is recommended throughout the





Town to create an heightened first impression of the Town of The Blue Mountains and the commercial core areas more specifically.

In total, the focal points for improvements to gateway feature throughout the Town include three project specific areas, including Thornbury, Clarksburg and Craigleith. Additionally, a gateway feature may be warranted at the entrance to the Village at Blue Mountains. The specific location and design of the gateway features needs to be determined during a detailed design program and process that is Town-initiated.

Enhance Wayfinding Signage Features

Visitors to the Town must be able to easily, safely and comfortably travel throughout the Town. Wayfinding signage assists in this regard by directing visitors to key destinations such as civic or public buildings, parking areas, open spaces and trails, and other significant destinations or features. Thus, continued investment and enhancement of wayfinding signage to direct visitors within and between the different areas of the Town is recommended.

Where new or improved wayfinding signage features are proposed, they should be coordinated with the style and theme of the gateway signage features, using simple and universally accessible language and font size. Similar to the gateway features, the specific location and design of the

wayfinding signage features needs to be determined during a detailed design program and process.

Improve the Principal Streetscapes

The experience travelling throughout the Town, whether by walking, cycling or driving, is a key component of a visitor's overall impression and enjoyment of a particular community, and why many may return. Continued physical improvement to the streetscapes of many principal streets throughout the Town is recommended as a key municipal initiative of this Plan. These include: Bruce Street, Highway 26, King Street, Bridge Street, and Arthur Street in Thornbury; Marsh Street and Clark Street in Clarksburg; and Highway 26 through Craigleith. Specific design considerations should be undertaken by the Town through separate study.

The Highway 26 Streetscape

Changing the Craigleith commercial area from its current "strip" oriented form of development to a "core" oriented form, similar to the built form of the Thornbury and Clarksburg commercial core areas, should be a principal objective of the Town. As the primary means to travel through Craigleith, the Highway 26 corridor is based on a "rural" street cross section, possessing a wide right-of-way, roadside ditches, no curbs, no sidewalks, limited vegetation, and generally an overall streetscape quality that does not provide a quality first impression for visitors.



Although Highway 26 is a key highway corridor carrying large volumes of east-west traffic including trucks, it is recommended that this section of Highway 26 through the Craigleith project area be improved to a more connected cross section to enhance the streetscape's visual appearance and improve the pedestrian environment of the Craigleith commercial core area. Specific design considerations for the Highway 26 streetscape improvements should be undertaken by the Town and the Province through separate study.

Create High Quality Public Spaces

Commercial core areas in smaller communities are typically focal points for social and recreational activities as well as their traditional commercial function. Accommodating these social and recreational activities through the provision of high quality public spaces is an important strategy for enhancing the vitality and activity of commercial core areas. The continued maintenance and enhancement of existing public spaces, as well as the addition of new ones, is recommended throughout the Town.

Provide Sanitary and Water Supply Infrastructure

Clarksburg is in a unique situation in that it has an older, sizable, concentrated village centre in proximity to serviced "urban" areas, but itself does not have access to full municipal servicing. This servicing deficiency may challenge the full potential of

Clarksburg as a vibrant village centre. It is recommended that the provision of municipal servicing infrastructure as part of any improvement efforts for the Clarksburg commercial core area be considered. Similarly, it is recommended that the Town's employment lands may benefit from the provision of full municipal servicing, which will contribute to the ongoing economic revitalization and vitality of the Town.

Enhance Existing and Add New Trail Connections

The Town of The Blue Mountains prides itself on its extensive and diverse recreation opportunities throughout all four seasons of the year. Providing linear connections for a range of active transportation modalities is an important consideration for connecting as many recreation opportunities as possible throughout the community. For example, there may be a number of opportunities to further enhance the recreational network by improving linkages throughout and between the three commercial core areas.

Enhance the Harbour District

The Thornbury Harbour is an incredible natural asset and represents an opportunity to be a significant destination and great public space for visitors to the community as well as for residents. A number of continued physical improvements to the Thornbury Harbour and the surrounding area to enhance this prominent feature are recommended, including public accessibility





and interface with the Harbour Area and Nottawasaga Bay specifically. Such initiatives may include, for example, improving view lines to the Harbour along Bruce Street North through the removal of selected vegetation; “greening” the Harbour break wall; establishing a coordinated pedestrian walkway; establishing a resting and viewing area overlooking the shoreline; making enhancements to Harbour Hill Parkette; and adding pedestrian lighting throughout the area.

Improve Key Street Intersections in the Commercial Core Areas

Pedestrian comfort is a principal consideration for creating safe and vibrant commercial core areas. Currently there are a number of main intersections throughout the three commercial areas, particularly along the principal routes of Highway 26, Bruce Street and Marsh Street, where enhancements are warranted to define and design pedestrian crossings that are safe, accessible, and reflect pedestrian traffic movement.

It is recommended that surface treatment for pedestrian crossings that visually and physical differentiate the pedestrian crossing at the intersection to both pedestrians and drivers be implemented.

Other areas may warrant pedestrian crossings at non-controlled intersections or where there are no intersections at all.

Options for surface treatment include a range of different materials and treatments

such as brick pavers, imprinted asphalt, coloured asphalt, or textured asphalt that generally work to be compatible and complement the surrounding built form.

Improve Public Parking Conditions and Supply

An adequate supply of safe, accessible and convenient parking is crucial for the success of any commercial area. The Town can assist with in this regard by providing public parking spaces that make a noticeable contribution to enhancing the vitality and activity of commercial core areas.

Enhancements to the quantity and quality of the parking supply in the Thornbury and Clarksburg commercial core areas in particular via the addition of more public parking spaces and the improvement of existing parking areas is recommended.





3 Incentive Programs

3.1 Introduction

The financial incentive programs contained in this CIP represent a comprehensive tool kit of programs specifically designed to advance the Town's community improvement and revitalization needs and opportunities. These financial incentive programs are designed to encourage private sector investment, rehabilitation, adaptive reuse, redevelopment, and broader community improvement works throughout the Town.

3.2 Authority

The authority for administering this Plan is provided under Section 28(7) of the *Planning Act*. This Plan also conforms to Policy E3.5 of the Town's Official Plan, which allows the Town to identify a Community Improvement Project Area and adopt a CIP.

3.3 General Program Applicability

This CIP is intended to promote broad community revitalization and development across the Town. The specific CIPA is designated separately by a by-law of Council.

3.4 Summary of Incentive Programs

1. **Study & Design Grant Program:** This program is intended to assist property owners with financing costs of undertaking various studies and design considerations that promote and support economic development and diversification.

2. **Building Façade and Signage Grant Program:** This program is intended to promote rehabilitation, restoration and improvements to building façade elements that promote high quality design, including business signage.
3. **Building Improvement and Renovation Program:** This program is intended to promote the rehabilitation, repair, maintenance or physical improvement to improve the condition and ensure the long-term viability of existing commercial, office, mixed use and institutional buildings within the Town
4. **Tax Increment Equivalent Program:** This program is intended to encourage and facilitate significant rehabilitation and redevelopment of existing properties and buildings, and new development in the form of appropriate infill and intensification.
5. **Brownfield Tax Assistance Program:** This program is intended to provide tax assistance to eligible applicants to encourage significant environmental remediation and/or risk assessment or management that may be required to a property prior to development.
6. **Municipal Fees Grant Equivalent Program:** This program is intended to offset the cost of Town and County planning application fees and building permit fees that are incurred through the development application and approval process.
7. **Property Enhancement and Improvement Program:** This program



is intended to facilitate the enhancement of the public realm through improvements to private property.

8. **Energy Efficiency Improvement**

Program: This program is intended to encourage building retrofits and upgrades that improve energy efficiency and contribute to the Town's sustainability goals and objectives.

9. **Vacant Building Conversion or**

Expansion Program: This program is intended to assist in the small-scale conversion of existing vacant space into new commercial, mixed-use and other eligible uses, or the expansion of eligible uses to increase the gross floor area.

10. **Destination Infrastructure Grant:** This program is intended to assist in the small-scale conversion of existing vacant space into new commercial, mixed-use and other eligible uses





3.5 Study & Design Grant Program

3.5.1 Purpose

The Study & Design Program is intended to assist property owners with financing costs of undertaking various studies and design considerations that promote and support the Town's economic development and diversification. For example, this may include goals, objectives or priorities as identified through an economic development strategy. Eligible costs under this program may be incurred pre-development, or where redevelopment or improvement to an existing building or property is proposed. The program will be administered as a grant.

3.5.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, employment and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Urban Employment Area and the Marsh St. / Bruce St. Corridor land use designations of the Town's Official Plan shall be eligible for this program.

3.5.3 Eligible Costs

The potential grant value shall be calculated based on the estimated value of the following eligible studies:

1. Urban design studies;

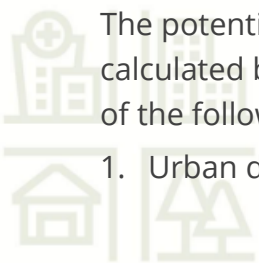
2. Architectural drawings;
3. Environmental Site Assessments (ESA);
4. Municipal Class Environmental Assessment (EA);
5. Property survey;
6. Structural analysis;
7. Parcel register;
8. Title search opinion;
9. Property maps;
10. Site servicing studies, including sanitary, water and wastewater, telecommunications, natural gas, hydroelectricity and transportation;
11. Heritage impact assessments;
12. Feasibility studies;
13. Traffic Impact studies;
14. Market analysis; and
15. Business development related studies and plans.

3.5.4 Grant Value

This program is available as a grant. The maximum grant value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.5.5 Payment

A grant shall be paid as a single payment upon completion of the eligible costs to the satisfaction of the Town. At the discretion of the Town, 50% of total value of the grant may be granted back to the applicant at the completion of the





study, with the remaining 50% granted back once a building permit has been issued.

3.5.6 Eligibility Requirements

1. Section 4.1 – General Eligibility
Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town’s desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town’s Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.
3. Environmental study grants will only be offered on eligible properties where there is potential for rehabilitation and/or redevelopment of the property.
4. All environmental studies must be completed by a “Qualified Person”.





3.6 Building Façade and Signage Program

3.6.1 Purpose

The Building Façade and Signage Program is intended to promote rehabilitation, restoration and improvements to façade elements of existing buildings that promote high quality design, including business signage that is consistent with the existing character of the Town. The program will also encourage the restoration of heritage buildings and their historic attributes.

3.6.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, employment and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Urban Employment Area and the Marsh St. / Bruce St. Corridor land use designations of the Town's Official Plan shall be eligible for this program. Additionally, any properties that are designated under Part IV or V of the *Ontario Heritage Act* within these areas are eligible.

Eligible facades shall only include front, side or rear facades that are visible from the public street. The Town shall have discretion regarding which facades are

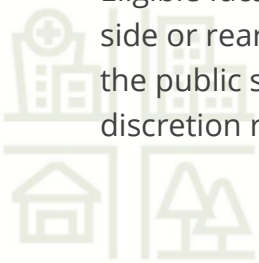
eligible based on funding availability, visibility and other considerations.

3.6.3 Eligible Costs

The potential grant value shall be calculated based on the estimated value of the following eligible costs:

1. Repair or replacement of storefront, including repair or replacement of storefront doors and windows;
2. Repair or repointing of facade masonry and brickwork;
3. Repair or replacement of cornices, parapets, eaves and other architectural details;
4. Repair or replacement of awnings or canopies;
5. Facade painting and cleaning/treatments;
6. Addition of new lighting/upgrading of existing fixtures on exterior facade and in entrance and storefront display areas; installation/improvement of signage (as permitted by the Sign By-law);
7. Architectural/design fees required for eligible works (to a maximum of 10% of the grant amount);
8. Other similar repairs/improvements as may be approved; and

Items listed above as they apply to side facades and rear facades that are deemed by Council to be highly visible or located in a prominent location.





9. The following eligible costs shall apply to new or improved signage:
- Replacement, repair, improvement or installation of signage attached to building façades including signage lighting. Eligible Signs will include:
 - Fascia signs, which are primary signs attached to buildings, specifically signs on a façade's sign board area or a sign above a building entrance or porch;
 - Projecting signs, which may be used as primary or secondary signs which complement the main building signage; and
 - Additionally, a stand-alone ground sign for a business and located in a front yard associated with a single detached dwelling that has been converted to a commercial use, provided that landscaping is provided.
 - Costs associated with the removal of any signage which does not comply with the design criteria of this Plan, provided there is a new sign installed in accordance with this Plan;
10. Costs for professional design/architectural services to design the sign, up to a maximum of 15% of the eligible costs.

11. In addition to the eligible costs specified above, the following types of building façade restoration and improvement works on commercial, institutional and mixed use buildings designated under the *Ontario Heritage Act* are also considered eligible for a grant under this program:
- Works that conserve or enhance elements specified in the Reasons for Designation accompanying the designating by-law under the *Ontario Heritage Act*;
 - Original siding and roofing materials including repair and replacement where necessary of wood clapboard or board-and-batten, repair and repointing of masonry buildings, stucco repair, repair or replacement of original roofing materials (slate, wood shingles, tile, etc.);
 - Removal of modern materials and replacement with documented original materials;
 - Reconstruction or construction of former and significant architectural features for which the appearance can be clearly determined from documentary sources (photographs, drawings, etc.);





- Cleaning of masonry buildings if it is necessary for the building's preservation;
- All final finishes, such as paint and masonry are eligible for funding subject to approval; and
- Works required to maintain or preserve significant architectural features.

3.6.4 Grant or Loan Value

The program is available as either a grant or a loan. The potential grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.6.5 Payment

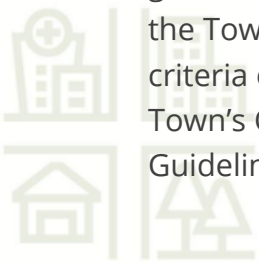
1. The grant shall be paid upon completion of the works to the satisfaction of the Town.
2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.6.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town's Community Design Guidelines. An application must also

be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.

3. All grant applications related to new or updated signage shall be in compliance with the Town's Sign By-law.







3.7 Building Improvement and Renovation Program

3.7.1 Purpose

The Building Improvement and Renovation Program is intended to promote the rehabilitation, repair, maintenance or physical improvement to improve the condition and ensure the long-term viability of existing commercial, office, mixed use and institutional buildings within the Town. The program will be administered as both a grant and a loan.

3.7.2 Eligible Uses and Properties

1. Properties where commercial, mixed-use, residential, and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor and the Marsh St. / Bruce St. Corridor land use designations of the Town's Official Plan shall be eligible for this program. Lands designated Rural and Agricultural by the Town's Official Plan shall also be eligible for this Program.
2. Additionally, any properties that are designated under Part IV or V of the *Ontario Heritage Act* within these areas are eligible.

3.7.3 Eligible Costs

The potential grant or loan value shall be calculated based on the estimated value of the following eligible costs:

1. Interior and exterior works that are related to bringing the building into compliance with the Ontario Building Code or Fire Code, including:
 - Entrance modifications to provide barrier-free accessibility;
 - Installation or upgrading of fire protection systems;
 - Structural repairs to walls, ceilings, floors, roofs and foundations;
 - Water, flood and weatherproofing;
 - Repair or replacement of windows and doors;
 - Extension or upgrading of plumbing and electrical services for the creation of retail, office or residential space;
 - Installation or alteration of required window openings to residential spaces;
 - Required improvements to heating and ventilation systems;
 - Individual servicing upgrades required as the result of a major servicing upgrade program, e.g., upgrading of individual electrical service or water service as a result





of these services being upgraded along the street; and

- Other similar repairs or improvements related to health and safety issues, as may be approved.
2. Interior renovations intended to bring the building into compliance or exceed minimum Building Code requirements related to accessibility, such as:
 - Stairway, elevator, railing or similar improvements;
 - Interior doorway improvements;
 - Improvements to create accessible washrooms; and
 - Signage.
 3. The services of a professional engineer, architect or other professional directly related to the eligible costs described above, to a maximum of 15% of the total grant or loan value.

3.7.4 Grant or Loan Value

This program is available as both a grant and a loan. The maximum value of a grant or loan is shown in Schedule A: Financial Incentive Program Value Guideline.

3.7.5 Payment

1. A grant shall be paid as a single payment upon completion of the

improvement or renovation, to the satisfaction Town.

2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.7.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town’s desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town’s Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.





3.8 Tax Increment Equivalent Program

3.8.1 Purpose

The Tax Increment Equivalent Program is intended to encourage and facilitate significant rehabilitation and redevelopment of existing properties and buildings, and new development in the form of appropriate infill and intensification. This program provides a grant or loan equal to a portion of the municipal taxes attributed to the increased assessment over a 10-year period. The difference in municipal tax assessment pre-development and post-development is known as the “increased assessment value” (or “tax increment”) and shall be the portion eligible for a grant or loan under this program.

The program will be administered as both a grant and a loan. Where the program is administered as a grant, the grant will be issued upon completion of the eligible works on an annual basis for a period of 10 years on a depreciating basis. Where the program is administered as a loan, the loan may be issued prior to construction or works, and at the discretion of the Town.

Where this program is administered as a loan, it is designed to assist in securing project financing.

3.8.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Craigleith Village Commercial and Craigleith Village Residential land use designations of the of the Town’s Official Plan shall be eligible for this program.

3.8.3 Eligible Costs

The potential grant or loan value shall be initially calculated based on the value of the following eligible costs to ensure that the value of the grant is related to the actual cost of the work being completed. In accordance with Section 28(7) of the *Planning Act*, an incentive program cannot provide grants or loans that exceed eligible costs. Eligible costs include construction and development related costs.

For clarity, increased assessment (taxes) are not “eligible costs” but represent a basis for calculating the grant or loan.

The following shall be deemed to be eligible costs for the purpose of this program:

3. Development of a commercial, office, institutional or mixed use building, or multi-residential building containing at least four unit), where the redevelopment or rehabilitation project results in an increase in the





assessed value and taxes on the property;

4. Redevelopment of a commercial, office, institutional or mixed use building, or multi-residential use building, or multi-residential use building containing at least four units, where the redevelopment or rehabilitation project results in an increase in the assessed value and taxes on the property;
5. Adaptive reuse of a property to suit a new commercial, office, mixed-use or multi-residential building (at least 4 units);
6. Major additions to a commercial, residential or mixed-use building involving an increase of at least 25% of the existing gross floor area;
7. Infrastructure work including the improvement or reconstruction of existing on-site public or private infrastructure to support building expansions or the establishment of new uses;
8. Professional services by an engineer, architect, or professional planner;
9. Costs related to environmental site assessments and required environmental remediation;
10. Energy efficiency improvements; or
11. Any combination of the above.

3.8.4 Grant or Loan Value

The program is available as either a grant or a loan. The maximum grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.8.5 Payment

1. Where the Tax Increment Equivalent Program is administered as a grant, the grant may be issued upon completion of the eligible works on an annual basis for a period of 10 years on a depreciating basis, and in accordance with the requirements of this Plan.
2. Where the Tax Increment Program is administered as a loan, the loan may be issued prior to construction or works, and at the discretion of the Town.

3.8.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. The Tax Increment Equivalent Program shall not be combined with any other financial incentive program of this Plan.
3. The Tax Increment Equivalent Program is offered to eligible applicants only where it can be demonstrated that a substantial increase in municipal property taxes will occur due to development or redevelopment.





4. A grant administered under the Tax Increment Equivalent Program shall represent a percentage of increased taxes payable resulting from the improvements. Owing to this, the total value of the work completed and the amount of the municipal portion of the taxes paid prior to, and after renovation would have to be known.
5. An eligible applicant shall ensure that a post-improvement assessment of the property is undertaken. Using the post-improvement assessment, Town staff shall determine the difference between the amount of municipal taxes prior to the development or redevelopment and the amount of municipal taxes to be paid after completion of the associated works. Subsequent increases in assessed value or increases to the mill rate are not eligible to be used to determine the grant or loan value.
6. A grant administered under the Tax Increment Equivalent Program will be issued in accordance with a grant schedule and provided to the registered owner of the property on an annual basis.
7. A grant may be issued on an annual basis over a maximum period of up to 10 years. The percentage of property tax increment issued as a grant in any one year is at the sole discretion of the Town, but ultimately the amount will be reduced until it reaches 0%. For clarity, in year one, the amount of a grant may equal up to 100% of the tax increment. In subsequent years, the amount shall decrease 10% per year until it reaches 0%.
8. An annual grant shall not be issued until all property taxes owing for each year are fully paid. If a property tax installment is missed or payment is late, the Town reserves the right, without notice and at its own discretion, to terminate all future grant payments.
9. An annual grant shall not be based upon occupancy or changes in occupancy.
10. An annual grant shall not be recalculated based on tax increases resulting from general re-assessments, changes in tax legislation or increases in the mill rate.
11. If the property is sold, in whole or in part, before the grant period lapses, the subsequent owner is not entitled to future grant payments, however exceptions may be made at the Town's discretion subject to the agreement.
12. The Town shall not pay an annual grant which exceeds the municipal





portion of the property tax collected in any year on the increased assessed value.

13. A loan made under the Tax Increment Equivalent Grant is intended to be made prior to construction and will be based on an expected increase in municipal taxes.
14. The amount of the loan or grant over the life of the program shall not exceed the value of the work completed as indicated on the building permit application.
15. Town staff will record the current assessment of the property at time of approval and determine the amount of the municipal taxes payable. The applicant will be provided a copy by correspondence for record.

3.8.7 Tax Increment Equivalent Program Example

The following is a hypothetical development scenario that meets all eligibility criteria of this Plan.

In this scenario, the Program is being administered as a loan and with a municipal tax rate of 2.5%. The value of eligible costs is \$750,000.00.

Pre-Development Assessment

Assessed Property Value:

\$1,000,000.00

Tax Assessment: \$25,000.00

Post-Development Assessment

Assessed Property Value:

\$2,000,000.00

Tax Assessment: \$50,000.00

Tax Increment Program Calculation

Tax Increment Amount: \$25,000.00 per year

Loan Period: 10 Years at 100%

Gross Total of Pre-construction of Loan: \$250,000.00





3.9 Brownfield Tax Assistance Program

3.9.1 Purpose

The Brownfield Tax Assistance Program is intended to provide tax assistance to eligible applicants to encourage significant environmental remediation and/or risk assessment or management that may be required to a property prior to development. In accordance with Section 365.1 of the Municipal Act, the municipality may defer or cancel all or a portion of municipal property taxes during the period in which the brownfield site is being remediated or redeveloped, known as the rehabilitation and development period, as defined in Section 37 *Municipal Act*. The municipality may also apply to the Minister of Finance, on behalf of an eligible applicant, to have the education portion of the property taxes deferred or cancelled entirely.

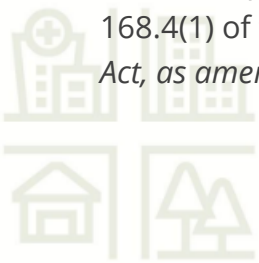
3.9.2 Eligible Properties

Any property within the designated Community Improvement Project Area which has had a Phase II ESA completed, and did not meet the required standards under subparagraph 4i of section 168.4(1) of the *Environmental Protection Act, as amended*.

3.9.3 Program Eligibility

Program eligibility for the Brownfield Tax Assistance Program are the costs of any action taken to reduce the concentration of contaminants on, in or under the property to permit a record of site condition (RSC) for the proposed use to be filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act. This includes the cost of:

1. Phase III Environmental Site Assessments (ESAs and Risk Assessment Plans (except where such a cost has been included as part of an issued Environmental Study Grant);
2. Environmental remediation costs, including any action taken to reduce the concentration of contaminants on, in or under the property to permit a Record of Site Condition to be filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act;
3. Costs related to complying with any certificate of property use issued under Section 168.6 of the Environmental Protection Act;
4. The costs of preparing a Record of Site Condition;
5. Placing clean fill and related grading;
6. Installing environmental and/or engineering controls or works. As





specified in the Phase III ESA and/or Risk Assessment Plan;

7. Monitoring, maintaining and operating environmental and engineering controls/works, as specified in the Phase III ESA and/or Risk Assessment Plan; and
8. Environmental insurance premiums.
9. In no case will the total amount of tax assistance provided under the Brownfield Tax Assistance Program exceed the total of these eligible costs.

3.9.4 Program Value

Up to 100% of Town and County taxes during the Rehabilitation and Development period, as defined in Section 37 *Municipal Act*. The Town may also apply for a 100% matching education property tax under the program.

3.9.5 Payment

1. **Municipal Property Tax Assistance:**

The municipal portion of the property tax assistance is limited to the Rehabilitation period and Development Period of the project. The municipal portion of the property tax assistance will be undertaken in accordance with the provisions of Section 365.1(1) of the *Municipal Act*. The municipal portion of the property tax assistance may start at the beginning of the

Rehabilitation Period and run for a period specified by Council in a bylaw, but shall not extend beyond the time periods outlined in Section 365.1(1) of the *Municipal Act*, which is the earlier of a) eighteen months, and b) the date a Record of Site Condition is filed, or c) when the total amount of property tax assistance is equal to the eligible remediation costs (as defined above). The Development Period begins when the Rehabilitation Period ends and concludes on the earlier of a) the end date specified in the bylaw or b) when the property tax assistance is equal to the eligible remediation costs. The duration of property tax assistance may consist of both the Rehabilitation Period and the Development Period, subject to the limitations for each period as described above. The implementing bylaw is to specify whether the property tax assistance will occur during the Rehabilitation Period, the Development Period, or both.

2. **Provincial Tax Assistance:** The exemption may commence at the start of the Rehabilitation Period and continue through the Development Period for a maximum time period as defined in the implementing bylaw, and subject to program and termination requirements established by Section 365.1(1) of the *Municipal Act*. The education portion of the property tax assistance may be





delivered on a different timetable from the municipal portion of the property tax assistance for the given property. The conditions imposed by the Minister of Finance for the education portion of the property tax assistance under Section 365.1 of the *Municipal Act* may differ from those outlined in this Plan.

3.9.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. A property must have had a Phase II Environmental Assessment undertaken which concluded that action is required to remediate this site.
3. The Town may pass a by-law to defer or cancel all or part of municipal property taxes. Municipal property taxes shall only be deferred or cancelled on a brownfield site during the Rehabilitation Period and Development Period, as defined in Section 365.1(1) of the *Municipal Act*, where a by-law is passed by Council.
4. Prior to passing a by-law that approves municipal property tax assistance, the municipality will be required to notify the Ministry of Finance. Within 30 days of passing the by-law, the municipality will also be required to notify the Minister of Municipal Affairs and Housing and the Minister of Finance.
5. At the discretion of the Town, an application to the Province may be made regarding Provincial Tax Assistance, on behalf of the eligible applicant, to cancel or stay a portion or all of the education portion of property taxes. The application is subject to approval by the Minister of Finance and may establish different terms and conditions than those applying to the municipal property tax portion.
6. Eligible applicants may also receive tax assistance from the County to defer or cancel the County tax portion, subject to approval from the County Council.
7. All environmental studies must be completed by a “Qualified Person”.





3.10 Municipal Fees Grant Equivalent Program

3.10.1 Purpose

The Municipal Fees Grant Program is intended to offset the cost of Town and County planning application fees and building permit fees incurred through the development application and approval process. This program will reimburse a portion of eligible costs including applicable planning application and building permit fees. This program will be administered as a grant.

3.10.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Craigleith Village Commercial and Craigleith Village Residential land use designations of the Town's Official Plan shall be eligible for this program.

3.10.3 Eligible Costs

The potential grant or loan value used to offset the costs of planning application fees and building permit fees shall be calculated on the basis of the following eligible costs. For clarity, the actual value of the applicable municipal fees shall not be eligible costs, but are used to calculate the total grant value:

1. Development of a vacant property for commercial, office, mixed-uses, institutional uses or multi-residential units containing at least four dwelling units.
2. Redevelopment of a vacant property for commercial, office, mixed-uses, institutional uses or multi-residential units containing at least four dwelling units.
3. Major additions to a commercial or mixed-use property, involving an increase of at least 25% of the existing gross floor area of the building;
4. Infrastructure work including the improvement or reconstruction of existing on-site public or private infrastructure to support building expansions or the establishment of new uses;
5. The development of brownfield sites;
6. Costs related to environmental site assessments and required environmental remediation;
7. Professional services by an engineer, architect, or professional planner to a maximum of 15% of the foregoing eligible costs.

3.10.4 Grant Value

The program is available as a grant. The potential grant value is shown in Schedule A: Financial Incentive Program Value Guideline.





3.10.5 Payment

1. A grant shall only be issued upon completion of eligible works to the satisfaction of the Town.
2. An eligible applicant shall be required to initially pay any applicable planning application or building permit fees as an upfront cost. Subsequent payment of a financial incentive(s) for eligible costs under this program that involve an application made under the *Planning Act* shall only be issued by the Town where said application is approved. For greater clarity, a decision by the Town to issue payment of a grant or loan under this program shall be conditional on the *Planning Act* application being approved.
3. A decision by the Town to approve an eligible application for incentives associated with an application made under the *Planning Act* shall not be interpreted as representing a position or opinion on the *Planning Act* application itself.
4. This program is not intended to imply that the municipal fees are cancelled or that an eligible applicant is otherwise exempt. Rather, an eligible applicant is required to pay the municipal fees as an up front cost and the grant will

be issued at a later date and in accordance with this Plan. For clarity, CIP Applications will only receive payment after approval of the associated *Planning Act* applications.

3.10.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. The total value of a grant shall be equal to municipal fees established by a by-law of the Town and County as it relates to applicable planning application fees and building permit fees, including:

- Zoning by-law amendment;
- Site plan approval;
- Draft plan of subdivision;
- Draft plan of condominium;
- Minor variance;
- Consent to sever;
- Pre-consultation;
- Sign permit fees; and
- Building permit fees.

An official plan amendment shall not be an eligible cost under this program.

3. Eligible applications shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the





Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.

4. The total value of the grant shall be equal to or less than the planning application fees and building permit fees established by applicable Town and County By-laws in effect at time of application. For clarity, these fees themselves are not eligible costs, but shall be used as a basis to calculate the value of the grant.





3.11 Property Enhancement and Improvement Program

3.11.1 Purpose

The Property Enhancement and Improvement Grant Program is intended to facilitate the enhancement of the public realm through improvements to private property. More specifically, this program encourages improvements to landscaping, parking areas, bicycle parking, laneways, and permanent outdoor eating areas and other similar considerations that contribute to the visual aesthetic of the public realm, augment other municipal led initiatives, and complement the broader community revitalization and development objectives of this Plan.

3.11.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, employment and institutional uses within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Urban Employment Area and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan shall be eligible for this program. For clarity, single detached dwellings, semi-detached dwellings, duplexes and apartment dwellings shall not be eligible for this Program.

3.11.3 Eligible Costs

The potential grant or loan value shall be calculated based on the estimated value of the following eligible costs:

1. Landscaping improvements that abut a sidewalk or are highly visible from the public street. This includes landscaping features that may be located within or adjacent to surface parking areas. Eligible costs shall include:
 - Professional landscaping services. Preference shall be given to applications that propose the provision of xeriscaping (i.e., native plant species) or related drought tolerant species.
 - Tree and shrub planting;
 - Permanent planters, walkways, benches, refuse receptacles, public art, and other similar considerations that may be located on private property but positively contribute to the public realm or enhance the sidewalk; and
 - Fencing, gates, or other similar permanent vertical elements.
5. Installation of permanent bicycle parking or related active transportation infrastructure.
6. Installation or improvements to permanent outdoor seating areas and sidewalk cafes, provided the





seating area is located adjacent to a sidewalk or public street in the front yard, side yard or rear yard, as applicable. For clarity, non-permanent improvements shall not be eligible under this program.

7. Improvements to parking areas in the Thornbury, Clarksburg and Bruce Street / Marsh Street Corridor Areas, including:
 - Improved surface treatment, such as permeable paving material or similar;
 - New demarcation of parking spaces to improve the efficiency or number of parking spaces;
 - Provision of landscape buffer and islands;
 - Works related to the provision of Accessibility for Ontarians with Disabilities Act (AODA) compliant accessible parking spaces and associated paving and signage.
 - Enhancements to walkways or connectivity between parking areas and public sidewalk or building entrances as well as curbing and lighting.
8. Enhancements or upgrades to pedestrian walkways that connect a building entrance to a public street. This includes exterior improvements to satisfy the Accessibility for Ontarians with Disabilities Act (AODA).

9. Costs for the professional services of an engineer, planner or landscape architect as may be required in associated with the improvements noted above, to a maximum of 15% of the total eligible costs.
10. In all cases, the Town shall give heightened consideration to those applications that demonstrate consideration or satisfaction of the Town's Community Design Guidelines, specifically with reference to guidelines associated with streetscape design and sustainable design.

3.11.4 Grant or Loan Value

This program is available as both a grant and a loan. The maximum value of a grant or loan is shown in Schedule A: Financial Incentive Program Value Guideline.

3.11.5 Payment

1. A grant shall be paid as a single payment upon completion of the improvements, to the satisfaction of the Town.
2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.11.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town's desired





goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.







3.12 Energy Efficiency Improvement Program

3.12.1 Purpose

The Energy Efficiency Improvement Program is intended to encourage building retrofits and upgrades that improve energy efficiency and contribute to the Town's sustainability goals and objectives. The program will promote building improvements and enhancements related to energy efficiency and energy savings that may not otherwise be undertaken due to being cost prohibitive.

3.12.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, and institutional uses within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan shall be eligible for this program. Lands designated Rural and Agricultural by the Town's Official Plan shall also be eligible for this Program.

3.12.3 Eligible Costs

The potential grant or loan value shall be calculated based on the estimated value of the following eligible costs:

1. Interior or exterior renovations that result in third party certification or third party energy efficiency standard

approval that exceeds the Ontario Building Code. Without limiting the generality of the foregoing, an example of this would be a building that achieves LEED certification. Such improvements may include the replacement of doors, windows, insulation, heating, and other similar building elements;

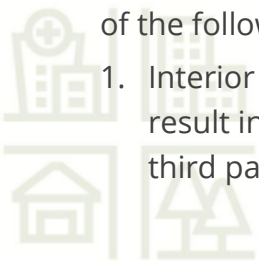
2. Works that include the installation of alternative energy generation, such as rooftop solar panels or other similar alternative energy sources that are passive in nature;
3. Installation of a green roof;
4. The services of an individual to determine, evaluate or analyse the necessary building upgrades or building design standards that are directly related to the eligible costs described above, to a maximum of 15% of the total eligible costs.

3.12.4 Grant or Loan Value

This program is available as both a grant and a loan. The maximum value of a grant or loan is shown in Schedule A: Financial Incentive Program Value Guideline.

3.12.5 Payment

1. A grant shall be paid as a single payment upon completion of the improvements, to the satisfaction of the Town.





2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.12.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town’s desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town’s Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.





3.13 Vacant Building Conversion or Expansion Program

3.13.1 Purpose

The Vacant Building Conversion or Expansion Program is intended to assist in the small-scale conversion of existing vacant space into new commercial, mixed-use and other eligible uses, or the expansion of eligible uses to increase the gross floor area. For example, this may include on-farm diversified uses on agricultural lands such as agri-tourism, farm markets, cooking classes or tasting rooms. The program will be administered as both a grant and a loan.

3.13.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, and institutional uses within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan shall be eligible for this program. In addition to the above, properties located in the Agricultural Area land use designation of the Town's Official Plan and where agri-tourism, estate winery or farm winery is a permitted use shall be eligible for this program.

3.13.3 Eligible Costs

The potential incentive value shall be calculated based on the estimated value of the following eligible costs:

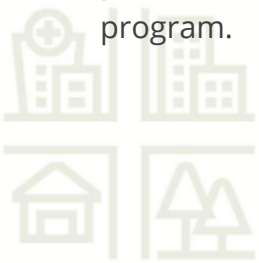
1. Conversion of non-conforming or vacant building space into new commercial, mixed-use, secondary uses;
2. On-farm diversified uses, such as value-added uses, home occupations, home industries, agri-tourism, farm markets, see suppliers, tack shops, cafes, small restaurants, speciality food stores or tasting rooms;
3. Conversion of existing ground floor commercial space to better suit new commercial uses;
4. Expansion of existing eligible uses to increase the gross floor area; and
5. The services of a professional engineer, architect or planner to design and implement the project, to a maximum of 15% of the total value of eligible costs.

3.13.4 Grant or Loan Value

This program is available as a grant and a loan. The maximum grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.13.5 Payment

1. The grant shall only be issued upon completion of the eligible works to the satisfaction of the Town.





2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.13.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town’s desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town’s Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.





3.14 Destination Infrastructure Program

3.14.1 Purpose

The Destination Infrastructure Program is intended to encourage local stakeholders, organizations and municipalities to upgrade and invest in destination infrastructure that positively contributes to the public realm.

3.14.2 Eligible Uses and Properties

Properties within the Downtown Area, Harbour Area, Hamlet Area and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan shall be eligible for this program.

3.14.3 Eligible Costs

The potential grant value shall be calculated based on the estimated value of the following eligible costs:

- Capital improvements to core attractions such as trails, waterfront (i.e. parking, restrooms, staging, lookouts);
- Signage that improves visitor experiences (i.e. interpretive/historical plaques, dementia friendly signage, kiosks, route markers for cycling/hiking, etc.);
- Community wayfinding signage;
- Permanent installation of outdoor art;

- Converting vacant lands to parks/green space enhancements; and
- Streetscape beautification (i.e. banners, benches, garbage/recycle receptacles, green space/park enhancements, seasonal decorations).

3.14.4 Grant Value

This program is available as a grant. The maximum grant is shown in Schedule A: Financial Incentive Program Value Guideline.

3.14.5 Payment

The grant shall only be issued upon completion of the eligible works to the satisfaction of the Town.

3.14.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.







4 General Eligibility Criteria

The following general eligibility requirements are applicable to all incentive programs and must be met in order for an applicant to be considered eligible. These eligibility requirements must be read by the applicant in association with program specific eligibility requirements and program details.

4.1 Eligible Applicants

Eligible applicants must be either the owner of the property, an agent for the owner of the property, or the tenant of a property to whom the owner has provided written consent for the application. Should ownership change hands prior to the approval of an application or while works are being undertaken, the tenant shall advise the Town and obtain the new owner's authorization.

4.2 Eligible Works Contributing to this Plan

All community improvement works shall contribute to achieving one or more community improvement goals as indicated in this Plan.

4.3 Combination & Value of Incentives

3. The incentive programs made available under this Plan may be used individually or may be

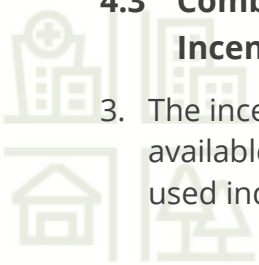
combined, subject to the exceptions outlined within the specific program details and eligibility criteria in this Plan.

4. The value of an incentive shall be calculated on actual costs to complete improvement works that are eligible under this Plan. Where applicable, the payment of an incentive will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of eligible works.

4.4 Relationship to Other Community Improvement Plans

It is a policy of this Plan that the financial incentive programs established by this Plan may be combined with any other financial incentive program offered through a separate CIP administered by the Town. However, the same eligible costs between CIPs shall not be counted twice for the purpose of calculating the value of a grant or loan, as applicable.

Notwithstanding the above, the Town, at its sole discretion, may deem an applicant non-eligible for certain incentives where the programs established by this Plan are combined with other CIPs. For example, this may apply where the value of the grant or loan is deemed to be disproportionate to the works being undertaken, where there may be limited funding available,





or other similar considerations as determined by the Town.

4.5 Maximum Grant or Loan Value

The total of grants and loans made under this Plan in respect to eligible community improvement works shall not exceed the total of the eligible costs of this Plan. Further, in no case shall the total amounts of all grants and loans be greater than 50% of the calculated eligible costs of the project(s).

4.6 Minimum Grant or Loan Value

For the purpose of this Plan, the minimum value of a grant issued under any program shall be \$1,000.00 and the minimum value of a loan made shall be \$2,500.00.

4.7 Timing of Community Improvement Works

In order to be eligible for any incentive program contained with this Plan, a financial incentive program application form must be submitted to the Town prior to commencing any community improvement works. Further, complete applications must be submitted and approved prior to commencing eligible community improvement works and shall only be undertaken pursuant to receiving approval of an application made under the *Planning Act* and/or building permit, and any additional required permits, as may be applicable.

If all eligibility criteria and conditions are met and funds are available, the Town may approve the application. Once an application is approved, the applicant shall have a maximum timeframe to both commence construction and complete the approved community improvement works. The precise timeframes may vary depend on the scope of the approved works and therefore the specific details will be confirmed on a case-by-case basis through the agreement process. The Town may grant discretionary extensions when justified, however, undue delay beyond an agreed timeframe may result in the grant or loan allocation being revoked.

4.8 No Outstanding Tax Arrears

The property owner must not have outstanding tax property arrears and must be in good standing regarding taxation at the time of application and through the duration of the incentive benefit period, as identified within this Plan. Further, an eligible applicant must have no outstanding building permit, property standards orders, or any other outstanding Town or County accounts receivable on the subject property at the time of application.





4.9 Number of Applications Per Property

There are no specific restrictions on the number of applications that may be submitted by a property owner or tenant in relation to a specific property. The intent of providing this flexibility is to allow applicants to phase in components of their projects over time, should it be necessary. However, the Town may reject an application where it is of the opinion that the proposed works have already been undertaken as part of a previously approved application.

4.10 Complete Financial Incentive Application & Supporting Material

In order to be eligible, all incentive program applications must include completed application forms and supporting materials such as detailed work plans, cost estimates and contracts, applicable reports, and any additional information as required by the Town.

4.11 Projects in Accordance with Municipal By-laws, etc.

Community improvement works associated with an incentive program application must be in accordance with all Town by-laws policies procedures, standards, and guidelines in order to be approved.

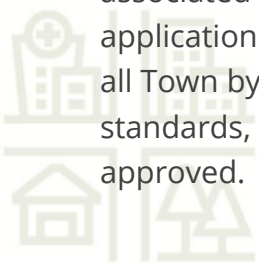
4.12 Conformity with Provincial Plans, Official Plan & Zoning By-law

Applications shall conform to any other applicable Provincial land use planning legislation and plans, such as the policies of the Niagara Escarpment Plan, for example. These various Provincial plans and policies may require additional permits from other regulating agencies, such as the Niagara Escarpment Commission.

Existing and proposed land uses must be in conformity with the policies and standards provided by the Town's Official Plan, and in accordance with applicable regulations, such as the Zoning Bylaw, and all other planning documents. For clarity, this policy shall not apply where an amendment to the Town's zoning by-law is identified as an eligible cost under the programs of this Plan.

4.13 Project in Accordance with Planning Approvals & Building Permits

Community improvement works associated with an incentive program application shall only be undertaken pursuant to receiving approval of an application made under the *Planning Act* and/or building permit, and any additional required permits, and in accordance with the Ontario Building





Code and all applicable planning policies and standards.

4.14 Conformity with Design Criteria

All community improvement works completed under this Plan shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.

The Town will consider these details proposed by each application when determining eligibility for incentive programs of this Plan. The Town will use the design criteria as well as any future design guidelines adopted by the Town as tools to characterize whether a project is considered desirable and meets the goals and objectives of this Plan.

4.15 Complete Works to be Consistent with Approved Application

Community improvement works undertaken and completed that are associated with this Plan must be consistent with the project description contained in the application form and

supporting materials, and with the program agreement. Should the works not be consistent with the original project description, in the opinion of the Town, the Town may delay, reduce or cancel the approved incentive program benefits, and may require repayment of any of the incentive program benefits, at the discretion of the Town.

4.16 Eligible Studies and Requirements

1. An eligible study or report that has been funded in whole or in part through the financial incentive programs of this Plan shall be prepared by a qualified professional person of an accredited body, where applicable. The Town shall have the authority to determine whether an eligible study or report has been prepared by a qualified professional.
2. The applicant shall be required to submit an application form to the Town for approval prior to commencing eligible studies. The application must include a detailed study work plan, outlining anticipated timing/delivery; a quotation of a qualified person to carry out the works; and, for environmental studies, a copy of the Phase 1 Environmental Site Assessment. The applicant should also detail any known plans for redevelopment,





noting and planning applications that have been submitted or approved for redevelopment of the land.

3. Approval to undertake an eligible study may be granted by Town staff or Council. Where approval by Council is required, a recommendation to Council as to how much of the proposed work, if any, is eligible for funding will be made by Town staff.
4. At the Town's discretion, further cost estimates or other information may be requested from an applicant.
5. If the number of qualifying applications exceeds the available funding to undertake an eligible study in any given year/intake, the Town may provide a lesser incentive value over all applications; may recommend consideration of an alternative program for which additional funding is available, or recommend deferral until the following year, based upon consultation with the applicant.
6. All eligible studies or reports prepared under this Plan may become property of the Town and/or the County, at their discretion.
7. Prior to issuing payment for undertaking an eligible study, the Town, at its sole discretion, may request a copy of the original invoice,

indicating that the study consultants have been paid in full.

4.17 Heritage Properties and Buildings

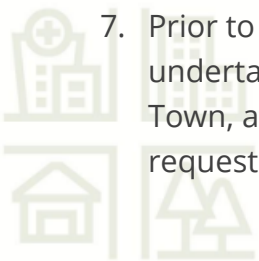
Applicants for community improvement works to a property or building designated under the Ontario Heritage Act or listed by the Town as being of historical interest may be required to submit additional documentation on the subject property in support of the application. Where feasible, the municipality may be able to supplement this information based on its own information and records.

4.18 Not Maintenance or Life Cycle Replacements

Eligible projects are generally only considered to include improvements over existing features. The incentive programs are not intended to cover life cycle replacements or maintenance activities. Exceptions may be considered for original features of designated historic/heritage buildings.

4.19 Full Disclosure of Funding

Applicants shall disclose all other funding and incentives being received for the project as part of the application for financial incentives in this Plan. This includes funding that may have been granted through a different CIP, commercial loans, seed funding, or





other financial assistance. At the discretion of the Town, other grants or incentives may be deducted from the eligible grant or loan value.

4.20 Change in Ownership

An agreement between the Town and an eligible applicant shall indicate applicable terms related to the sale or transfer of ownership of any property that has been subject to the programs established by this Plan.

4.21 Description of Eligible Works or Submission of Quotations

At the Town's discretion, the applicant will include a description of the proposed works and an estimate of costs. The estimation of costs must be from a qualified licensed contractor and shall be consistent with the cost estimate indicated on the accompanying building permit application, where applicable.

4.22 Inspection Prior to Approval

Prior to approving an eligible application, Town staff reserve the right to inspect the building or property to review its condition and the proposed improvements. Similarly, the Town reserves the right to inspect completed works prior to issuing a grant, where applicable.

4.23 Provision of Grants

1. Following the inspection of the work and final building inspection by the local municipality, a grant may be provided for approved projects.
2. Where a grant is being issued for an eligible study, the Town, at its sole discretion, may request a copy of the original invoice, indicating that the study consultants have been paid in full. The grant payment will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of the study.
3. Poor stewardship will not be rewarded. The Town reserves the right to withhold payment of a grant to work/projects that are substandard or completed poorly; inconsistent with the approved application, or which require a building permit and inspections have not been completed.

4.24 Provision of Loans

1. Loan repayment will be deferred for six (6) months after the advancement of the funds. Repayment will be made on a monthly basis and calculated based upon a 10 year amortization period. Full payment can be made at any time with no penalty. The loan is also transferrable to successors in title provided the new owner meets the eligibility





criteria and agrees to the terms and conditions of the loan.

2. A loan will be secured through a lien placed against the title of the property. The lien will be reflected on the tax roll and will be registered and discharged by the Town. The loan will be interest free with an amortization period of ten (10) years. A 2.5% reduction per year (based on the original loan amount) will be rewarded for early payment in full. For example, a \$10,000 loan paid full after Year 1 would be reduced by \$250 (2.5%) for years 2-10, resulting in a forgiveness of \$2250 (\$250x9 years). The loan is fully open and may be paid in full at any time; however, loan forgiveness will be calculated as of May 31st of each calendar year.
3. All loans and mortgages applicable to a property must not exceed 75% of the post improvement value of the building and property.

4.25 Additional Decision Considerations

Prior to issuing a decision, Town staff may request further drawings, cost estimates or other information. If the number of qualifying applications exceeds the available grant funding in any given year or intake window, the Town may provide a lesser grant over all applications, may recommend

consideration of an alternative program for which additional funding is available, or recommend deferral until the following year, based upon consultation with the affected applicant(s).

4.26 Decision of Council

A recommendation to Council as to how much of the proposed work, if any, is eligible for funding under this Town may be made by the Town. Prior to issuing a recommendation, the Town may request further cost estimates or other information. If the number of qualifying applications exceeds the available grant funding in any given year/intake, the Town may provide a lesser grant over all applications; may recommend consideration of an alternative program for which additional funding is available, or recommend deferral until the following year, based upon consultation with the applicant.





5 Administration and Monitoring

5.1 Administration of this Plan

1. Upon adoption of this Plan, Council will designate a member of Town staff to be the Plan Administrator. An alternate Plan Administrator should also be designated in the event that the primary Plan Administrator becomes unavailable.
2. By default, Council will be the approval authority, making decisions on financial applications. Council may choose to delegate this authority to a committee of its choosing by resolution in consideration of a recommendation by staff. The Plan Administrator may be included as a member of this committee or function as a coordinator for the committee.
3. The financial incentive programs outlined in this document will be administered primarily by the Plan Administrator, and decisions about whether to approve financial incentive applications will be made by Council or its designated approval authority.
4. Applications for financial incentive programs will be submitted and processed in accordance with the steps outlined in this document. The

Plan Administrator will be responsible for ensuring that this process is carried out in a timely manner.

5. Decisions on financial incentive applications and Financial Incentive Program Agreements will be made by Council. Should an application be refused all applicants will be given an opportunity to request that Council reconsider its decision, as applicable. Where Council has designated approval authority to a committee, an applicant will be given an opportunity to appeal a refusal for Council consideration.
6. This Plan contains a schedule (Schedule A) that establishes the maximum value of each financial incentive program established by this Plan. Schedule A forms an operative part of this Plan and shall only be modified through a resolution of Council, or by Town staff where Council has delegated this authority. Further, the incentive program values indicated in Schedule A are maximum values only. At its discretion, the Town reserves the right to issue a lesser value.

5.2 Financial Incentive Program Budget

1. Council will establish an annual overall budget for financial incentive





programs and may allocate all or a portion of the funds to individual programs based on the monitoring process outlined in this document and based on annual priorities.

2. In accordance with the monitoring process outlined in this document, Council will determine changes in the funding and incentive levels are necessary or warranted to ensure that the CIP functions properly considering the Town's financial circumstances. Any change to the funding for the financial incentive programs of this CIP will be made at the sole discretion of Council, without an amendment to this Plan.
3. The Town shall identify, explore and pursue external funding sources where possible to support the incentive programs, including Provincial funding sources as may be made available from time to time, and Provincial or County participation in the financial incentives, where possible.

5.3 Application Process and Payment

5.3.1 General

1. The Town will implement an "intake window" process. Under an intake window application process, the Town will establish a set timeframe in which it will accept all applications for

the financial incentive programs of this Plan. All applications will be reviewed and decided upon at a meeting of Council or the delegated approval authority.

2. During this process, funding may become exhausted. Accordingly, there may be a need to prioritize which approved applications will receive funding. Council or the designated authority will have the sole discretion to determine how the applications may be prioritized for funding. Should there be more approved applications than there is funding available, the prioritization will be at the sole discretion of Town in consideration of the following guidelines, implemented at the Town's sole discretion:
 - Applications which are located in areas of the Town with full municipal servicing.
 - Consultation with the applicants to determine if any applicants are accepting of application deferral until funding becomes available.
 - Other criteria as may be determined by Council or its designated approval authority.
3. Council may direct changes to the application process without amending this Plan. Changes should be considered as part of the annual monitoring and evaluation of the





Plan and in consideration of recommendations by Town staff.

5.3.2 Pre-Application and Consultation Submission

1. Applicants are required to arrange and participate in a pre-application consultation meeting with the Plan Administrator, in order to discuss and confirm application requirements, program eligibility, proposed scope of work, project timing, supporting documentation requirements, etc.
2. The applicant will be required to submit a completed application, which will include all the required application forms, in addition to any supporting documentation, as required by the Plan Administrator or by Council or its designated approval authority. Supporting documentation may include, but is not limited to, the following materials:
 - Photographs of the existing building condition or property;
 - Historical photographs and/or drawings
 - A site plan and/or professional design study/architectural drawings;
 - Specification of the proposed works, including a work plan for the improvements and construction drawings; and/or

- At least two cost estimates for eligible work provided by licensed contractors or consultants, as appropriate in the context of the financial incentive program.

3. Once all the required forms and supporting materials are received, the Plan Administrator will undertake a preliminary screening of the proposal and application.
4. Based on the application and proposal, the results of the preliminary screening, the Plan Administrator may perform an initial site visit and inspection of the building/property, as necessary. The Plan Administrator will inform the applicant of the approximate time for the site visit and inspection. The applicant will accompany the inspector during the inspection, if possible, and will inform the inspector of any potential safety hazards on the site.
5. If the application clearly does not meet the program requirements, the application will not be accepted.
6. If the application meets the program requirements, the application will be accepted. By accepting an application for any of the financial incentive programs, the Plan Administrator does not guarantee program approval.





5.3.3 Application Review & Evaluation

1. Once an application has been accepted by the Plan Administrator, information related to the applicant, application, and proposal information will be entered into the Town's database in order to track the application details, progress and results in according with the monitoring and evaluation policies of this Plan. This will be an on-going task throughout the remainder of the application process as this information will need to be updated as the application is processed.
2. Applications and supporting documentation will be considered by the Plan Administrator against the incentive program eligibility requirements (including both general and specific requirements). Based on the proposal, application, and fulfillment of eligibility requirements, the Plan Administrator will determine if the proposal and application will be considered eligible. Based on eligibility, a recommendation report will be prepared by the Plan Administrator. The report may recommend approval of the application, application, deferral of the application, or refusal of the application.

3. Should the Plan Administrator recommend approval of the application, a financial incentive program agreement will be prepared by the Plan Administrator. If applicable, the financial incentive program agreement will be forwarded to the applicant to be dated and signed.
4. Once the financial incentive program agreement has been reviewed by all parties and returned to the Town, the application, recommendation report, and agreement will be forwarded to Council or its designated approval authority to initiate the approval process. Should the application be approved, the Plan Administrator will ensure that all parties sign the agreement prior to the commencement of any approved works.

5.3.4 Application Approval

1. If the Plan Administrator has recommended that the application be refused, the Recommendation Report will be provided to Council or its designated approval authority for a decision. Where a designated approval authority has refused the application, the applicant may re-submit the application for reconsideration by Council, provided the applicant has made





consideration of the designated approval authority's reasons for refusal. If Council or its designated approval authority determines that the application should be approved, the process continues with the steps below.

2. Alternatively, if the Plan Administrator has recommended that the application be approved, the Recommendation Report and signed agreement will be forwarded to Council or the designated approval authority for consideration. If the application is approved, the process continues with the next step. If the application is refused, the applicant may re-submit the application for reconsideration by Council provided the applicant has made consideration of Council's reasons for refusal.
3. If Council or its designated approval authority approves the application and Financial Incentive Program Agreement, the Agreement will be executed by the signing and dating of the agreements by Town officials. A copy of the signed and dated Financial Incentive Program Agreement will be provided to the applicant.

5.3.5 Timeline for Application Review and Decision

1. This Plan recognizes that the success and uptake of the financial incentive programs will depend in part on the expedience of the application and review process. As a guide, and subject to the availability of staff resources, the Plan Administrator will accept and review applications for funding in consideration of the following policies.
2. The Plan Administrator should be available to meet with a potential applicant for a pre-consultation meeting within then (10) business days of being requested to meet by a potential applicant, or as soon as is reasonably possible.
3. The Plan Administrator should review an application for financial incentives and notify the applicant of its completeness within ten (10) business days of receiving the application, or sooner, if possible.
4. Upon receipt of the application, the Plan Administrator should prepare a recommendation report to Council or its designated approval authority and, if applicable based on the recommendations contained within the recommendation report, prepare a Financial Incentive Program Agreement and forward it to the





applicant within twenty-five (25) business days of receiving the application.

5. The application for funding should be considered for approval at the next meeting of Council if Council is the approval authority or the next planned meeting of the designated approval authority.
6. The total time between receipt of a complete application for funding and the meeting to consider the application should not exceed thirty-five (35) business days.
7. The execution of the Financial Incentive Program Agreement should occur within ten (10) business days of the application approval.
8. A Financial Incentive Program Agreement related to a grant may or may not be registered on title. A Financial Incentive Program Agreement in the form of a loan or the Tax Increment Equivalent Program shall always be registered on title.
9. The timelines identified above are for guideline purposes only and are not intended to be construed as deadlines. Timelines will vary depending on the availability of staff, Town resources, Council meeting timelines and/or the nature of the application received.

5.3.6 Completion of Works and Payment

1. Once an application has been approved by Council or its designated approval authority and the agreements signed and dated, and once all the required approvals and permits for the work are secured, the applicant may commence community improvement works.
2. Payment of a grant, in accordance with the Financial Incentive Program Agreement, will be issued upon successful completion of the approved works.
3. Payment of a loan may be made prior to construction, in accordance with the Financial Incentive Program Agreement and the requirements of this Plan.
4. Prior to issuing a grant, the applicant may be required to provide the Plan Administrator with final supporting documentation, which may include but is not limited to:
 - Photographic evidence of the completed works satisfactory to the Town;
 - Other documentation proving completion of the project;
 - Invoices for all eligible work done, indicating the total amount paid for eligible works;





- Proof of payment to contractors, in full; and
 - Presentation of the terms of a loan and/or proof of approval of a loan provided by a financial institution.
5. If required, the Plan Administrator may perform a final site visit and inspection of the building/property (as necessary) in order to ensure that the project has been completed in accordance with the Financial Incentive Program Agreement.
 6. Prior to issuance of a grant, the Plan Administrator will ensure that all program requirements and details of the Financial Incentive Program Agreement have been met.
 7. The Plan Administrator will take appropriate remedies as specified in the agreement if the applicant defaults on the Financial Incentive Program Agreement in any way.
 8. If all the program requirements and Financial Incentive Program Agreement requirements have been met to the Plan Administrator's satisfaction in accordance with the decision of Council or its designated approval authority, the Plan Administrator will issue payment of the approved grant in accordance with the general and specific program eligibility requirement, and the Financial Incentive Program Agreement.

5.4 Monitoring and Evaluation

This Plan is primarily intended to be a flexible revitalization tool. As circumstances evolve, and as market forces, economic conditions, and financial resources change, the CIP will also need to evolve. Council or its designated authority will have the discretion to determine funding for the financial incentive programs. However, to inform decision making about the implementation budget, and to ensure that the programs are working as they are intended, the Plan should be monitored, evaluated and, if necessary, revised, on a regular basis.

An annual report card identifying the projects that received support through the CIP program, projects that applied but that did not receive funding, projects completed through the CIP program and the success stories of the CIP incentives will be completed by each municipality and submitted to the County for reporting to County Council.

5.4.1 Process for Monitoring and Evaluation

Immediately following adoption of the CIP, the Plan Administrator will begin to undertake the activities outlined in the following actions:

1. The Plan Administrator should initially develop a database upon which to monitor the number, types





and success of financial incentive applications. As applications for financial incentives are received, they should be recorded in the database. Additionally, the Administrator should record all pre-application consultations related to potential application submissions, even if the consultations do not result in an application being submitted.

2. Specific performance indicators will need to be identified and monitored. The selection of indicators will provide guidance about the success of the Plan and its individual programs. At this time, it is suggested that the Plan Administrator gather the following information from applicants (which should be incorporated into the application form for financial incentives):
 - The approved/denied value of the grant and the total value of construction (the total public investment versus private investment);
 - The effect of the incentives, such as the number of new residential units created and/or rehabilitated, the number and type of retail or businesses created, the number of trees being planted, etc.;
 - The projected and actual increase in property assessments and

property taxes, as may be applicable; and

- Indirect indicators including economic indicators, qualitative indicators and other indicators which speak more generally to the success of the Town, and which may or may not be directly attributed to the influence and success of the CIP.
3. Other indicators should be identified and monitored on a period basis, such as:
 - Utilization of the total financial incentives program budget;
 - Utilization of the various incentive programs;
 - Total dollars spent on other specific variables which indicate advancement of the program (e.g., number of trees planted, number of metres of sidewalks improved, etc.);
 - Other indirect indicators, such as economic indicators as may be identified (e.g., number of overnight stays, number of new businesses established in the Town, etc.).
 4. For the various indicators identified above, the Plan Administrator should identify baseline conditions at the outset of the Plan implementation, so





that variables may be compared from year-to-year, beginning with implementation of this Plan.

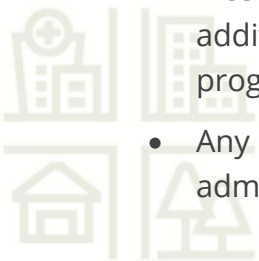
5. Throughout the course of a one-year review period, the Plan Administrator should enter information from applications and pre-application consultation meetings into the database on an on-going basis.
6. Based on the information obtained, the Plan Administrator will prepare an annual report to Council to evaluate the CIP and its individual programs, based on the changes to the baseline conditions established above, and based generally on the uptake of the programs and any new challenges that have emerged. The report will recommend adjustments to the CIP, including its terms, financial incentive programs and eligibility criteria, to improve the programs offered through the Plan. The report will provide recommendations based on the results of monitoring. Recommendations may include:
 - Budget adjustments or funding strategies;
 - Potential revisions to the CIP area;
 - Adjustments to the financial incentive programs including the addition or discontinuation of programs, where necessary; and
 - Any necessary changes to plan administration or processes.

7. The report should be made available on the Town's website each year for public review. The reporting of financial incentive program success should be accompanied by before and after photos of the projects completed to communicate the successes of the Plan.
8. Additionally, the annual report should include a review, summary and analysis of potential funding opportunities from the Province, County or other sources as may become available.

5.4.2 Program & Plan Adjustment

Based on the annual review and report to Council, adjustments to this Plan may be required, including:

1. **Adjustments to the Plan:** Based on the monitoring and evaluation process, changes to the terms of this Plan, the eligibility requirements, or the financial incentive programs may be required. Council may also choose to discontinue funding for one or more of the financial incentive programs and may do so without amending this Plan. However, the permanent change or removal of a financial incentive program or the addition of eligibility criteria or eligible costs will require an amendment to this Plan in accordance with Section 28 of the *Planning Act*.
2. **Adjustments to Program Funding:** It is recognized that Council or its





designated authority may choose to cease, reduce or increase funding to one or more of the financial incentive programs, based on an evaluation of this Plan. Any review or adjustment to the program funding or value of the financial incentive programs will be done in consultation with the community or stakeholders, at the discretion of Council and Town staff. Adjustments to specific program funding or the amount of the annual budget to fund this CIP will not require an amendment to this Plan. The activities above are intended to be repeated on an annual basis throughout the life of this Plan.

5.4.3 Implementation

Town Council or its designated approval authority will oversee the implementation of this Plan while day-to-day tasks associated with implementation will be coordinated by the Plan Administrator.





6 Marketing Strategy

6.1.1 Key Objectives and Messaging

Communication and marketing of this Plan is critical to its success and uptake over its intended horizon. In this regard, a leadership role being taken by the Town through implementation of the public realm improvements and other initiatives should be effectively communicated to property owners, business owners, developers, potential end users, and residents within the Community Improvement Project Area. The purpose of this Marketing Strategy is to proactively and regularly advertise and market the Town's incentive programs, the eligible community improvement works and actions being taken by the Town to actively support revitalization within the Community Improvement Project Area.

It is recommended that the Town budget for and implement a Marketing Strategy to:

1. Provide direction on how to obtain information on available incentive programs, including program guides and application forms, as well as assistance and advice from Town staff on making application for the incentive programs;
2. Inform property and business owners and developers with regard to actions planned by the Town to

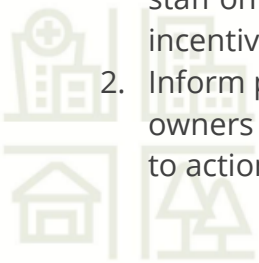
improve the investment environment within the community improvement project areas; and

3. Highlight recent development and business activity and success stories within the Community Improvement Project Area that have directly benefited from community improvement works undertaken through this Plan.

6.1.2 Marketing Tools

The marketing of the CIP programs and municipal leadership activities should be a comprehensive campaign containing information, education and advertising components. The following key tools are recommended to implement the Marketing Strategy:

1. A formal publication or dedicated webpage containing a description of the financial incentive programs available from the Town, including general program requirements and how to apply, highlights of planned public realm improvements and updates on public realm improvements that are under construction, and profiles of projects and new/ expanded businesses that take advantage of the CIP incentive programs;
2. Profiling of the incentive programs and downtown revitalization success stories in planning and economic development publications, newsletters and other publications





published by the Town and the County;

3. Stories in local media (newspaper, radio, web) on the CIP, public realm improvements and revitalization success stories within the Community Improvement Project Area.
4. Periodic presentations to the target audience on the CIP, available incentives programs, Town activities/ public realm improvements, business and redevelopment success stories in the community improvement project areas; and
5. Media Releases and profiles of successful projects and initiatives should be sent to local and outside media.





7 Glossary of Terms

To assist in the interpretation of this Plan, the following defines some of the terms used in this Plan:

1. **Applicant**, unless otherwise indicated, means a registered owner, assessed owner or tenant of lands and buildings within the community improvement project area who has a right to apply for one or more financial incentive(s) in accordance with the policies of this Plan.
2. **Approval Authority** means the body responsible for approving or denying financial incentive applications. By default, the approval authority is Council. However, Council may designate an approval authority in accordance with the policies of this Plan.
3. **Community Improvement** unless otherwise specified, is as defined in accordance with its definition under Section 28 of the Planning Act.
4. **Community Improvement Plan** unless otherwise specified, is defined in accordance with its meaning under Section 28 of the Planning Act.
5. **Community Improvement Project Area** unless otherwise specified, is as defined in accordance with its meaning under Section 28 of the Planning Act.
6. **Community Improvement Works** refer to the activities undertaken in accordance with the policies of this Plan, including activities that may be funded by the financial incentives.
7. **Council** means the Council of the Town of The Blue Mountains.
8. **Development Period** means a period that begins when the Rehabilitation Period ends and concludes on the earlier of a) the end date specified in the municipal property tax assistance bylaw or b) when the property tax assistance is equal to the eligible remediation costs, as per section 365.1 of the Municipal Act, 2001.
9. **Eligible Applicant** means an applicant (as defined above) who meets all the general and program specific requirements of the financial incentive programs and prepares and submits an application for a grant or loan that is in accordance with the specific requirements of the program, as outlined in this Plan. The Plan Administrator reserves the right to determine whether an applicant is eligible for the financial incentive programs.
10. **Financial Incentive Program** means a program listed in the Incentives Section of this Plan.





11. **Financial Incentive Program**

Agreement means an agreement executed between the Town and a successful applicant for a financial incentive program, as required by this Plan.

12. **Heritage**, when used as an adjective, means historic and significant with respect to cultural heritage value or interest. Heritage, when used in designated heritage buildings, refers to buildings designated under Part IV of the Ontario Heritage Act. Similarly, the term heritage, when used in reference to a Heritage Conservation District as designated in accordance with Part V of the Ontario Heritage Act.

13. **Mixed-use** means a combination of a mix of commercial uses (retail, restaurant, office) along with apartment dwellings located either in the upper storey(s) or the rear of the same building.

14. **Municipality** means the Town of The Blue Mountains or the County of Grey.

15. **Plan** or **this Plan** means the Town's Community Improvement Plan, unless otherwise specified.



Schedule A

Financial Incentive Program Value Guideline

Financial Incentive Program Value Guidelines

1. Schedule A forms an operative part of this Plan by identifying the maximum value of each financial incentive program established by the Town of The Blue Mountains Town-wide Revitalization CIP.
2. The Town, at its sole discretion, may administer grants or loans to eligible applicants in amounts that are less than the values shown in Table A: Town-wide Revitalization CIP Program Value Guidelines without formal amendment to this Plan by a by-law of Council.
3. For clarity, any increase to the maximum grant or loan values shown in Table A: Town-wide Revitalization CIP Program Value Guidelines would require an amendment to this Plan by a resolution of Council.
4. In order to be eligible for the grant or loan values shown in Table A: Town-wide Revitalization CIP Program Value Guidelines, applicants shall satisfy all eligibility requirements of this Plan.

Table A: Town-wide Revitalization CIP Program Value Guidelines

Financial Incentive Program	Grant Value	Loan Value
Study & Design Grant Program	The maximum value of the grant shall be 50% of eligible costs to a maximum of \$20,000.00 per property.	The Study & Design Program is not offered as a loan.
Building Façade and Signage Program	The maximum grant value shall be 50% of eligible costs to a maximum of \$10,000.00.	The maximum loan value shall be 50% of eligible costs to a maximum of \$30,000.00.
	At the discretion of the Town, the maximum grant value may be increased by up to \$5,000 per property for properties that are designated under the Ontario Heritage Act.	At the discretion of the Town, the maximum loan value may be increased by up to \$5,000 per property for properties that are designated under the Ontario Heritage Act.
	At the discretion of the Town, the maximum grant value may be increased by up to \$5,000 per property where a side or rear façade is highly visible to the public street or is located in a prominent location.	At the discretion of the Town, the maximum loan value may be increased by up to \$5,000 per property where a side or rear façade is highly visible to the public street or is located in a prominent location.
	For clarity, the maximum cumulative value of the grant shall not exceed \$20,000.00 per property where all of the	For clarity, the maximum cumulative value of the grant shall not exceed \$40,000.00 per property where all of the

Financial Incentive Program	Grant Value	Loan Value
	above conditions may be satisfied.	above conditions may be satisfied.
Building Improvement and Renovation Program	The maximum value of a grant shall be 50% of eligible costs to a maximum of \$10,000.00. For any property that is designated under Part IV or Part V of the <i>Ontario Heritage Act</i> , or is listed on the heritage register, the maximum value of a grant shall be 50% of eligible costs to a maximum of \$15,000.00.	The maximum value of a loan shall be 50% of eligible costs for interior and exterior building and maintenance improvement works to a maximum of \$40,000.00. For any property that is designated under Part IV or Part V of the <i>Ontario Heritage Act</i> or is listed on the heritage register the maximum loan value shall be \$60,000.00.
Tax Increment Equivalent Program	The maximum value of a grant shall be equivalent up to 50% of eligible costs to a maximum of \$25,000.00 per year for up to 10 years following completion of an eligible project. Further, the maximum grant value shall not exceed five times the amount of the initial tax increment.	The maximum value of a loan shall be equivalent up to 50% of eligible costs to a maximum that is equivalent to \$50,000.00 per year over 10-years. Further, the maximum loan value shall not exceed ten times the amount of the tax increment resulting from development.
Brownfield Tax Assistance Program	The total value of the Brownfield Tax Assistance Program is identified in Part 3 of the Community Improvement Plan.	
Municipal Fees Grant Equivalent Program	The maximum grant value shall be 100% of fees, or \$50,000.00, whichever is less.	The Municipal Fees Grant Equivalent Program is not offered as a loan.
Property Enhancement and Improvement Program	The maximum value of a grant shall be 50% of eligible costs and shall not exceed a maximum of \$15,000.00 or \$500.00 per linear metre of lot frontage, whichever is less.	The maximum value of a loan shall be 50% of eligible costs and shall not exceed a maximum of \$45,000.00 or \$1,000.00 per linear metre of lot frontage, whichever is less.
		The maximum value of a loan shall be 50% of eligible costs,

Financial Incentive Program	Grant Value	Loan Value
Energy Efficiency Improvement Program	The maximum value of a grant shall be 50% of eligible costs, or \$5,000.00, whichever is less.	or \$15,000.00, whichever is less.
		Where this program is combined with the Building Improvement and Renovation Program, the loan value of this program shall be increased by \$5,000.00, for a total of \$20,000.00 to a maximum of 50% of eligible costs, whichever is less.
Vacant Building Conversion or Expansion Program	The maximum value of a grant shall be equal to \$15.00 per square foot of converted space or new gross floors area, to a maximum of 50% of eligible costs or \$15,000.00, whichever is less.	The maximum value of a grant shall be equal to \$30.00 per square foot of converted space or new gross floors area, to a maximum of 50% of eligible costs or \$30,000.00, whichever is less.
Destination Infrastructure Program	The maximum value of a grant shall be 50% of eligible costs to a maximum of \$15,000.00, whichever is less.	The Destination Infrastructure Program is not offered as a loan.

The Corporation of the Town of The Blue Mountains

By-Law Number 2021 –

Being a by-law to designate certain lands in the Town of The Blue Mountains as a Community Improvement Project Area for the Housing Within Reach Community Improvement Plan

Whereas, Section 28 (2) of Part IV of the *Planning Act*, R.S.O. 1990, c.P.13 (“the *Planning Act*”) empowers the council of a municipality in which the official plan is in effect to designate the whole or any part of the municipality covered by the official plan as a community improvement project area ; and,

Whereas, The Corporation of The Town of The Blue Mountains has adopted an Official Plan which covers all the land within its boundary and which contains provisions relating to community improvement; and,

Whereas, Section 28 (1) of the *Planning Act*, defines a “community improvement project area” as “a municipality or an area within a municipality, the community improvement of which in the opinion of council is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community development reason”; and,

Whereas, the Council of The Corporation of The Town of The Blue Mountains deems it expedient and in the interest of the Municipality to designate the land hereinafter described as a community improvement project area.

Now therefore the Council of The Corporation of The Town of The Blue Mountains hereby enacts as follows:

1. That pursuant to Section 28 (2) of the *Planning Act*, the lands illustrated on Schedule “A” to this by-law are hereby designated as a community improvement project area to be known as the “Housing Within Reach Community Improvement Project Area”.
2. Schedule “A” attached hereto forms part of this by-law.

And Further that this by-law shall come into force and take effect upon the enactment thereof.

Enacted and passed this ____ day of _____, 2021

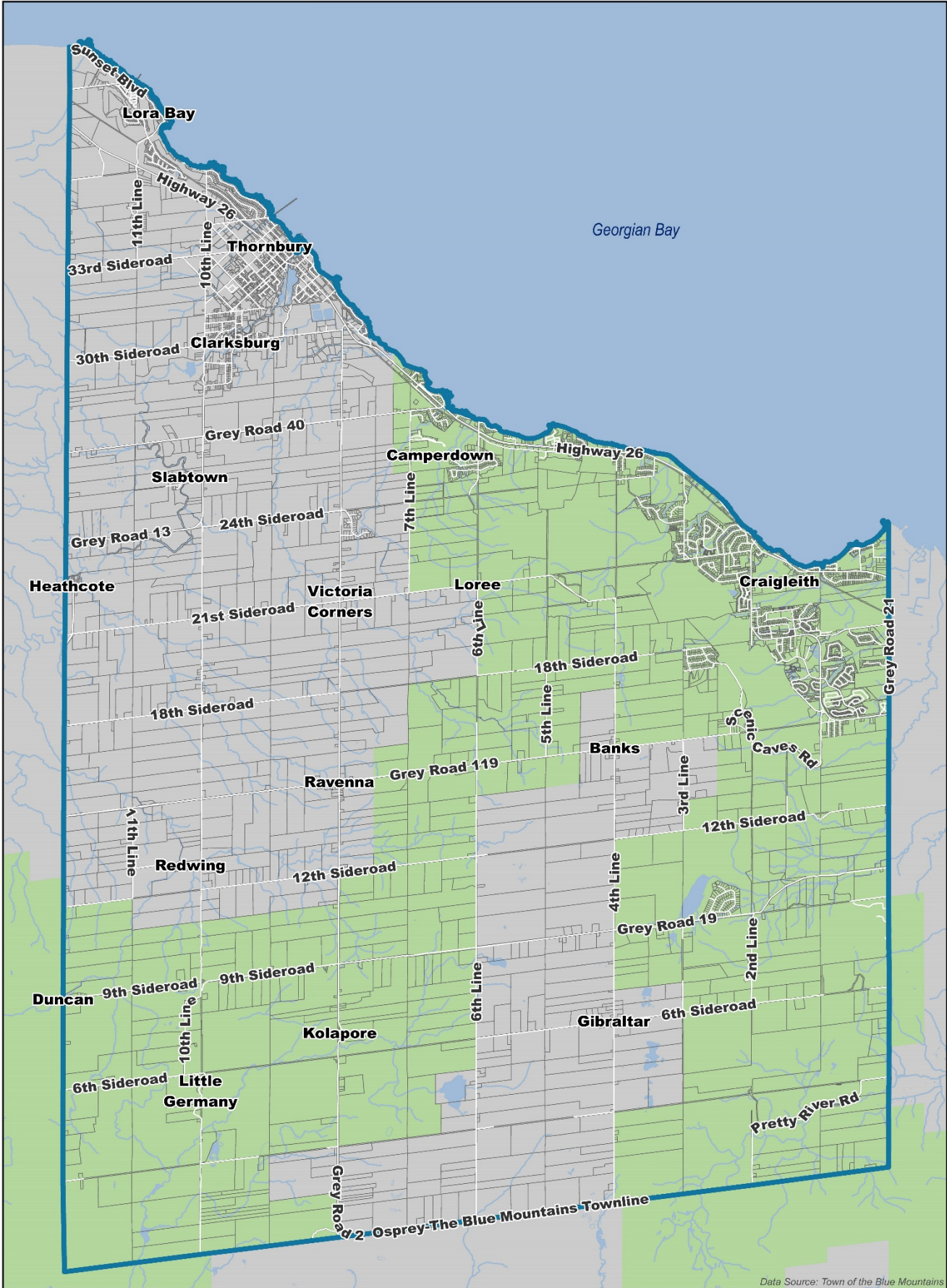
Alar Soever, Mayor

Corrina Giles, Town Clerk

Town of The Blue Mountains

Schedule A

By-law No. 2021-_____



Housing Within Reach Community Improvement Project Area
Final for Council Adoption

Data Source: Town of the Blue Mountains

- Legend
- Final Designated Community Improvement Project Area
 - Niagara Escarpment Plan Boundary
 - Parcels



January 2021



The Corporation of the Town of The Blue Mountains

By-Law Number 2021 –

Being a by-law to designate certain lands in the Town of The Blue Mountains as a Community Improvement Project Area for the Town-wide Revitalization Community Improvement Plan

Whereas, Section 28 (2) of Part IV of the *Planning Act*, R.S.O. 1990, c.P.13 (“the *Planning Act*”) empowers the council of a municipality in which the official plan is in effect to designate the whole or any part of the municipality covered by the official plan as a community improvement project area ; and,

Whereas, The Corporation of The Town of The Blue Mountains has adopted an Official Plan which covers all the land within its boundary and which contains provisions relating to community improvement; and,

Whereas, Section 28 (1) of the *Planning Act*, defines a “community improvement project area” as “a municipality or an area within a municipality, the community improvement of which in the opinion of council is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community development reason”; and,

Whereas, the Council of The Corporation of The Town of The Blue Mountains deems it expedient and in the interest of the Municipality to designate the land hereinafter described as a community improvement project area.

Now therefore the Council of The Corporation of The Town of The Blue Mountains hereby enacts as follows:

1. That By-law 2011-25 is hereby repealed.
2. That pursuant to Section 28 (2) of the *Planning Act*, the lands illustrated on Schedule “A” to this by-law are hereby designated as a community improvement project area to be known as the “Town-wide Revitalization Improvement Project Area”.
3. Schedule “A” attached hereto forms part of this by-law.

And Further that this by-law shall come into force and take effect upon the enactment thereof.

Enacted and passed this ____ day of _____, 2021

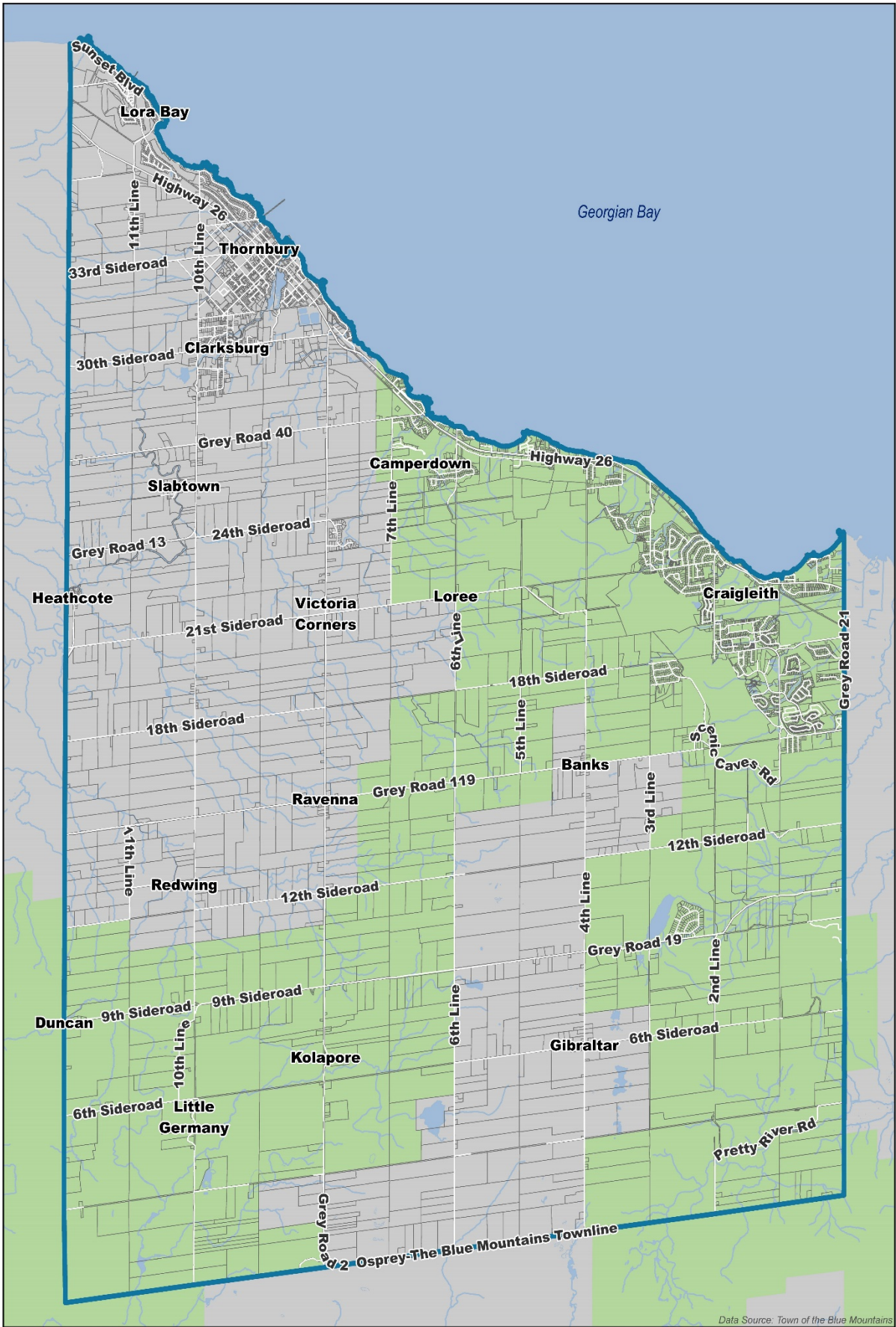
Alar Soever, Mayor

Corrina Giles, Town Clerk

Town of The Blue Mountains

Schedule A

By-law No. 2021-_____



Town-wide Revitalization Community Improvement Project Area
Final for Council Adoption

Data Source: Town of the Blue Mountains

- Legend
- Final Designated Community Improvement Project Area
 - Niagara Escarpment Plan Boundary
 - Parcels

January 2021



The Corporation of the Town of The Blue Mountains

By-Law Number 2021 –

Being a by-law to Adopt the Housing Within Reach Community Improvement Plan

Whereas, Bylaw No. 2021 – _____, being a By-law to designate a Community Improvement Project Area, pursuant to Section 28 (2) of Part IV of the *Planning Act*, R.S.O. 1990, c.P.13 (“the *Planning Act*”), was passed by Council on the 11th day of January, 2021; and,

Whereas, the Housing Within Reach Community Improvement Plan for The Town of The Blue Mountains conforms to the Official Plan of the Town of The Blue Mountains; and,

Whereas, a Public Meeting was held on November 2, 2020 with respect to the Housing Within Reach Community Improvement Plan; and,

Now therefore pursuant to Section 28 of the *Planning Act* the Council of The Corporation of The Town of The Blue Mountains, hereby enacts as follows:

1. The Town of The Blue Mountains Housing Within Reach Community Improvement Plan consisting of the attached explanatory text, maps, tables, schedules, and appendices is adopted and is attached hereto as Schedule “A”.

And Further that this by-law shall come into force and take effect upon the enactment thereof.

Enacted and passed this _____ day of _____, 2021

Alar Soever, Mayor

Corrina Giles, Town Clerk

Town of The Blue Mountains

Schedule A

By-law No. 2021-_____

Town of the Blue Mountains COMMUNITY IMPROVEMENT PLAN



January 2021

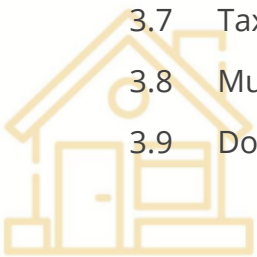
HOUSING WITHIN REACH CIP





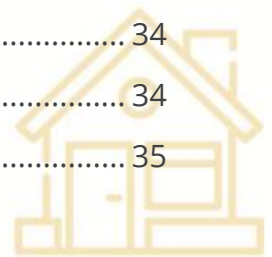
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Schedules

Schedule A: Financial Incentive Program Value Guideline





1 Introduction

1.1 Overview

The Town of The Blue Mountains (the “Town”) has developed a Community Improvement Plan (“CIP” or the “Plan”) to facilitate and encourage the development of attainable housing. This CIP establishes a toolbox of incentive programs that can be offered by the Town to directly stimulate private and non-profit sector investment in attainable housing to meet the needs of the community.

1.2 What is a Community Improvement Plan?

A CIP is a tool where municipal planners and economic developers can work hand in hand to develop policies and provide financial incentives targeting broad community improvement and development considerations. Section 28 of the *Planning Act* enables municipalities to designate a Community Improvement Project Area and adopt a CIP.

A CIP for the Town has been prepared to serve as a long-term strategy to revitalize the community, improve the quality of life of the community's residents, better utilize under-developed properties and to promote private investment in land and buildings. A CIP is an economic development tool that can support broader economic development objectives. Purpose of the Plan

The purpose of this Plan is to provide the Town with a long-term strategy to encourage and facilitate the development of attainable housing. It is recognized there are many existing and evolving challenges to the development of attainable housing within the Town. For example, increasing home ownership prices and rental rates in the area have contributed to a lack of housing that is attainable to even middle income earners. While there is a strong desire to live in the Town and an economic demand for local employees, there is a shortage of housing options that is within reach for various cohorts of the population.

Therefore, the Town has identified attainable housing as a municipal priority and seeks to provide leadership by offering financial incentives to encourage and facilitate investment in the development of attainable housing through this Plan. In this regard, attainable housing is not to be confused with affordable housing, which is associated with housing that is subsidized through significant one-time funding or on an on-going basis. For this reason, this Plan is an important opportunity for all partners who may contribute to investing in the community benefits of attainable housing.

The core function of this Plan is to enable financial incentive based programs that are tailored to encourage private sector and non-profit investment in attainable housing. Along with facilitating the improvement of the entire Town, this CIP provides a targeted





suite of incentives to promote an increase in attainable housing stock, including additional dwelling units, multi-unit housing, purpose built rental housing, and other forms of housing such as apartment or dormitory style developments.

1.3 Application of this Plan

This Plan applies to the geographic area designated by a by-law of the Town as the Community Improvement Project Area ("CIPA"), in accordance with Section 28 of the *Planning Act*. The programs under this Plan can only be applied within the designated CIPA. The CIPA is established via a by-law of Council and is administered separately from this Plan in order to permit modifications without the need to amend this Plan. Council may choose to modify the Community Improvement Project Area By-law by amending it or passing another by-law to replace it. Users of this Plan should contact the Town to confirm the current CIPA.

1.4 Eligible Applicants

The financial incentive programs established by this Plan are open and extended to a range of eligible applicants, including landowners, tenants (with the owner's consent) and the non-profit sector. The Town recognizes the ongoing contributions from individuals, organizations, agencies, corporations and service clubs in this regard and the Town understands this CIP to be an important

opportunity to further facilitate and encourage continued investment from these partners. All applicants are encouraged to apply and make use of the programs established by this Plan, understanding that the eligibility requirements must be satisfied, and that program availability is subject to funding, as set out in this Plan.

1.5 Relationship to Other Community Improvement Plans

It is recognized that the financial incentive programs administered through this Plan are specifically targeted to the development of attainable housing. Although this a key priority for the Town and its residents, it represents only one aspect of broader economic development and community revitalization goals. To this end, the Town may adopt and activate other CIPs that establish various programs to promote complementary community development goals and considerations, such as the continued revitalization and improvement of the Town as a whole.

It is conceivable that a proposed development project could be eligible for incentives under both this Plan and another CIP administered by the Town. However, that is not the intent of this Plan. Rather, similar eligible costs associated with the financial incentive programs of this Plan shall not be combined with any other financial incentive programs established





through separate CIPs administered by the Town. Part 5 of this Plan contains additional policies in this regard.

1.6 The County of Grey as Partners

The County of Grey ("Grey County") is the upper-tier municipality and the Town will seek and encourage their participation in the incentive programs established by this Plan to facilitate the development of attainable housing. This includes ongoing collaboration and complementary initiatives being undertaken by Grey County, recognizing that they are an important partner to the Town.

Per Section 28(7.2) of the *Planning Act*, the Council of Grey County may make grants and/or loans to the Council of the Town of The Blue Mountains for the purpose of carrying out the CIP. To this end, the County may provide grants, loans or other forms of assistance as County Council deems appropriate for the purposes of further supporting the financial incentives contained within this Plan, in collaboration with the Town.

1.7 How to Use this Plan

This CIP provides an opportunity for the Town to issue financial incentives to eligible applicants interested in developing attainable housing. It also provides an opportunity for the Town to leverage the Community Improvement Programs of the County. It is anticipated that the financial

incentive programs outlined in this Plan will largely be used by the private and non-profit sectors. Landowners and tenants (with consent) are generally eligible for the programs detailed in Part 3 of this Plan, provided all eligibility requirements are satisfied.

This Plan must be read and interpreted in its totality. Interpretation of the Plan will be at the sole discretion of the Town. Programs will be made available only when Council assigns funds for incentive programs. Available funding for incentive programs may change on an annual basis based on Council's consideration and to reflect the Town's evolving community improvement needs.

The long-term development of attainable housing will take many different forms and will require the participation of the Town, the County, the public, developers, and various stakeholders. Eligible costs are listed for each incentive program. Details regarding the value of the financial incentive and how it is calculated are located in Schedule A. The Plan recognizes that improvements achieved through the various CIP initiatives can serve as catalysts for further private investment and are therefore critical to an overall attainable housing strategy.

Interested applicants are encouraged to review this Plan and contact the Town to confirm their eligibility, discuss their project,





and to identify the types of financial incentives that could be applicable. Specifics regarding the application process are contained in Section 5 of this Plan.

1.8 Overview of This Plan

This Plan is comprised of six parts and one appendix. All parts of this Plan are operative, except for Part 1. The parts are described below:

- **Part 1: Introduction** provides an overview of this Plan. This part of the Plan enables the reader to understand how the Plan will be used to encourage and facilitate community improvement within the Town.
- **Part 2: Community Improvement Vision and Objectives** outlines the general purpose and intent of this Plan, as well as a series of goals and objectives to guide its implementation. Part 2 forms an operative part of this Plan.
- **Part 3: Incentive Programs** describes the incentives that can be made available to facilitate and encourage community revitalization and redevelopment within the Community Improvement Project Area. Part 3 forms an operative component of the Plan as it describes the financial incentive tools as authorized under Section 28 of the *Planning Act*.

- **Part 4: Eligibility Requirements** of this Plan identifies both general eligibility requirements applicable to all proposed financial incentive programs, and eligibility requirements that are applicable to specific financial incentive programs. Part 4 forms an operative component of this Plan.
- **Part 5: Administration and Monitoring** establishes policies to ensure the Plan is administered effectively and is regularly monitored for success, and if needed, updated accordingly.
- **Part 6: Glossary of Terms** provides definitions to various terms that are used throughout this Plan. The definitions are provided for interpretation and clarity purposes and form an operative part of this Plan.
- **Schedule A:** Establishes the maximum values of each of the financial incentive programs established by this Plan, provided all eligibility requirements can be satisfied by an applicant. Schedule A forms an operative part of this Plan.





2 Goals, Principles and Complementary Initiatives

2.1 Introduction

This Plan is guided by goals and principles to ensure that community improvement activities are contributing to the development of attainable housing within the Town over the Plan's intended horizon, being 10-years. To contribute to the long term success of this Plan, the financial incentive programs should be administered, monitored and implemented in consideration of the goals, guiding principles and complementary initiatives contained in the following sections.

2.2 Goals

The Town acknowledges several barriers that are challenging access to attainable housing within the community. These challenges can be attributed to a growing housing demand, an increasing need for mixed housing types (which if built, could improve attainability and access), rising land and housing values, and an evolving demographic composition.

In response, the Town has recognized an opportunity to reduce some housing barriers by administering financial incentives to promote the development of attainable housing. Generally, this Plan focuses on reducing the cost of development or redevelopment in appropriate areas as one measure to

improve access to attainable housing. To this end, the primary goal of this Plan is to promote, encourage and facilitate the development of attainable housing within the Town. More specifically, this Plan intends to:

1. Incentivize the development of attainable housing within the Town.
2. Increase the Town's inventory of attainable housing.
3. Encourage a mix of housing types and tenure.
4. Create attainable purpose-built rental and purpose-built ownership units.
5. Encourage the development of certain types of attainable housing in strategic areas of the Town.
6. Promote the renovation, repair or rehabilitation of underused or underutilized residential units for the purpose of attainable housing.
7. Support implementation of the Town's Community Design Guidelines and encourage greater energy efficiency and sustainability through the development of attainable housing.

2.3 Guiding Principles

The following principles are provided to guide the administration of this Plan over its intended horizon:

1. The incentive programs established by this Plan are intended to help mitigate financial barriers related to the





- development of attainable housing within the Town.
2. The value of the financial incentive program established by this Plan must have real financial impact on the ability for eligible applicants to meaningfully invest in attainable housing for the Plan to experience broad success. This necessarily requires the Plan to receive appropriate funding while making wise use of the Town's resources.
 3. The eligibility criteria, administrative policies and application provisions contained within this Plan are intended to complement broader Town revitalization goals and objectives, while also ensuring that there is a clear and streamlined framework for interested or eligible applicants to access these programs. This Plan is also designed to represent the Town's financial interest and financial capacity over the Plan's horizon.
 4. This Plan recognizes that certain municipal fees, which are required for the ongoing financial sustainability of the Town, can sometimes be a barrier to investing in the development of attainable housing. Therefore, this Plan establishes a range of programs that that are specifically targets towards offsetting planning application fees, building permit fees, and development charges where attainable housing units are proposed.

5. This Plan aims to reduce financial barriers associated with investment to renovate, repair or rehabilitate existing dwelling units or to convert existing building space for the purpose of new attainable dwelling units.
6. This Plan will also assist landowners with mitigating costs incurred through increased tax assessment that is often realized as a result of significant investment in land or building(s). It is also an objective of this Plan to mitigate costs incurred through increased tax assessment, which will assist landowners in securing project financing for attainable housing development.
7. Lastly, it is a guiding principle of this Plan to provide Council an opportunity to work collaboratively with the County and all partners to identify opportunities where surplus land may be offered at reduced cost for the purpose of developing attainable housing.

2.4 Complementary Initiatives

To further facilitate the goals and principles of this Plan, the following complementary initiatives will be explored by the Town to assist with successful implementation of this Plan:

1. **Marketing and Education:** The Town will explore opportunities to undertake complementary initiatives to actively





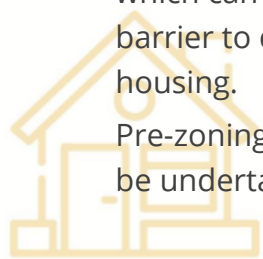
promote and market this Plan, including its goals, principles and the financial incentive programs. This includes education, awareness and promotion of other initiatives that may further advance the community improvement goals of this Plan. The Town will also work with the community to facilitate a better understanding of the critical role that the development of attainable housing under this Plan has in augmenting broader considerations for a building a complete, sustainable and healthy community while supporting other economic development needs and opportunities.

2. **Pre-zoning:** Where appropriate, the Town will consider opportunities to pre-zone certain properties for the exclusive purpose of facilitating investment in attainable housing. Pre-zoning is a process whereby lands are re-zoned through an amendment to the Town's Zoning By-law, as may be applicable. This process would be Town initiated and necessarily subject to the requirements of the *Planning Act*. Pre-zoning can help reduce development risk by reducing time associated with processing development applications, which can sometimes be observed as a barrier to developing attainable housing.

Pre-zoning through this process could be undertaken for various reasons,

including, but not necessarily limited to, relaxed zone standards, additional permitted residential uses, or relief from other specific requirements of the Town's zoning by-law. Pre-zoning appropriate properties within the Town for the development of attainable housing may contribute to the certainty of the development application process and may be a significant incentive to the private or non-profit sector in this regard. This Plan therefore recommends further evaluation of pre-zoning to help address these process- and risk-related barriers.

3. **Community Planning Permit System:** A Community Planning Permit System ("CPPS") is a streamlined and flexible land use planning tool that offers predictability to the development application process. It combines several instruments under the *Planning Act* including zoning, minor variances and site plan approach into a consolidated application process. A CPPS offers flexibility to permit discretionary uses that would be subject to specific identified criteria, and also allows for limited variations from development standards. Under a CPPS, municipalities may impose a range of conditions that are attached to the issuance of a development permit. A CPPS reduces the number of required steps prior to a





building permit being issued and having “shovels in the ground”.

Adopting a CPPS in the Town would first require an amendment to the Town’s Official Plan to enable the creation of a CPPS by-law. Amending the Town’s Official Plan to enable a CPPS benefits from being a public process and is subject to the legislative requirements of the *Planning Act*. A CPPS is understood to be a key change in the Town’s land use planning framework that may significantly benefit the development of attainable housing.





3 Incentive Programs

3.1 Introduction

The financial incentive programs contained in this CIP represent a toolkit of programs specifically designed to facilitate and encourage attainable housing, and over time, help the Town achieve its attainable housing goals and objectives. The Town recognizes that achieving these goals and objectives is a collaborative process and requires cooperation amongst a broad spectrum of potential participants, including the private sector, non-profit sector and other levels of government.

3.2 Authority

The authority for administering this Plan is provided under Section 28(7) of the *Planning Act*. This Plan also conforms to Policy E3.5 of the Town's Official Plan, which allows the Town to identify a Community Improvement Project Area and adopt a CIP.

3.3 General Program Applicability

This CIP is intended to promote attainable housing across the Town and reflects that there are opportunities for attainable housing units within the Town's diverse communities. The specific CIPA is designated separately by a by-law of Council.

3.4 Summary of Incentive Programs

This Plan establishes a total of seven financial incentive programs and one policy

tailored to facilitate the development of attainable housing. Descriptions of each program are contained in the subsequent sections, with a summary provided as follows for convenience purposes:

1. **Attainable Housing Feasibility Grant Program:** This program is intended to assist eligible applicants to determine a project's feasibility prior to construction.
2. **Development Charges Grant Equivalent Program:** This program is intended to offset the cost of Town and County development charges that are incurred through the development application and approval process.
3. **Tax Increment Equivalent Program:** This program is intended to encourage significant investment in developing attainable housing in the Town by offering a grant or loan to offset increased tax assessment.
4. **Municipal Fees Grant or Loan Equivalent Program:** This program is intended to reduce financial costs associated with planning application fees and building permit fees that may be incurred through the development application and approval process.
5. **Downtown Apartment Rehabilitation or Conversion Program:** This program is intended to facilitate the rehabilitation of an existing residential unit, or the conversion of existing space in a commercial, residential or mixed-



use building space into an attainable housing unit(s) in existing floor space located in the upper-storey or rear portion of a building.

6. **Additional Residential Unit Program:**

This program is intended to encourage additional dwelling units (e.g., a second suite basement apartment) that are accessory to a single detached dwelling, semi-detached dwelling, and duplex or townhouse dwelling.

7. **Surplus Land Grant Program:** This program enables the Town and County to identify municipally owned lands that are determined to be surplus and that will subsequently be offered through a Request for Proposal (“RFP”) process for development purposes. These lands may be offered at a significantly reduced rate or at no cost at all.

8. **Landbanking Policy:** This program establishes that it is a policy of this Plan that Council, at its discretion, may acquire land, or sell, lease, prepare and dispose of municipal property at or below fair market value to achieve the goals of the Town’s Official Plan and the objectives of this CIP.





3.5 Attainable Housing Feasibility Grant Program

3.5.1 Purpose

The Attainable Housing Feasibility Grant Program is intended to assist eligible applicants with the cost of determining an attainable housing project's feasibility prior to construction.

3.5.2 Eligible Uses and Properties

All properties within the designated Community Improvement Project Area shall be eligible for this program, providing the application satisfies all eligibility criteria and the proposed development conforms to the Town's Official Plan.

3.5.3 Eligible Costs

The potential grant value shall be calculated based on the value of the following eligible studies:

1. Market analysis;
2. Business development related studies and plans, including development pro-forma;
3. Building condition report, where an existing building is proposed to be repurposed or significantly modified or renovated; and
4. Capital replacement plan, generally described as an inventory of significant building components such as windows, doors, roofs,

siding, or HVAC systems, and is used to calculate long-term expenditures required for future repair and replacement needs.

3.5.4 Grant or Loan Value

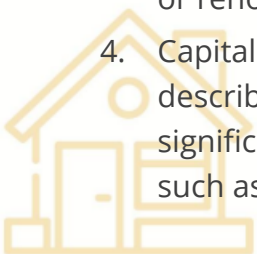
The program is available as a grant. The potential grant value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.5.5 Payment

A grant will be issued following the submission of an electronic/digital copy of the findings prepared by a qualified person.

3.5.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. To be eligible for this program, the minimum number of proposed attainable dwelling units within a development shall be two.
3. A copy of the original invoice, indicating that the study consultants have been paid in full, shall be provided in support of payment of the grant. The grant payment will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of the study.
4. Town staff will determine how much of the proposed work, if any, is eligible for funding under this





Program. The Town reserves the right to request further cost estimates or other information.





3.6 Development Charges Grant Equivalent Program

3.6.1 Purpose

The Development Charges Grant Equivalent Program is intended to offset the cost of Town and County development charges that are incurred through the development application and approval process. This program is intended to promote significant investment in the development of attainable housing within the Town.

3.6.2 Eligible Uses and Properties

All properties within the designated Community Improvement Project Area shall be eligible for this program, providing the application satisfies all eligibility criteria of this Plan and the proposed development conforms to the Town's Official Plan.

3.6.3 Eligible Costs

Costs associated with the development or redevelopment of a property that results in a minimum of two new attainable housing units shall be eligible for this Program. Further, only costs associated with development charges applicable to new attainable housing units shall be eligible costs.

3.6.4 Grant Value

The program is available as a grant. The potential grant value is shown in

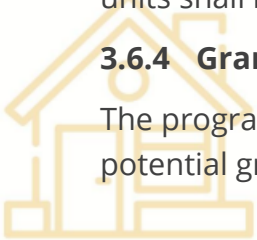
Schedule A: Financial Incentive Program Value Guideline.

3.6.5 Payment

The grant shall be paid upon completion of the works to the satisfaction of the Town. For clarity, an eligible applicant shall initially pay the applicable development charges in full and the grant is paid upon completion of the project.

3.6.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. To be eligible for the Development Charges Grant Equivalent Program, the minimum number of attainable dwelling units in a development shall be two.
3. The total value of the grant shall be calculated based on the number of attainable housing units in a development. For clarity, the value of the grant shall be equal to or less than the development charges applicable to eligible new attainable housing units under this program.
4. The total value of the grant shall be less than or equal to the development charge fees established by the Town and County's Development Charges By-law in effect at time of application. For clarity, the development charges





themselves are not eligible costs, but shall be used as a basis to calculate the value of the grant.





3.7 Tax Increment Equivalent Program

3.7.1 Purpose

The purpose of the Tax Increment Equivalent Program is to encourage significant investment in developing attainable housing in the Town. This program provides a grant or loan to rebate a portion of the municipal taxes attributed to the increased assessment over a 10-year period. The difference in municipal tax assessment pre-development and post-development is known as the “increased assessment value” (or “tax increment”) and shall be the portion eligible for a grant or loan under this program.

The program will be administered as both a grant and a loan. Where the program is administered as a grant, the grant will be issued upon completion of the eligible works on an annual basis for a period of 10 years on a depreciating basis. Where the program is administered as a loan, the loan may be issued prior to construction or works, and at the discretion of the Town. Additionally, where this program is administered as a loan, it is designed to assist in securing project financing.

3.7.2 Eligible Uses and Properties

All properties within the designated Community Improvement Project Area

shall be eligible for this program, providing the application satisfies all eligibility criteria and the proposed development conforms to the Town’s Official Plan.

3.7.3 Eligible Costs

The potential grant or loan value shall be initially calculated based on the value of eligible costs to ensure the value of the grant or loan is related to the actual cost of the work being completed. In accordance with Section 28(7) of the *Planning Act*, an incentive program cannot provide grants or loans that exceed eligible costs.

For clarity, increased assessment (taxes) are not “eligible costs” but represent a basis for calculating the grant or loan.

The following shall be deemed to be eligible costs for the purpose of this Program:

1. Development of a mixed-use or multi-residential building that results in new additional attainable dwelling units, where the project results in an increase in the assessed value and taxes on the property;
2. Development of a vacant property that results in new additional attainable dwelling units, where the project results in an increase in the assessed value and taxes on the property;





3. Redevelopment of a non-residential building for a mixed-use or multi-residential building, where the project results in an increase in the assessed value and taxes on the property;
4. Adaptive reuse of a property to suit a new mixed-use or multi-residential building, where the redevelopment or rehabilitation results in an increase in the assessed value and taxes on the property;
5. Major additions to an existing mixed-use or multi-residential building involving an increase of at least two additional dwelling units;
6. Infrastructure work including the improvement or reconstruction of existing on-site public or private infrastructure to support building expansions or the construction of new additional dwelling units;
7. Professional services by an engineer, architect, or planner;
8. Costs related to environmental site assessments and required environmental remediation;
9. Energy efficiency improvements; or
10. Any combination of the above.

3.7.4 Grant or Loan Value

The program is available as either a grant or a loan. The potential grant or loan value is shown in Schedule A:

Financial Incentive Program Value Guideline.

3.7.5 Payment

1. Where the Tax Increment Equivalent Program is administered as a grant, the grant will be issued upon completion of the eligible works on an annual basis for a period of 10 years on a depreciating basis, and in accordance with the requirements of this Plan.
2. Where the Tax Increment Program is administered as a loan, the loan may be issued prior to construction or works, and at the discretion of the Town. Additional requirements regarding a loan under this Program are found below in the eligibility requirements.

3.7.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. To be eligible for the Tax Increment Equivalent Program, the minimum number of new attainable housing units in development shall be 25% of the total number of dwelling units in the development.
3. The Tax Increment Equivalent Program is offered to eligible applicants only where it can be demonstrated that a substantial increase in municipal property taxes





will occur due to development or redevelopment.

4. A grant administered under the Tax Increment Equivalent Program shall represent a percentage of increased taxes payable resulting from the improvements. Owing to this, the total value of the work completed and the amount of the municipal portion of the taxes paid prior to, and after renovation would have to be known.
5. An eligible applicant shall ensure that a post-improvement assessment of the property is undertaken. Using the post-improvement assessment, Town staff shall determine the difference between the amount of municipal taxes prior to the development or redevelopment and the amount of municipal taxes to be paid after completion of the associated works. Subsequent increases in assessed value or increases to the mill rate are not eligible to be used to determine the grant or loan value.
6. A grant administered under the Tax Increment Equivalent Program will be issued in accordance with a grant schedule and provided to the registered owner of the property on an annual basis.
7. A grant may be issued on an annual basis over a maximum period of up

to 10 years. The percentage of property tax increment issued as a grant in any one year is at the sole discretion of the Town, but ultimately the amount will be reduced until it reaches 0%. For clarity, in year one, the amount of a grant may equal up to 100% of the tax increment. In subsequent years, the amount shall decrease 10% per year until it reaches 0%.

8. An annual grant shall not be issued until all property taxes owing for each year are fully paid. If a property tax installment is missed or payment is late, the Town reserves the right, without notice and at its own discretion, to terminate all future grant payments.
9. An annual grant shall not be based upon occupancy or changes in occupancy.
10. An annual grant shall not be recalculated based on tax increases resulting from general re-assessments, changes in tax legislation or increases in the mill rate.
11. If the property is sold, in whole or in part, before the grant period lapses, the subsequent owner is not entitled to future grant payments, however exceptions may be made at the Town's discretion subject to the agreement.





12. The Town shall not pay an annual grant which exceeds the municipal portion of the property tax collected in any year on the increased assessed value.
13. A loan made under the Tax Increment Equivalent Grant is intended to be made prior to construction and will be based on an expected increase in municipal taxes.
14. The amount of the loan or grant over the life of the program shall not exceed the value of the work completed as indicated on the building permit application.
15. The Town may at any time discontinue the Tax Increment Equivalent Program; however, any participants in the program prior to its closing will continue to receive the grants as determined for their properties until the conclusion of their approved schedule.
16. Town staff will record the current assessment of the property at time of approval and determine the amount of the municipal taxes payable. The applicant will be provided a copy by correspondence for record.

3.7.7 Tax Increment Equivalent Program Example

For convenience purposes only, the following is a hypothetical development scenario that meets all eligibility criteria of this Plan.

In this scenario, the Program is being administered as a loan and with a municipal tax rate of 2.5%. The value of eligible costs is \$750,000.00.

Pre-Development Assessment

Assessed Property Value:
\$1,000,000.00

Tax Assessment: \$25,000.00

Post-Development Assessment

Assessed Property Value:
\$2,000,000.00

Tax Assessment: \$50,000.00

Tax Increment Program Calculation

Tax Increment Amount: \$25,000.00
per year

Loan Period: 10 Years at 100%

Gross Total of Pre-construction of Loan: \$250,000.00





3.8 Municipal Fees Grant or Loan Equivalent Program

3.8.1 Purpose

The Municipal Fees Grant or Loan Equivalent Program is intended to reduce financial costs associated with planning application and building permit fees that may be incurred by an eligible applicant through the development application process. This program will reimburse a portion of certain planning applications and building permit fees. This Program will be administered as a both a grant and a loan.

3.8.2 Eligible Uses and Properties

All properties within the designated Community Improvement Project Area shall be eligible for this program, provided the application satisfies all eligibility criteria and the proposed development conforms to the Town's Official Plan.

3.8.3 Eligible Costs

1. Development of a mixed-use or multi-residential building that results in new additional attainable dwelling units;
2. Development of a vacant property that results in new additional attainable dwelling units;
3. Redevelopment of a non-residential building for a mixed-use or multi-

residential building that results in new additional attainable dwelling units;

4. Adaptive reuse of a property to suit a new mixed-use or multi-residential building that results in new additional attainable dwelling units;
5. Major additions to an existing mixed-use or multi-residential building involving an increase of at least two additional attainable dwelling units; and
6. Professional services by an engineer, architect, or planner to a maximum of 15% of all eligible costs.

3.8.4 Grant or Loan Value

The program is available as a grant and a loan. The potential grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.8.5 Payment

1. A grant shall only be issued upon completion of eligible works to the satisfaction of the Town.
2. A loan may be issued prior to completion of eligible works, provided any application made under the *Planning Act* has received approval from Council or the Committee of Adjustment (as applicable).
3. An eligible applicant shall be required to initially pay any





applicable planning application or building permit fees as an upfront cost. Subsequent payment of a financial incentive(s) for eligible costs under this program that involve an application made under the *Planning Act* shall only be issued by the Town where said application is approved. For greater clarity, a decision by the Town to issue payment of a grant or loan under this program shall be conditional on the *Planning Act* application being approved.

4. A decision by the Town to approve an eligible application for incentives associated with an application made under the *Planning Act* shall not be interpreted as representing a position or opinion on the *Planning Act* application itself.
5. This program is not intended to imply that the municipal fees are cancelled or that an eligible applicant is otherwise exempt. Rather, an eligible applicant is required to pay the municipal fees as an up front cost and the grant will be issued at a later date and in accordance with this Plan. For clarity, CIP Applications will only receive payment after approval of the associated *Planning Act* applications.

6. Additional requirements for payment are found in the following section and in Part 4 of this Plan.

3.8.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. The total value of a grant shall be equal to municipal fees established by a by-law of the Town or County as it relates to applicable planning application fees and building permit fees, including:

- Zoning by-law amendment;
- Site plan approval;
- Draft plan of subdivision;
- Draft plan of condominium;
- Minor variance;
- Consent to sever;
- Pre-consultation; and
- Building permit fees.

An official plan amendment shall not be eligible under this program.

3. For clarity, planning application fees and building permit fees themselves are not eligible costs, but shall be used as a basis to calculate the value of the grant.
4. For the purpose of the professional services of an engineer, architect or planner, the applicant will be required to submit a cost estimate





or quote to the Town, including a breakdown of costs, where applicable. At the Town's discretion, additional cost estimates or quotes may be requested. The payment will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of the study.

5. The applicant shall be required to submit a copy of the applicable applications including drawings detailing the proposed project to be constructed. Note that this may require drawings to be prepared by a professional engineer or architect. Where applicable, an eligible applicant may be required to also submit a copy of a building permit.
6. Where the payment of a grant or loan is conditional upon approval of an application made under the *Planning Act*, this condition shall be stated in the Financial Incentive Program Agreement.





3.9 Downtown Apartment Rehabilitation or Conversion Program

3.9.1 Purpose

The Downtown Apartment Rehabilitation or Conversion Program is intended to facilitate the rehabilitation of an existing residential unit, or the conversion of commercial, residential or mixed-use building space into an attainable housing unit(s) in the upper-storey or rear floor space of a building. This Program will also facilitate appropriate residential intensification in the commercial cores, and in doing so, contribute to broader community revitalization objectives by enhancing the viability and vibrancy of these strategic areas within the Town. This Program will be administered as both a grant and a loan.

3.9.2 Eligible Uses and Properties

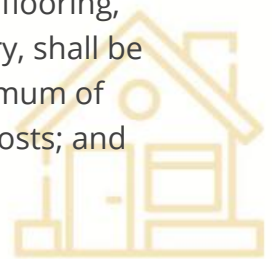
1. Properties within the Downtown Area land use designation of the Town's Official Plan shall be eligible for this program.
2. In addition to the above, only existing floor space that is located above the first storey or in the rear portion of a mixed-use building shall be eligible for this program. For clarity, the rehabilitation of residential dwelling unit or

conversion of existing floor space that is located on the first storey of a mixed-use building and fronts a public street shall not be eligible for this Program. Further, any stand-alone residential uses, including residential apartment buildings, single detached dwellings or other typologies shall not be eligible.

3.9.3 Eligible Costs

The potential value of a grant or loan shall be based on the value of any of the following eligible costs, which may include one or more of the following:

1. Works related to Ontario Building Code or Fire Code compliance, such as structural, electrical, safe egress, ventilation, fire protection including associated insulation, and similar improvements;
2. Accessibility improvements including improvements to the building lobby or vestibule providing access to the residential units; accessible washroom, interior doorway or kitchen facilities;
3. Permanent finishing materials and permanent decorative elements, including painting, drywall, trim, permanent light fixtures, flooring, countertops and cabinetry, shall be an eligible cost to a maximum of 25% of the total eligible costs; and





4. Costs for the services of a professional engineer or architect as may be required in association with the improvements noted above, to a maximum of 15% of the total eligible costs.

3.9.4 Grant or Loan Value

The program is available as either a grant or a loan. The potential grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.9.5 Payment

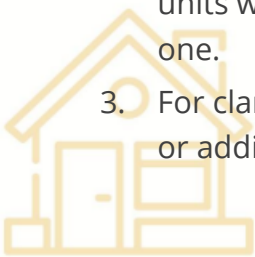
1. A grant shall be paid as a single payment upon completion of works related to the eligible costs, and in accordance with the requirements of this Plan.
2. A loan shall be paid prior to construction, in accordance with the requirements of this Plan.

3.9.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. To be eligible for the Downtown Apartment Rehabilitation or Conversion Program, the minimum number of new attainable housing units within a development shall be one.
3. For clarity, works that result in new or additional gross floor area of a

building shall not be eligible costs under this Program.

4. The applicant will include a description of the proposed improvements and an estimate of costs. The estimation of costs must be from a qualified licensed contractor and shall be consistent with the cost estimate indicated on the accompanying building permit application. The Town reserves the right to request a second quotation from a different qualified licensed contractor.





3.10 Additional Dwelling Unit Program

3.10.1 Purpose

The purpose of the Additional Dwelling Unit Program is intended to encourage additional dwelling units that are accessory to a single detached dwelling, semi-detached dwelling, duplex dwelling or townhouse dwelling. This program provides financial assistance to improve, convert legalize or construct new attainable dwelling units that may otherwise be cost prohibitive. The Program will be administered as both a grant and a loan.

3.10.2 Eligible Uses and Properties

1. Properties used for a single detached dwelling, semi-detached dwelling, duplex or townhouse dwelling and that are located within the designated Community Improvement Project Area shall be eligible for this program.
2. For clarity, this program does not apply to eligible properties under the Downtown Apartment Rehabilitation or Conversion Program.

3.10.3 Eligible Costs

The potential value of a grant or loan shall be based on the value of any of the following eligible costs as they directly

apply to a proposed additional dwelling unit:

1. Works related to Ontario Building Code or Fire Code compliance, such as structural, electrical, safe egress, ventilation, fire protection including associated insulation, and similar improvements;
2. Accessibility improvements including accessibility improvements to the building lobby or vestibule providing access to the residential units; accessible washroom, interior doorway or kitchen facilities;
3. Permanent finishing materials and permanent decorative elements, including painting, drywall, trim, permanent light fixtures, flooring, countertops and cabinetry, shall be an eligible cost to a maximum of 25% of the total eligible costs;
4. Costs for the services of a professional engineer or architect as may be required in association with the improvements noted above, to a maximum of 15% of the total eligible costs; and

3.10.4 Grant or Loan Value

The program is available as either a grant or a loan. The potential grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.





3.10.5 Payment

1. A grant shall be paid as a single payment upon completion of works related to the eligible costs, to the satisfaction of the Town.
2. A loan shall be paid prior to construction, in accordance with the requirements of this Plan.

3.10.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Requirements shall apply to this program.
2. To be eligible for this Program, the minimum number of new attainable housing units within a development shall be one.
3. The applicant will include a description of the proposed improvements and an estimate of costs. The estimation of costs must be from a qualified licensed contractor and shall be consistent with the cost estimate indicated on the accompanying building permit application. The Town reserves the right to request a second quotation from a different qualified licensed contractor.





3.11 Surplus Land Grant Program

3.11.1 Purpose

The purpose of the Surplus Land Grant Program is to identify municipally owned lands that are determined to be surplus to the needs of the Town or the County and that will subsequently be offered through a Request for Proposal (“RFP”) process for development purposes. The Town and the County will work together to identify lands that are surplus and to determine the best use for the surplus lands. This program is intended as a significant incentive to offset costs associated with land acquisition for the purpose of developing attainable housing where it is deemed appropriate or desirable by Council.

3.11.2 Eligible Uses and Properties

The Town and the County will work together to determine eligible surplus properties on a case-by-case basis.

3.11.3 Eligible Costs

Eligible costs are not applicable to this program.

3.11.4 Grant or Loan Value

This program is intended to provide an opportunity for the Town and the County to work together to determine the value of a surplus property. As an outcome of the RFP process, surplus

land may be granted at a significantly reduced value or at no cost at all.

3.11.5 Eligibility Requirements

1. Specific eligibility criteria may be identified in the RFP to be released by either the Town or the County.
2. The eligibility criteria will identify the needs to be met by the Town and the County.
3. Proposals submitted will be assessed based on the criteria identified in the RFP with proposals that meet or exceed those criteria given preference.





3.12 Landbanking Policy

3.12.1 Purpose

It is a policy of this Plan that Council, at its discretion, may acquire land, or sell, lease, prepare and dispose of municipal property at or below fair market value to achieve the goals of the Town's Official Plan and the objectives of this Plan. This policy will facilitate and augment the Surplus Land Grant Program specifically, as well as the other financial incentive programs of this Plan more broadly.







4 General Eligibility Requirements

The following general eligibility requirements are applicable to all incentive programs and must be met in order for an applicant to be considered eligible. These eligibility requirements must be read by the applicant in association with program specific eligibility requirements and program details.

4.1 Eligible Applicants

Eligible applicants must be either the owner of the property, an agent for the owner of the property, or the tenant of a property to whom the owner has provided written consent for the application. Should ownership change hands prior to the approval of an application or while works are being undertaken, the tenant shall advise the Town and obtain the new owner's authorization.

4.2 Eligible Works Contributing to this Plan

All community improvement works shall contribute to achieving one or more community improvement goals as indicated in this Plan.

4.3 Combination & Value of Incentives

1. The incentive programs made available under this Plan may be used individually or may be combined, subject to the exceptions outlined within the specific program details and eligibility criteria in this Plan.
2. The value of an incentive shall be calculated on actual costs to complete improvement works that are eligible under this Plan. Where applicable, the payment of an incentive will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of eligible works.

4.4 Relationship to Other Community Improvement Plans

It is a policy of this Plan that the financial incentive programs established by this Plan may be combined with any other financial incentive program offered through a separate CIP administered by the Town. However, the same eligible costs between Community Improvement Plans shall not be counted twice for the purpose of calculating the value of a grant or loan, as applicable.

Notwithstanding the above, the Town, at its sole discretion, may deem an applicant non-eligible for certain incentives where the programs





established by this Plan are combined with other CIPs. For example, this may apply where the value of the grant or loan is deemed to be disproportionate to the works being undertaken, where there may be limited funding available, or other similar considerations as determined by the Town.

4.5 Maximum Grant or Loan Value

The total of grants and loans made under this Plan in respect to eligible community improvement works shall not exceed the total of the eligible costs of this Plan. Further, in no case shall the total amounts of all grants and loans be greater than 50% of the calculated eligible costs of the project(s).

4.6 Minimum Grant or Loan Value

For the purpose of this Plan, the minimum value of a grant issued under any program shall be \$1,000.00 and the minimum value of a loan made shall be \$2,500.00.

4.7 Timing of Community Improvement Works

In order to be eligible for any incentive program contained with this Plan, a financial incentive program application form must be submitted to the Town prior to commencing any community improvement works. Further, complete applications must be submitted and approved prior to commencing eligible

community improvement works and shall only be undertaken pursuant to receiving approval of an application made under the *Planning Act* and/or building permit, and any additional required permits, as may be applicable.

If all eligibility criteria and conditions are met and funds are available, the Town may approve the application. Once an application is approved, the applicant shall have a maximum timeframe to both commence construction and complete the approved community improvement works. The precise timeframes may vary depend on the scope of the approved works and therefore the specific details will be confirmed on a case-by-case basis through the agreement process. The Town may grant discretionary extensions when justified, however, undue delay beyond an agreed timeframe may result in the grant or loan allocation being revoked.

4.8 No Outstanding Tax Arrears

The property owner must not have outstanding tax property arrears and must be in good standing regarding taxation at the time of application and through the duration of the incentive benefit period, as identified within this Plan.





4.9 Number of Applications Per Property

There are no specific restrictions on the number of applications that may be submitted by a property owner or tenant in relation to a specific property. The intent of providing this flexibility is to allow applicants to phase in components of their projects over time, should it be necessary. However, the Town may reject an application where it is of the opinion that the proposed works have already been undertaken as part of a previously approved application.

4.10 Complete Financial Incentive Application & Supporting Material

In order to be eligible, all incentive program applications must include completed application forms and supporting materials such as detailed work plans, cost estimates and contracts, applicable reports, and any additional information as required by the Town.

4.11 Projects in Accordance with Municipal By-laws, etc.

Community improvement works associated with an incentive program application must be in accordance with all Town by-laws policies procedures, standards, and guidelines in order to be approved.

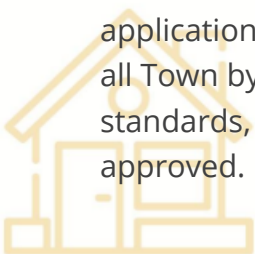
4.12 Conformity with Provincial Plans, Official Plan & Zoning By-law

Applications shall conform to any other applicable Provincial land use planning legislation and plans, such as the policies of the Niagara Escarpment Plan, for example. These various Provincial plans and policies may require additional permits from other regulating agencies, such as the Niagara Escarpment Commission.

Existing and proposed land uses must be in conformity with the policies and standards provided by the Town's Official Plan, and in accordance with applicable regulations, such as the Zoning By-law, and all other planning documents. For clarity, this policy shall not apply where an amendment to the Town's zoning by-law is identified as an eligible cost under the programs of this Plan.

4.13 Project in Accordance with Planning Approvals & Building Permits

Community improvement works associated with an incentive program application shall only be undertaken pursuant to receiving approval of an application made under the *Planning Act* and/or building permit, and any additional required permits, and in accordance with the Ontario Building





Code and all applicable planning policies and standards.

4.14 Conformity with Design Criteria

All works completed under this Plan shall be consistent with the Town's desired goals for appearance or character of the Town, and the Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.

The Town will consider these details proposed by each application when determining eligibility for incentive programs of this Plan. The Town will use the design criteria as well as any future design guidelines adopted by the Town as tools to characterize whether a project is considered desirable and meets the goals and objectives of this Plan.

4.15 Complete Works to be Consistent with Approved Application

Community improvement works undertaken and completed that are associated with this Plan must be consistent with the project description contained in the application form and supporting materials, and with the program agreement. Should the works

not be consistent with the original project description, in the opinion of the Town, the Town may delay, reduce or cancel the approved incentive program benefits, and may require repayment of any of the incentive program benefits, at the discretion of the Town.

4.16 Eligible Studies and Requirements

1. An eligible study or report that has been funded in whole or in part through the financial incentive programs of this Plan shall be prepared by a qualified professional person of an accredited body, where applicable. The Town shall have the authority to determine whether an eligible study or report has been prepared by a qualified professional.
2. The applicant shall be required to submit an application form to the Town for approval prior to commencing eligible studies. The application must include a detailed study work plan, outlining anticipated timing/delivery; a quotation of a qualified person to carry out the works; and, for environmental studies, a copy of the Phase 1 Environmental Site Assessment. The applicant should also detail any known plans for redevelopment, noting and planning applications that have been submitted or approved for redevelopment of the land.





3. Approval to undertake an eligible study may be granted by Town staff or Council. Where approval by Council is required, a recommendation to Council as to how much of the proposed work, if any, is eligible for funding will be made by Town staff.
4. At the Town's discretion, further cost estimates or other information may be requested from an applicant.
5. If the number of qualifying applications exceeds the available funding to undertake an eligible study in any given year/intake, the Town may provide a lesser incentive value over all applications; may recommend consideration of an alternative program for which additional funding is available, or recommend deferral until the following year, based upon consultation with the applicant.
6. All eligible studies or reports prepared under this Plan may become property of the Town and/or the County, at their discretion.
7. Prior to issuing payment for undertaking an eligible study, the Town, at its sole discretion, may request a copy of the original invoice, indicating that the study consultants have been paid in full.

4.17 Heritage Properties and Buildings

Applicants for community improvement works to a property or building designated under the *Ontario Heritage Act* or listed by the Town as being of historical interest may be required to submit additional documentation on the subject property in support of the application. Where feasible, the municipality may be able to supplement this information based on its own information and records.

4.18 Not Maintenance or Life Cycle Replacements

Eligible projects are generally only considered to include improvements over existing features. The incentive programs are not intended to cover life cycle replacements or maintenance activities. Exceptions may be considered for original features of designated historic/heritage buildings.

4.19 Full Disclosure of Funding

Applicants shall disclose all other funding and incentives being received for the project as part of the application for financial incentives in this Plan. This includes funding that may have been granted through a different CIP, commercial loans, seed funding, or other financial assistance. At the discretion of the Town, other grants or





incentives may be deducted from the eligible grant or loan value.

4.20 Minimum Attainability Period

1. Attainable units developed under this Plan must be maintained in accordance with the definition of attainable under this Plan for a minimum period of time.
2. By default, the minimum attainability period shall be 15 years. At its discretion, the Town reserves the right to enter an agreement with an eligible applicant for a minimum period of time that differs from the default minimum period required by this Plan.
3. An agreement between the Town and the owner will be required and the agreement will be registered on title. The cost of doing of registering the agreement shall be the applicant's responsibility or property owner's responsibility. The agreement shall indicate the terms and procedures where the units are no longer attainable, and this may include full or partial repayment of any grants and loans. The minimum period of time will be established by the Town or at Council's discretion.
4. An annual statement to the Town shall be provided confirming that applicable units remain attainable under the definition established by

this Plan. For clarity, unequivocal proof that each rental unit is provided in accordance with the definition of attainable in order to uphold an agreement entered into under this Plan. This unequivocal proof may take the form of a signed lease agreement showing the name of the lessee and the affordable rental rate, along with copies of relevant documents that may include cleared cheques from a lessee that is consistent with the definition of attainable.

5. If the obligations under an agreement are not upheld, the entire amount of incentives administered under this Plan shall be fully repaid to the Town, together with any applicable costs and interest;
6. Additional reasonable requirements and conditions shall be included in the agreement on a project-specific basis and at the discretion of the Town. These requirements and conditions shall be documented in the agreement.

4.21 Change in Ownership

An agreement between the Town and an eligible applicant shall indicate applicable terms related to the sale of any property that has been subject to the programs established by this Plan.





For clarity, Any agreement that is registered on title shall be binding and shall apply where the sale or transfer of ownership of a property subject to an agreement under this Plan occurs.

4.22 Definition of Attainable Housing

“Attainable Housing” must be defined through this Plan to give effect to the Town’s, County’s and/or Province’s interest in housing, and to ensure the financial incentive programs are addressing the community’s interests in this regard. For the purpose of this Plan, a definition of “attainable” has been developed within the specific context of the Town through consultation with Council and the community. It is suggested that “attainable housing” be defined as follows:

Attainable shall mean below or near market housing that is offered and maintained to remain within reach of the following for a set time period, regardless of market pressures:

- In the case of home ownership, housing for which the purchase price results in annual accommodation costs which do not exceed 30% of the gross annual income for households within the income range of 50 – 130% of median income for the Town of The Blue Mountains.

Annual household income information will be based upon the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.

- In the case of rental housing, housing which is provided defined as at least 20% below area median rent. Area median rent information will be based on the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.

Any eligible community improvement works that are administered a financial incentive under this Plan shall satisfy the definition of attainable.

Further, at the sole discretion of Town Council, an alternative definition of attainable housing may be applied to an eligible application, provided the definition contained within this Plan and/or a proposed development that meets the eligibility criteria of this Plan,





have received formal endorsement from The Blue Mountains Attainable Housing Corporation.

4.23 Short Term Accommodations

An attainable dwelling unit developed with the grants and loans established under this Plan and subject to an executed agreement shall not be permitted to be used for a Short Term Accommodation as defined under the Town's Short Term Accommodation (STA) Licensing By-law and in accordance with all eligibility requirements of this Plan. For full clarity, financial incentive programs administered through this Plan shall not be used for the development or redevelopment of a residential dwelling unit for the purpose of Short Term Accommodation.

4.24 Inspection Prior to Approval

Prior to approving an eligible application, Town staff reserve the right to inspect the building or property to review its condition and the proposed improvements. Similarly, the Town reserves the right to inspect completed works prior to issuing a grant, where applicable.

4.25 Provision of Grants

1. Following the inspection of the work and final building inspection by the local municipality, a grant may be provided for approved projects.

2. Where a grant is being issued for an eligible study, the Town, at its sole discretion, may request a copy of the original invoice, indicating that the study consultants have been paid in full. The grant payment will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of the study.
3. Poor stewardship will not be rewarded. The Town reserves the right to withhold payment of a grant to work/projects that are substandard or completed poorly; inconsistent with the approved application, or which require a building permit and inspections have not been completed.

4.26 Provision of Loans

1. Loan repayment may be deferred for six (6) months after the advancement of the funds. Repayment may be made on a monthly basis and calculated based upon a 10 year amortization period. Full payment can be made at any time with no penalty. The loan is also transferrable to successors in title provided the new owner meets the eligibility criteria and agrees to the requirements of the loan.
2. A loan may be secured through a lien placed against the title of a property or a construction mortgage





or loan. The lien will be reflected on the tax roll and will be registered and discharged by the Town. The loan will be interest free with an amortization period of ten (10) years. A 2.5% reduction per year (based on the original loan amount) will be rewarded for early payment in full. For example, a \$10,000 loan paid full after Year 1 would be reduced by \$250 (2.5%) for years 2-10, resulting in a forgiveness of \$2,250 (\$250x9 years). The loan is fully open and may be paid in full at any time; however, loan forgiveness will be calculated as of May 31st of each calendar year.

3. All loans and mortgages applicable to a property must not exceed 75% of the post improvement value of the building and property.

4.27 Additional Decision Considerations

Prior to issuing a decision, Town staff may request further drawings, cost estimates or other information. If the number of qualifying applications exceeds the available grant funding in any given year or intake window, the Town may provide a lesser grant over all applications, may recommend consideration of an alternative program for which additional funding is available, or recommend deferral until the

following year, based upon consultation with the affected applicant(s).

4.28 Council Discretion

At Council's discretion, financial incentive programs contained within this Plan may be discontinued, or the value of the applicable grants or loans varied, provided the value does not exceed the maximum amount identified in Schedule A or the applicability of the financial incentive programs differ from the eligibility criteria established by this Plan, including the Community Improvement Project Area.





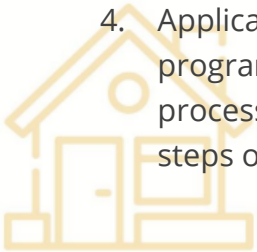
5 Administration and Monitoring

5.1 Administration of this Plan

1. Upon adoption of this Plan, Council will designate a member of Town staff to be the Plan Administrator. An alternate Plan Administrator should also be designated in the event that the primary Plan Administrator becomes unavailable.
2. By default, Council will be the approval authority, making decisions on financial applications. Council may choose to delegate this authority to a committee of its choosing by resolution in consideration of a recommendation by staff. The Plan Administrator may be included as a member of this committee or function as a coordinator for the committee.
3. The financial incentive programs outlined in this document will be administered primarily by the Plan Administrator, and decisions about whether to approve financial incentive applications will be made by Council or its designated approval authority.
4. Applications for financial incentive programs will be submitted and processed in accordance with the steps outlined in this document. The

Plan Administrator will be responsible for ensuring that this process is carried out in a timely manner.

5. Decisions on financial incentive applications and agreements will be made by Council. Should an application be refused, all applicants will be given an opportunity to request that Council reconsider its decision, as applicable. Where Council has designated approval authority to a committee, an applicant will be given an opportunity to appeal a refusal for Council consideration.
6. This Plan contains a schedule (Schedule A) that establishes the maximum value of each financial incentive program established by this Plan. Schedule A forms an operative part of this Plan and shall only be modified through a resolution of Council, or by Town staff where Council has delegated this authority. Further, the incentive program values indicated in Schedule A are maximum values only. At its discretion, the Town reserves the right to issue a lesser value.





5.2 Financial Incentive Program Budget

1. Council will establish an annual overall budget for financial incentive programs and may allocate all or a portion of the funds to individual programs based on the monitoring process outlined in this document and based on annual priorities.
2. In accordance with the monitoring process outlined in this document, Council will decide whether changes in the funding and incentive levels are necessary or warranted to ensure that this Plan functions properly considering the Town's financial circumstances. Any change to the funding for the financial incentive programs of this CIP will be made at the sole discretion of Council, without an amendment to this Plan.
3. The Town shall identify, explore and pursue external funding sources where possible to support the incentive programs, including Provincial funding sources as may be made available from time to time, and Provincial or County participation in the financial incentives, where possible.

5.3 Application Process and Payment

5.3.1 General

1. The Town will implement an "intake window" process. Under an intake window application process, the Town will establish a set timeframe in which it will accept all applications for the financial incentive programs of this Plan. All applications will be reviewed and decided upon at a meeting of Council or the delegated approval authority. The Town will endeavour to communicate the timeframe of the "intake window" in advance to ensure interested applicants have sufficient time to prepare the applications.

During this process, funding may become exhausted. Accordingly, there may be a need to prioritize which approved applications will receive funding. Should there be more approved applications than there is funding available, the prioritization will be at the sole discretion of Town in consideration of the following guidelines:

- Applications which demonstrate a significant investment in developing attainable housing within the Town.
- Applications that are located in areas of the Town with a





heightened need for attainable housing.

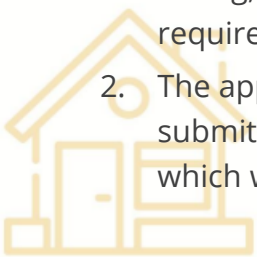
- Applications which are located in areas of the Town with full municipal servicing.
 - Consultation with the applicants to determine if any applicants are accepting of application deferral until funding becomes available.
 - Other criteria as may be determined by Council or its designated approval authority.
2. Council may direct changes to the application process without amending this Plan. Changes should be considered as part of the annual monitoring and evaluation of the Plan and in consideration of recommendations by Town staff.

5.3.2 Pre-Application and Consultation Submission

1. Applicants are required to arrange and participate in a pre-application consultation meeting with the Plan Administrator, in order to discuss and confirm application requirements, program eligibility, proposed scope of work, project timing, supporting documentation requirements, etc.
2. The applicant will be required to submit a completed application, which will include all the required

application forms, in addition to any supporting documentation, as required by the Plan Administrator or by Council or its designated approval authority. Supporting documentation may include, but is not limited to, the following materials:

- Photographs of the existing building condition or property;
 - Historical photographs and/or drawings
 - A site plan and/or professional design study/architectural drawings;
 - Specification of the proposed works, including a work plan for the improvements and construction drawings; and/or
 - At least two cost estimates for eligible work provided by licensed contractors or consultants, as appropriate in the context of the financial incentive program.
3. Once all the required forms and supporting materials are received, the Plan Administrator will undertake a preliminary screening of the proposal and application.
 4. Based on the application and proposal, the results of the preliminary screening, the Plan Administrator may perform an initial





site visit and inspection of the building/property, as necessary. The Plan Administrator will inform the applicant of the approximate time for the site visit and inspection. The applicant will accompany the inspector during the inspection, if possible, and will inform the inspector of any potential safety hazards on the site.

5. If the application clearly does not meet the program requirements, the application will not be accepted.
6. If the application meets the program requirements, the application will be accepted. By accepting an application for any of the financial incentive programs, the Plan Administrator does not guarantee program approval.

5.3.3 Application Review & Evaluation

1. Once an application has been accepted by the Plan Administrator, information related to the applicant, application, and proposal information will be entered into the Town's database in order to track the application details, progress and results in accordance with the monitoring and evaluation policies of this Plan. This will be an on-going task throughout the remainder of the application process as this

information will need to be updated as the application is processed.

2. Applications and supporting documentation will be considered by the Plan Administrator against the incentive program eligibility requirements, including both general and specific requirements. Based on the proposal, application, and fulfillment of eligibility requirements, the Plan Administrator will determine if the proposal and application will be considered eligible. Based on eligibility, a recommendation report will be prepared by the Plan Administrator. The report may recommend approval of the application, deferral of the application, or refusal of the application.
3. Should the Plan Administrator recommend approval of the application, a financial incentive program agreement will be prepared by the Plan Administrator. If applicable, the financial incentive program agreement will be forwarded to the applicant to be dated and signed.
4. Once the financial incentive program agreement has been reviewed by all parties and returned to the Town, the application, recommendation report, and agreement will be





forwarded to Council or its designated approval authority to initiate the approval process. Should the application be approved, the Plan Administrator will ensure that all parties sign the agreement prior to the commencement of any approved works.

5.3.4 Application Approval

1. If the Plan Administrator has recommended that the application be refused, the Recommendation Report will be provided to Council or its designated approval authority for a decision. Where a designated approval authority has refused the application, the applicant may re-submit the application for reconsideration by Council, provided the applicant has made consideration of the designated approval authority's reasons for refusal. If Council or its designated approval authority determines that the application should be approved, the process continues with the steps below.
2. Alternatively, if the Plan Administrator has recommended that the application be approved, the Recommendation Report and signed agreement will be forwarded to Council or the designated approval authority for consideration.

If the application is approved, the process continues with the next step. If the application is refused, the applicant may re-submit the application for reconsideration by Council provided the applicant has made consideration of Council's reasons for refusal.

3. If Council or its designated approval authority approves the application and Financial Incentive Program Agreement, the Agreement will be executed by the signing and dating of the agreements by Town officials. A copy of the signed and dated Financial Incentive Program Agreement will be provided to the applicant.

5.3.5 Timeline for Application Review and Decision

1. This Plan recognizes that the success and uptake of the financial incentive programs will depend in part on the expedience of the application and review process. As a guide, and subject to the availability of staff resources, the Plan Administrator will accept and review applications for funding in consideration of the following policies.
2. The Plan Administrator should be available to meet with a potential applicant for a pre-consultation meeting within ten (10) business





- days of being requested to meet by a potential applicant, or as soon as is reasonably possible.
3. The Plan Administrator should review an application for financial incentives and notify the applicant of its completeness within ten (10) business days of receiving the application, or sooner, if possible.
 4. Upon receipt of the application, the Plan Administrator should prepare a recommendation report to Council or its designated approval authority and, if applicable based on the recommendations contained within the recommendation report, prepare a Financial Incentive Program Agreement and forward it to the applicant within twenty-five (25) business days of receiving the application.
 5. The application for funding should be considered for approval at the next meeting of Council if Council is the approval authority or the next planned meeting of the designated approval authority.
 6. The total time between receipt of a complete application for funding and the meeting to consider the application should not exceed thirty-five (35) business days. However, the Town endeavour to formally consider an application within 30 (30) to forty-five (45) business days

from time of receipt of a complete application.

7. The execution of the Financial Incentive Program Agreement should occur within ten (10) business days of the application approval.
8. A Financial Incentive Program Agreement related to a grant may or may not be registered on title. A Financial Incentive Program Agreement in the form of a loan or the Tax Increment Equivalent Program shall always be registered on title.
9. The timelines identified above are for guideline purposes only and are not intended to be construed as deadlines. Timelines will vary depending on the availability of staff, Town resources, Council meeting timelines and/or the nature of the application received.

5.3.6 Completion of Works and Payment

1. Once an application has been approved by Council or its designated approval authority and the agreements signed and dated, and once all the required approvals and permits for the work are secured, the applicant may commence community improvement works.





2. Payment of a grant, in accordance with the Financial Incentive Program Agreement, will be issued upon successful completion of the approved works.
3. Payment of a loan may be made prior to construction, in accordance with the Financial Incentive Program Agreement and the requirements of this Plan.
4. Prior to issuing a grant, the applicant may be required to provide the Plan Administrator with final supporting documentation, which may include but is not limited to:
 - Photographic evidence of the completed works satisfactory to the Town;
 - Other documentation proving completion of the project;
 - Invoices for all eligible work done, indicating the total amount paid for eligible works;
 - Proof of payment to contractors, in full; and
 - Presentation of the terms of a loan and/or proof of approval of a loan provided by a financial institution.
5. If required, the Plan Administrator may perform a final site visit and inspection of the building/property (as necessary) in order to ensure

that the project has been completed in accordance with the Financial Incentive Program Agreement.

6. Prior to issuance of a grant, the Plan Administrator will ensure that all program requirements and details of the Financial Incentive Program Agreement have been met.
7. The Plan Administrator will take appropriate remedies as specified in the agreement if the applicant defaults on the Financial Incentive Program Agreement in any way.
8. If all the program requirements and Financial Incentive Program Agreement requirements have been met to the Plan Administrator's satisfaction in accordance with the decision of Council or its designated approval authority, the Plan Administrator will issue payment of the approved grant in accordance with the general and specific program eligibility requirement, and the Financial Incentive Program Agreement.

5.4 Monitoring and Evaluation

This CIP is primarily intended to be a flexible revitalization tool. As circumstances evolve, and as market forces, economic conditions, and financial resources change, the CIP will also need to evolve. Council or its designated authority will have the





discretion to determine funding for the financial incentive programs. However, to inform decision making about the implementation budget, and to ensure that the programs are working as they are intended, the Plan should be monitored, evaluated and, if necessary, revised, on a regular basis.

5.4.1 Process for Monitoring and Evaluation

1. An annual report card identifying the projects that received support through the CIP program, projects that applied but that did not receive funding, projects completed through the CIP program and the success stories of the CIP incentives will be completed by the Town and circulated to the County.
2. Immediately following adoption of the CIP, the Plan Administrator will begin to undertake the activities outlined in the following actions:
3. The Plan Administrator should initially develop a database upon which to monitor the number, types and success of financial incentive applications. As applications for financial incentives are received, they should be recorded in the database. Additionally, the Administrator should record all pre-application consultations related to potential application submissions,

even if the consultations do not result in an application being submitted.

4. Specific performance indicators will need to be identified and monitored. The selection of indicators will provide guidance about the success of the Plan and its individual programs. At this time, it is suggested that the Plan Administrator gather the following information from applicants (which should be incorporated into the application form for financial incentives):
 - The number of new attainable housing units that have been developed and added to the Town's attainable housing inventory;
 - The type of new attainable housing units (e.g., rental or ownership, or the building typology);
 - The location of new attainable housing units;
 - How length of time the new attainable housing units will be maintained as "attainable";
 - Indicators pertaining to attainable housing unit vacancies or where there is heightened demand;





- Demographic and economic indicators as they relate to defining “attainable housing” or may have bearing on the value of the incentives contained within this Plan;
- Indicators related to the rental prices of attainable housing units or the sale price of attainable ownership units that have been developed under this Plan;
- The approved/denied value of the grant and the total value of construction (the total public investment versus private investment);
- The projected and actual increase in property assessments and property taxes, as may be applicable; and
- Indirect indicators including economic indicators, qualitative indicators and other indicators which speak more generally to the success of the Town, and which may or may not be directly attributed to the influence and success of this Plan.

5. Other indicators should be identified and monitored on a period basis, such as:

- Utilization of the total financial incentives program budget;

- Utilization of the various incentive programs;
- Total dollars spent on other specific variables which indicate advancement of the program (e.g., number of new attainable dwelling units);
- Other indirect indicators, such as economic indicators as may be identified (e.g., number of overnight stays, number of new businesses established in the Town, etc.).

6. For the various indicators identified above, the Plan Administrator should identify baseline conditions at the outset of the Plan implementation, so that variables may be compared from year-to-year, beginning with implementation of this Plan.
7. Throughout the course of a one-year review period, the Plan Administrator should enter information from applications and pre-application consultation meetings into the database on an on-going basis.
8. Based on the information obtained, the Plan Administrator will prepare an annual report to Council to evaluate the CIP and its individual programs, based on the changes to the baseline conditions established





above, and based generally on the uptake of the programs and any new challenges that have emerged. The report will recommend adjustments to this Plan, including its terms, financial incentive programs and eligibility criteria, to improve the programs offered through the Plan. The report will provide recommendations based on the results of monitoring.

Recommendations may include:

- Budget adjustments or funding strategies;
 - Potential revisions to the CIPA;
 - Adjustments to the financial incentive programs including the addition or discontinuation of programs, where necessary; and
 - Any necessary changes to plan administration or processes.
9. The report should be made available on the Town's website each year for public review. The reporting of financial incentive program success should be accompanied by before and after photos of the projects completed to communicate the successes of the Plan.
10. Additionally, the annual report should include a review, summary and analysis of potential funding opportunities from the Province,

County or other sources as may become available.

5.4.2 Program & Plan Adjustment

Based on the annual review and report to Council, adjustments to this Plan may be required, including:

1. **Adjustments to the Plan:** Based on the monitoring and evaluation process, changes to the terms of this Plan, the eligibility requirements, or the financial incentive programs may be required. Council may also choose to discontinue funding for one or more of the financial incentive programs and may do so without amending this Plan. However, the permanent change or removal of a financial incentive program or the addition of eligibility criteria or eligible costs will require an amendment to this Plan in accordance with Section 28 of the *Planning Act*.
2. **Adjustments to Program Funding:** It is recognized that Council or its designated authority may choose to cease, reduce or increase funding to one or more of the financial incentive programs, based on an evaluation of this Plan. Any review or adjustment to the program funding or value of the financial incentive programs will be reviewed in consultation with the community





and stakeholders. Adjustments to specific program funding or the amount of the annual budget to fund this CIP will not require an amendment to this Plan. The activities above are intended to be repeated on an annual basis throughout the life of this Plan.

5.4.3 Implementation

Town Council or its designated approval authority will oversee the implementation of this Plan while day-to-day tasks associated with implementation will be coordinated by the Plan Administrator.







6 Glossary of Terms

To assist in the interpretation of this Plan, the following defines some of the terms used in this Plan:

1. **Applicant**, unless otherwise indicated, means a registered owner, assessed owner or tenant of lands and buildings within the community improvement project area who has a right to apply for one or more financial incentive(s) in accordance with the policies of this Plan.
2. **Approval Authority** means the body responsible for approving or denying financial incentive applications. By default, the approval authority is Council. However, Council may designate an approval authority in accordance with the policies of this Plan.
3. **Attainable** shall mean below or near market housing that is offered and maintained to remain within reach of the following for a set time period, regardless of market pressures:
 - In the case of home ownership, housing for which the purchase price results in annual accommodation costs which do not exceed 30% of the gross annual income for households

within the income range of 50 – 130% of median income for the Town of The Blue Mountains.

Annual household income information will be based upon the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.

- In the case of rental housing, housing which is provided defined as at least 20% below area median rent. Area median rent information will be based on the most recent Census of Canada statistics for the Town of The Blue Mountains and is updated at least every five years and may be updated more frequently in consultation with the Blue Mountains Attainable Housing Corporation.

Any eligible community improvement works that are administered a financial incentive under this Plan shall satisfy the definition of attainable.

Further, at the sole discretion of Town Council, an alternative definition of attainable housing may





be applied to an eligible application, provided the definition contained within this Plan and/or a proposed development that meets the eligibility criteria of this Plan, have received formal endorsement from The Blue Mountains Attainable Housing Corporation.

4. **Community Improvement** unless otherwise specified, is as defined in accordance with its definition under Section 28 of the *Planning Act*.
5. **Community Improvement Plan** unless otherwise specified, is defined in accordance with its meaning under Section 28 of the *Planning Act*.
6. **Community Improvement Project Area** unless otherwise specified, is as defined in accordance with its meaning under Section 28 of the *Planning Act*.
7. **Community Improvement Works** refer to the activities undertaken in accordance with the policies of this Plan, including activities that may be funded by the financial incentives.
8. **Council** means the Council of the Town of The Blue Mountains.
9. **Financial Incentive Program** means a program listed in Part 3 of this Plan.
10. **Financial Incentive Program Agreement** means an agreement

executed between the Town and a successful applicant for a financial incentive program, as required by this Plan.

11. **Mixed-use** means a combination of a mix of commercial uses (e.g., retail, restaurant, office) along with apartment dwellings located either in the upper storey(s) or the rear of the same building.
12. **Municipality** means the Town of The Blue Mountains.



Schedule A

Financial Incentive Program Value Guideline

Financial Incentive Program Value Guidelines

1. Schedule A forms an operative part of this Plan by identifying the maximum value of each financial incentive program established by the Town of The Blue Mountains Housing Within Reach CIP.
2. The Town, at its sole discretion, may administer grants or loans to eligible applicants in amounts that are less than the values shown in Table A: Housing Within Reach CIP Program Value Guidelines without formal amendment to this Plan by a by-law of Council.
3. For clarity, any increase to the maximum grant or loan values shown in Table A: Housing Within Reach CIP Program Value Guidelines would require a resolution of Council.
4. In order to be eligible for the grant or loan values shown in Table A: Housing Within Reach CIP Program Value Guidelines, applicants shall satisfy all eligibility requirements of this Plan.

Table A: Housing Within Reach CIP Program Value Guidelines

Financial Incentive Program	Grant Value	Loan Value
Feasibility Grant Program	The value of a grant shall be 100% of eligible costs to a maximum of \$20,000.00 per property.	The Feasibility Grant Program is not offered as a loan.
Development Charges Grant Equivalent Program	The program is available as a grant. The value of the grant is based on the value of development charges applicable to the number of attainable dwelling units in a development. The maximum value of the grant shall be 100% of the value of the applicable development charges, to a maximum of \$250,000.00.	The Development Charges Grant Equivalent Program is not offered as a loan.
Tax Increment Equivalent Program	The maximum value of a grant shall be equivalent up to 50% of eligible costs to a maximum of \$25,000.00 per year for up to 10 years following completion of an eligible project. Further, the	The maximum value of a loan shall be equivalent up to 50% of eligible costs to a maximum that is equivalent to \$50,000.00 per year over 10-years. Further, the maximum loan value shall not exceed ten times the amount of

Financial Incentive Program	Grant Value	Loan Value
	maximum grant value shall not exceed five times the amount of the initial tax increment.	the tax increment resulting from development.
Municipal Fees Equivalent Program	The maximum grant value shall be 100% of fees, or \$10,000.00, whichever is less.	The maximum loan value shall be 100% of fees or \$20,000.00, whichever is less.
Downtown Apartment Rehabilitation or Conversion Program	The maximum value of a grant shall be 50% of eligible costs to a maximum of \$15,000.00 per attainable dwelling unit. The maximum number of eligible attainable dwelling units per property shall be four.	The maximum value of a loan shall be 50% of eligible costs to a maximum of \$30,000.00 per dwelling unit. The maximum number of eligible attainable dwelling units per property shall be eight.
Additional Residential Unit Program	The maximum value of a grant shall be 50% of eligible costs to a maximum of \$15,000.00.	The maximum value of a loan shall be 50% of eligible costs to a maximum of \$30,000.00.
Surplus Land Grant Program	The Town and the County will work together to determine the value of a surplus property. As an outcome of the RFP process, surplus land may be granted at a significantly reduced value or at no cost.	
Landbanking Policy	Grant or loan values are not applicable to the Landbanking Policy.	

The Corporation of the Town of The Blue Mountains

By-Law Number 2021 –

Being a by-law to Adopt the Town Wide Revitalization Community Improvement Plan

Whereas, Bylaw No. 2021 – ____, being a By-law to designate a Community Improvement Project Area, pursuant to Section 28 (2) of Part IV of the *Planning Act*, R.S.O. 1990, c.P.13 (“the *Planning Act*”), was passed by Council on the 11th day of January, 2021; and,

Whereas, the Town Wide Revitalization Community Improvement Plan for The Town of The Blue Mountains conforms to the Official Plan of the Town of The Blue Mountains; and,

Whereas, a Public Meeting was held on November 2, 2020 with respect to the Town Wide Revitalization Community Improvement Plan; and,

Now therefore the Council of The Corporation of The Town of The Blue Mountains repeals Bylaw 2011-30 of the Town of The Blue Mountains and pursuant to Section 28 of the *Planning Act*, hereby enacts as follows:

1. The Town of The Blue Mountains Town Wide Revitalization Community Improvement Plan consisting of the attached explanatory text, maps, tables, schedules, and appendices is adopted and is attached hereto as Schedule “A”.

And Further that this by-law shall come into force and take effect upon the enactment thereof.

Enacted and passed this ____ day of _____, 2021

Alar Soever, Mayor

Corrina Giles, Town Clerk

Town of The Blue Mountains

Schedule A

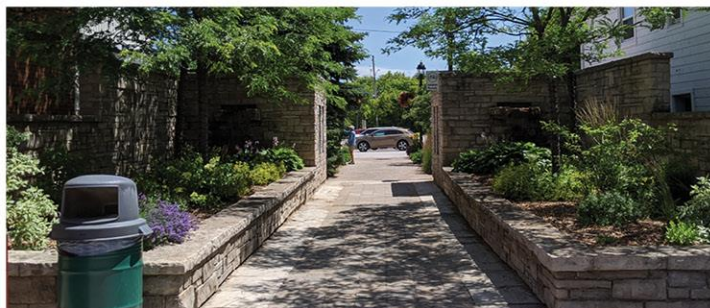
By-law No. 2021-_____

Town of the Blue Mountains COMMUNITY IMPROVEMENT PLAN



January 2021

TOWN WIDE REVITALIZATION CIP





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Schedules

Schedule A: Financial Incentive Program Value Guideline





1 Introduction

1.1 Overview

The Town of The Blue Mountains (the “Town”) has developed a Community Improvement Plan (“CIP”) to facilitate and encourage Town-wide revitalization and community development. This CIP establishes a toolbox of incentive programs that can be offered by the Town to directly stimulate private sector investment in community improvement works. Key municipal initiatives, to be undertaken by the Town through future studies or works, are also identified to further augment and support the financial incentive programs of this Plan.

1.2 What is a Community Improvement Plan?

A CIP is a tool where municipal planners and economic developers can work hand in hand to develop policies and provide financial incentives targeting broad community revitalization and development considerations. Section 28 of the *Planning Act* enables municipalities to designate a Community Improvement Project Area and adopt a CIP.

A CIP for the Town has been prepared to serve as a long-term strategy to revitalize the community, improve the quality of life of the community’s residents, better utilize under-developed properties and to promote private investment in land and buildings.

1.3 Purpose of the Plan

The purpose of this Plan is to provide the Town with a long-term strategy to encourage and facilitate ongoing Town-wide revitalization. Some programs established by this Plan specifically focus on the three commercial core areas of Thornbury, Clarksburg and Craigleith, as well as the Bruce Street / Marsh Street Corridor, as shown on the Town’s Official Plan. Other financial incentive programs apply more broadly, recognizing the strategic role of other areas of the Town, such as the rural and agricultural areas.

The intent of this Plan is to offer targeted incentives financial incentive programs that will promote private property improvement and revitalization. Along with facilitating the revitalization and improvement of the entire Town, this Plan will provide a menu of incentives to promote and support the following types of priority development and revitalization projects (in line with many of the priorities outlined at the County level):

- Increased value-added agricultural uses, agri-tourism, and facility improvement projects;
- Promotion of the redevelopment and/or conversion of brownfield, vacant, and grey field properties;
- Support for downtown revitalization of store fronts, publicly-used frontages, and streetscapes;



- Support the adaptive re-use of commercial, industrial and institutional buildings.

Revitalization and improvement refer, in a broad sense, to activities that contribute to the economic development, beautification, quality of life, aesthetic improvements, environmental sustainability, and the creation of a sense of place. Examples of activities that contribute towards long-term revitalization include:

- The improvement and beautification of buildings, façades and properties;
- The adaptive reuse and restoration of historic properties and structures;
- Improvement of community infrastructure, open spaces and pedestrian networks;
- The remediation and redevelopment or reuse of environmentally contaminated properties;
- The sensitive and appropriate redevelopment of underutilized properties, or development of existing properties (e.g. conversion of upper storey space for residential uses);
- Improvements of buildings to enhance accessibility for persons with disabilities; and
- Promotion of economic development and business growth.

The revitalization and improvement of the community will take many different forms

and will require the participation of the Town, the County, the public, developers, and various stakeholders. This Plan establishes a set of financial incentive programs aimed at encouraging private investment to undertake many of the above-noted activities. Eligible projects are listed for each incentive program, along with details regarding the value of the financial incentive and how it is being calculated. This Plan recognizes that improvements achieved through the various CIP initiatives can serve as catalysts for further private investment and are therefore critical to an overall revitalization strategy.

1.4 Application of this Plan

This Plan applies to the geographic area designated by a by-law of the Town as the Community Improvement Project Area ("CIPA"), in accordance with Section 28 of the *Planning Act*. The programs under this Plan can only be applied within the designated CIPA. The CIPA is established via a by-law of Council and is administered separately from this Plan in order to permit modifications without the need to amend this Plan. Council may choose to modify the Community Improvement Project Area By-law by amending it or passing another by-law to replace it. Users of this Plan should contact the Town to confirm the current CIPA.





1.5 Eligible Applicants

The financial incentive programs established by this Plan are open and extended to a range of eligible applicants, including landowners and tenants (with the owner's consent). The Town understands this CIP to be an important opportunity to further facilitate and encourage continued investment in community development from a broad range of potential participants. All applicants are encouraged to apply and make use of the programs established by this Plan, understanding that the eligibility requirements must be satisfied, and that program availability is subject to funding, as set out in this Plan.

1.6 County of Grey as Partners

The County of Grey ("Grey County") is the upper-tier municipality and the Town will seek and encourage their participation in the incentive programs established by this Plan to facilitate broad community improvement works. This includes ongoing collaboration and complementary initiatives being undertaken by Grey County, recognizing that they are an important partner to the Town.

Per Section 28(7.2) of the *Planning Act*, the Council of Grey County may make grants and/or loans to the Council of the Town of The Blue Mountains for the purpose of carrying out the CIP. Where County participation in any of the incentive programs contained in this CIP is indicated,

said County participation is of course subject to approval by County Council.

1.7 How to Use this Plan

This CIP provides an opportunity for the Town to issue financial incentives to eligible applicants interested in undertaking improvements to their building, property, or to developing or redeveloping their land. The financial incentive programs outlined in this Plan will be used by local businesses, property owners, and tenants, and are intended to facilitate community-enhancing property and building improvement projects.

This Plan is intended to be read and interpreted in its totality. Interpretation of the Plan will be at the sole discretion of the Council or its designated approval authority. Programs will be made available only when Council assigns funds for incentive programs. Available funding for incentive programs may change on an annual basis based on Council's consideration and to reflect the Town's evolving community improvement needs.

Interested property owners and tenants are encouraged to review this Plan and contact the Town to confirm their eligibility, discuss their project, and to identify the types of financial incentives that could be applicable.

1.8 Overview of This Plan

This Plan is comprised of seven parts. All parts of this Plan are operative, except for Part 1. The parts are described below:





- **Part 1: Introduction** provides an overview of community improvement plans, their intended purpose and application. This part of the Plan enables the reader to understand how the Plan will be used to encourage and facilitate community revitalization within the Town.
- **Part 2: Vision, Objectives and Complementary Initiatives** outlines the general purpose and intent of this Plan, as well as a series of vision statements to guide its implementation. This section also identifies several opportunities that may be undertaken by the Town to further support community revitalization and appropriate redevelopment as envisioned by this Plan.
- **Part 3: Incentive Programs** describes the incentives that can be made available to facilitate and encourage community revitalization and redevelopment within the Community Improvement Project Area.
- **Part 4: General Eligibility Criteria** of this Plan identifies the general eligibility requirements applicable to all proposed financial incentive programs.
- **Part 5: Administration and Monitoring** establishes policies to ensure the Plan is administered

effectively and is regularly monitored for success, and if needed, updated accordingly.

- **Part 6: Marketing Strategy** outlines the role of the Town to advertise and market the financial incentive programs. The intent of the Marketing Strategy is to actively support revitalization within the Community Improvement Project Area.
- **Part 7: Glossary of Terms** provides definitions to various terms that are used throughout this Plan.





2 Vision, Objectives and Complementary Initiatives

This Plan is guided by a vision, objectives, and complementary initiatives to ensure that community improvement activities are contributing to broad revitalization and development throughout the Town.

2.1 Introduction

The “vision” for this Plan establishes what the community wants its Town to be, how it wants it to look, feel and function.

Developing such a vision includes defining a number of different elements, including the types and nature of land uses; the features and amenities desired within an area; the character of an area; and the overall identity.

The establishment of a vision is a critical component of this Plan because it provides the high level, long-term foundation that directs this Plan will be implemented, administered and monitored.

2.2 Vision

The following vision statements are intended to guide this Plan’s financial incentive programs to achieve desirable and meaningful community improvement. This Plan applies Town-wide and it recognizes that many areas within the community have a distinct form, function and role within the Town itself. Accordingly, the following statements are intended to be interpreted broadly, and as applicable where they will facilitate desirable revitalization and

improvement by being responsive to local needs and opportunities.

Create Active and Gathering Places for the Town

The commercial core areas of Thornbury, Clarksburg and Craigleith need to build on their inherent strength as special districts within the Town that provide unique opportunities and characteristics, that cannot necessarily be experienced in other, more contemporary shopping districts found outside of the Town. This includes enhancing and building on distinct heritage characteristics, civic and gathering space functions, its pedestrian scaled orientation, local shops, personality and friendliness, and accessibility.

Other areas of the Town, such as the Hamlets, also have specific identities, local history and offer unique experiences. The continued enhancement and improvement of all areas of the Town is equally important to long-term Town-wide revitalization in this regard.

On this basis, the overall experience of visitors, shoppers and residents is paramount to the success of community improvement efforts on a Town-wide basis. Enhancing the quality of the pedestrian experience along main streets and enhancing the sense of place is a principal method by which strategic areas of the Town can remain vibrant and viable.

Have a Clear and Definable Character



and Identity in Both Their Public Realm and Its Private Realm

The existing character of the commercial core areas should be used as a basis to create a clear and definable identity for each village centre and strategic area of the Town that all users can embrace. This includes enhancing heritage assets and heritage character; providing a high quality “main street” type of environment; and blending the old and contemporary forms and styles of development. All areas of the Town need to create a memorable and enjoyable experience for users, both residents and visitors that are consistent with its desired form and function. Of particular importance, each village centre should have a distinct identity of its own while still being associated with and connected to the other village centres of the Town.

Have a healthy, sustainable and mixed commercial environment in the Commercial Core Areas

The commercial core areas should be mixed-use and varied in terms of the land uses and activities to provide a more diverse and vibrant experience. This includes providing a variety and range of opportunities for specialty shopping, services, employment, public services, and living in a downtown setting. Each commercial area should strive as much as possible to be a complete neighbourhood, accommodating all aspects of life. This

mixed-use form can occur both horizontally and vertically, depending on the scale and intensity of the specific district.

Have Strong Connections Linking Users

Strategic areas of the Town should be interconnected with a system that seamlessly and efficiently connects residents and visitors to all and experiences the Town has to offer. This system needs to connect all modes of transportation in order to establish a Town-wide approach that is user-friendly for both residents and visitors alike. This not only includes physical connections, through streets, transit and bicycle routes, trails and sidewalks, but also visual connections through such elements as wayfinding signage and consistent or complementary street plantings that emphasize a cohesive and coordinated landscape, while giving consideration to each unique area of the Town. These considerations should be given to community improvement works that take place Town-wide.

Have Strong Connections Within the Respective Commercial Core Areas Linking Different Areas and Different Uses

In addition to strong connections between all areas of the Town, certain areas should have strong connections within, especially the commercial cores. These areas need to be particularly accessible for all users in order to establish a true focal point for the complete community. This accessibility





includes users with particular needs, including persons with disabilities, seniors and children. Principles of universal design should be sought to be implemented through this Plan. This also implies that different modes of transportations, including active transportation, such as walking and cycling, are highly desirable. Accessibility affects both the public realm (streets) and the private realm (buildings) within the commercial areas and is both physical and visual in nature, and the financial incentive programs of this Plan give consideration to this.

Be Sustainable in Approach to Transportation and Public Works

Community improvement works should be based on sound sustainability principles and practices when it comes to transportation and public works. Solutions for transportation (i.e. transit or bicycling) and public works (i.e. streetscape enhancements or infrastructure improvements) need to be economically feasible and tailored to the particular needs and interests of each area of the Town. The introduction of more innovative practices and evolving technologies will be important. Public realm improvements and public works that contribute to greening the streetscape and private realm improvements that include sustainability practices need to be emphasized and encouraged in the interests of a healthier and greener community, while contributing

to community revitalization and development.

Capitalize on the Natural Heritage Assets

The Town is afforded incredible natural heritage assets, including Georgian Bay, The Niagara Escarpment and the Beaver River. These areas are also critical to the long-term economic vitality of the Town as a whole. Community improvement works undertaken through this Plan should continue to build on this strong natural context and the variety of impressive natural features. This includes incorporating natural amenities and features within (Beaver River and Mill Pond) and surrounding (Niagara Escarpment and Nottawasaga Bay) the village centres. Additionally, public realm improvements and public works that contribute to greening the streetscape and private realm improvements that include sustainability practices can contribute to a healthier and greener community overall.

Have an Attractive, Accessible and Clean Public Realm in the Commercial Cores

The commercial core areas should contain “active” streets with vibrant edges and a high quality public realm. Active streets include a comfortable walking environment, with pedestrian-scaled building façades, visibility to and from retail spaces, and lively public spaces. Animation of the public streets through civic spaces, multiple modes



of transportation converging, and private uses such as patios and outdoor seating creates a more vibrant environment for residents and visitors to the Town. Design elements along the streetscape, such as street trees and plantings, that reinforce the experience of walking are important. The village centres should be visually interesting to all users, including both pedestrians and drivers. Universally accessible design needs to be employed to ensure all residents and visitors are accommodated.

Have New Developments that Complement the Existing Character

Community improvement works, and completely new development facilitated by this Plan should complement, and be compatible with, the existing character of the Town and surrounding uses. Compatible development, however, does not mean identical development, but rather stresses harmony with the existing character of surrounding communities or neighbourhoods. In new development, distinction and uniqueness needs to be encouraged for those developments that can complement the overall theme and character of the community. In other cases, improvements, rehabilitation or new economic opportunity facilitated by this Town needs to also be compatible and further advance the revitalizations objectives of this Plan. Accordingly, this Plan requires that the Town-wide Community Design Guidelines be used as a basis to

guide development that is facilitated through this Plan.

2.3 Objectives

In order for the vision to be realized, the critical community revitalization needs of the Town need to be addressed. Based on the input received from through consultation in the development of this Plan, the critical community improvement needs of the Town that can be addressed through this Plan are outlined below:

General

1. All improvements and development should generally maintain the traditional character and heritage of the broader community generally, and its commercial areas more specifically;
2. Improve community gateways, strategic entry points and enhance wayfinding, particularly within the public realm but also through improvements to private property;
3. Provide opportunity for local businesses and property or business owners to undertake community improvement works that improve overall economic viability while contributing to the vibrancy of the Town;
4. Improve accessibility and implement principles of universal design through all facets of community improvement works;
5. Development in the Town should be consistent with the Town's Community Design Guidelines and Sustainability Plan;





Thornbury Commercial Area

6. Continue the viability of Thornbury as one of the Town's key focal points for tourism and leisure activities;
7. Further facilitate Thornbury as a strategic location to accommodate future residential and employment growth within the Town;
8. Improve the condition, quality and attractiveness of building facades (including storefront display areas) and commercial signage, especially outside the commercial area core;
9. Improve building maintenance, condition and appearance adjacent to Highway No. 26, especially in areas located between or outside of the commercial core areas of Thornbury, Clarksburg and Craigleith;
10. Redevelop derelict commercial buildings and vacant/underutilized lots;
11. Clean up and redevelop brownfield sites;
12. Attract a wider range of commercial uses;
13. Need to promote building accessibility, e.g., wheelchair accessible;

Clarksburg Commercial Area

14. Improve the condition, quality and attractiveness of building facades (including storefront display areas) and commercial signage;
15. Improve building maintenance, condition and appearance;
16. Redevelop derelict commercial buildings and vacant or underutilized lots;
17. Facilitate new development that will increase the Town's tax base and

provide additional revenue to enhance and expand municipal servicing infrastructure;

18. Need more affordable housing and mix of housing types in the area; and,
19. Need to promote building accessibility, e.g., wheelchair accessible.

Craigleith Commercial Area

20. Improve building maintenance, condition, appearance and commercial signage along Highway No. 26;
21. Redevelop derelict commercial buildings and vacant or underutilized lots;
22. Clean up and redevelop brownfield sites;

Employment Areas

23. **Enhance and** further contribute to the visual aesthetic of the Town's strategic employment areas, particularly those with high visibility located adjacent to Highway 26;

Rural and Agricultural Areas

24. Encourage private sector investment to enhance the economic vitality of the Town's rural and agricultural areas;
25. Support and strengthen the viability of the Town's thriving agricultural sector, including agricultural value-added, agri-tourism and facility improvement projects;
26. Provide opportunities to facilitate economic diversification within the Town's rural and agricultural areas.

2.4 Complementary Municipal Initiatives

Identifying complementary municipal initiatives is critical to ensuring that the



vision for the areas is achieved: contributing to long-term economic vitality; a traditional small town form of development; a diverse mix of activities; a comfortable pedestrian environment; and a more vibrant and lively “people” place.

The following sections summarize key recommendations as they relate to public realm improvements and initiatives that may be undertaken by the Town to further augment the vision and objectives of this Plan.

Public Realm Improvements

The “public realm” of the Town is the interrelated arrangement of its streets, open spaces, parks and plazas which creates the setting for visitors and residents. For example, in a vibrant commercial core area, the public realm has a significant role in creating a particular “sense of place” and a distinct identity for an area, typically giving the most immediate and potentially most lasting impression visitors have of a commercial area. A high quality public realm is critical for maintaining and strengthening the commercial core areas as central focal points within the Town. This is a critical municipal initiative for this CIP.

The recommended public realm improvements should build on the existing system of public spaces, features and amenities by identifying the opportunities for improvements to these existing the public spaces, facilities, and streetscapes,

while also identifying and enhancing the connections between these elements.

Enhancements to the public realm typically represent the largest investment of a CIP and are generally the longest in terms of timing and achievement; however, they are also community improvement works that require commitment and investment from the Town. While challenges associated with capital costs and timing may be experienced, public realm improvements are important elements for fulfilling the role of the Community Improvement Project Area as safe, comfortable, attractive, and interesting.

Given this importance, the Town will have a significant role and responsibility in designing and building the envisioned public realm to support this type of environment.

Install Gateway Signage Features

“Gateways” generally refer to key points of entry to various strategic areas of the Town, including the commercial core areas and resort areas, among others. Gateway features represent a significant opportunity to provide visual interest along the streetscape, reflect the character of the particular area, and, most importantly, provide a quality initial impression to visitors.

Given this importance, the installation or continued enhancement of gateway features is recommended throughout the





Town to create an heightened first impression of the Town of The Blue Mountains and the commercial core areas more specifically.

In total, the focal points for improvements to gateway feature throughout the Town include three project specific areas, including Thornbury, Clarksburg and Craigleith. Additionally, a gateway feature may be warranted at the entrance to the Village at Blue Mountains. The specific location and design of the gateway features needs to be determined during a detailed design program and process that is Town-initiated.

Enhance Wayfinding Signage Features

Visitors to the Town must be able to easily, safely and comfortably travel throughout the Town. Wayfinding signage assists in this regard by directing visitors to key destinations such as civic or public buildings, parking areas, open spaces and trails, and other significant destinations or features. Thus, continued investment and enhancement of wayfinding signage to direct visitors within and between the different areas of the Town is recommended.

Where new or improved wayfinding signage features are proposed, they should be coordinated with the style and theme of the gateway signage features, using simple and universally accessible language and font size. Similar to the gateway features, the specific location and design of the

wayfinding signage features needs to be determined during a detailed design program and process.

Improve the Principal Streetscapes

The experience travelling throughout the Town, whether by walking, cycling or driving, is a key component of a visitor's overall impression and enjoyment of a particular community, and why many may return. Continued physical improvement to the streetscapes of many principal streets throughout the Town is recommended as a key municipal initiative of this Plan. These include: Bruce Street, Highway 26, King Street, Bridge Street, and Arthur Street in Thornbury; Marsh Street and Clark Street in Clarksburg; and Highway 26 through Craigleith. Specific design considerations should be undertaken by the Town through separate study.

The Highway 26 Streetscape

Changing the Craigleith commercial area from its current "strip" oriented form of development to a "core" oriented form, similar to the built form of the Thornbury and Clarksburg commercial core areas, should be a principal objective of the Town. As the primary means to travel through Craigleith, the Highway 26 corridor is based on a "rural" street cross section, possessing a wide right-of-way, roadside ditches, no curbs, no sidewalks, limited vegetation, and generally an overall streetscape quality that does not provide a quality first impression for visitors.



Although Highway 26 is a key highway corridor carrying large volumes of east-west traffic including trucks, it is recommended that this section of Highway 26 through the Craigleith project area be improved to a more connected cross section to enhance the streetscape's visual appearance and improve the pedestrian environment of the Craigleith commercial core area. Specific design considerations for the Highway 26 streetscape improvements should be undertaken by the Town and the Province through separate study.

Create High Quality Public Spaces

Commercial core areas in smaller communities are typically focal points for social and recreational activities as well as their traditional commercial function. Accommodating these social and recreational activities through the provision of high quality public spaces is an important strategy for enhancing the vitality and activity of commercial core areas. The continued maintenance and enhancement of existing public spaces, as well as the addition of new ones, is recommended throughout the Town.

Provide Sanitary and Water Supply Infrastructure

Clarksburg is in a unique situation in that it has an older, sizable, concentrated village centre in proximity to serviced "urban" areas, but itself does not have access to full municipal servicing. This servicing deficiency may challenge the full potential of

Clarksburg as a vibrant village centre. It is recommended that the provision of municipal servicing infrastructure as part of any improvement efforts for the Clarksburg commercial core area be considered. Similarly, it is recommended that the Town's employment lands may benefit from the provision of full municipal servicing, which will contribute to the ongoing economic revitalization and vitality of the Town.

Enhance Existing and Add New Trail Connections

The Town of The Blue Mountains prides itself on its extensive and diverse recreation opportunities throughout all four seasons of the year. Providing linear connections for a range of active transportation modalities is an important consideration for connecting as many recreation opportunities as possible throughout the community. For example, there may be a number of opportunities to further enhance the recreational network by improving linkages throughout and between the three commercial core areas.

Enhance the Harbour District

The Thornbury Harbour is an incredible natural asset and represents an opportunity to be a significant destination and great public space for visitors to the community as well as for residents. A number of continued physical improvements to the Thornbury Harbour and the surrounding area to enhance this prominent feature are recommended, including public accessibility





and interface with the Harbour Area and Nottawasaga Bay specifically. Such initiatives may include, for example, improving view lines to the Harbour along Bruce Street North through the removal of selected vegetation; “greening” the Harbour break wall; establishing a coordinated pedestrian walkway; establishing a resting and viewing area overlooking the shoreline; making enhancements to Harbour Hill Parkette; and adding pedestrian lighting throughout the area.

Improve Key Street Intersections in the Commercial Core Areas

Pedestrian comfort is a principal consideration for creating safe and vibrant commercial core areas. Currently there are a number of main intersections throughout the three commercial areas, particularly along the principal routes of Highway 26, Bruce Street and Marsh Street, where enhancements are warranted to define and design pedestrian crossings that are safe, accessible, and reflect pedestrian traffic movement.

It is recommended that surface treatment for pedestrian crossings that visually and physical differentiate the pedestrian crossing at the intersection to both pedestrians and drivers be implemented.

Other areas may warrant pedestrian crossings at non-controlled intersections or where there are no intersections at all.

Options for surface treatment include a range of different materials and treatments

such as brick pavers, imprinted asphalt, coloured asphalt, or textured asphalt that generally work to be compatible and complement the surrounding built form.

Improve Public Parking Conditions and Supply

An adequate supply of safe, accessible and convenient parking is crucial for the success of any commercial area. The Town can assist with in this regard by providing public parking spaces that make a noticeable contribution to enhancing the vitality and activity of commercial core areas.

Enhancements to the quantity and quality of the parking supply in the Thornbury and Clarksburg commercial core areas in particular via the addition of more public parking spaces and the improvement of existing parking areas is recommended.





3 Incentive Programs

3.1 Introduction

The financial incentive programs contained in this CIP represent a comprehensive tool kit of programs specifically designed to advance the Town's community improvement and revitalization needs and opportunities. These financial incentive programs are designed to encourage private sector investment, rehabilitation, adaptive reuse, redevelopment, and broader community improvement works throughout the Town.

3.2 Authority

The authority for administering this Plan is provided under Section 28(7) of the *Planning Act*. This Plan also conforms to Policy E3.5 of the Town's Official Plan, which allows the Town to identify a Community Improvement Project Area and adopt a CIP.

3.3 General Program Applicability

This CIP is intended to promote broad community revitalization and development across the Town. The specific CIPA is designated separately by a by-law of Council.

3.4 Summary of Incentive Programs

1. **Study & Design Grant Program:** This program is intended to assist property owners with financing costs of undertaking various studies and design considerations that promote and support economic development and diversification.
2. **Building Façade and Signage Grant Program:** This program is intended to promote rehabilitation, restoration and improvements to building façade elements that promote high quality design, including business signage.
3. **Building Improvement and Renovation Program:** This program is intended to promote the rehabilitation, repair, maintenance or physical improvement to improve the condition and ensure the long-term viability of existing commercial, office, mixed use and institutional buildings within the Town
4. **Tax Increment Equivalent Program:** This program is intended to encourage and facilitate significant rehabilitation and redevelopment of existing properties and buildings, and new development in the form of appropriate infill and intensification.
5. **Brownfield Tax Assistance Program:** This program is intended to provide tax assistance to eligible applicants to encourage significant environmental remediation and/or risk assessment or management that may be required to a property prior to development.
6. **Municipal Fees Grant Equivalent Program:** This program is intended to offset the cost of Town and County planning application fees and building permit fees that are incurred through the development application and approval process.
7. **Property Enhancement and Improvement Program:** This program



is intended to facilitate the enhancement of the public realm through improvements to private property.

8. **Energy Efficiency Improvement**

Program: This program is intended to encourage building retrofits and upgrades that improve energy efficiency and contribute to the Town's sustainability goals and objectives.

9. **Vacant Building Conversion or**

Expansion Program: This program is intended to assist in the small-scale conversion of existing vacant space into new commercial, mixed-use and other eligible uses, or the expansion of eligible uses to increase the gross floor area.

10. **Destination Infrastructure Grant:** This program is intended to assist in the small-scale conversion of existing vacant space into new commercial, mixed-use and other eligible uses





3.5 Study & Design Grant Program

3.5.1 Purpose

The Study & Design Program is intended to assist property owners with financing costs of undertaking various studies and design considerations that promote and support the Town's economic development and diversification. For example, this may include goals, objectives or priorities as identified through an economic development strategy. Eligible costs under this program may be incurred pre-development, or where redevelopment or improvement to an existing building or property is proposed. The program will be administered as a grant.

3.5.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, employment and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Urban Employment Area and the Marsh St. / Bruce St. Corridor land use designations of the Town's Official Plan shall be eligible for this program.

3.5.3 Eligible Costs

The potential grant value shall be calculated based on the estimated value of the following eligible studies:

1. Urban design studies;

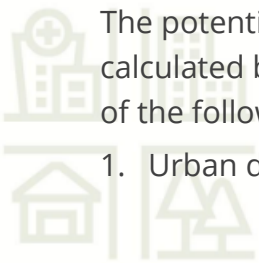
2. Architectural drawings;
3. Environmental Site Assessments (ESA);
4. Municipal Class Environmental Assessment (EA);
5. Property survey;
6. Structural analysis;
7. Parcel register;
8. Title search opinion;
9. Property maps;
10. Site servicing studies, including sanitary, water and wastewater, telecommunications, natural gas, hydroelectricity and transportation;
11. Heritage impact assessments;
12. Feasibility studies;
13. Traffic Impact studies;
14. Market analysis; and
15. Business development related studies and plans.

3.5.4 Grant Value

This program is available as a grant. The maximum grant value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.5.5 Payment

A grant shall be paid as a single payment upon completion of the eligible costs to the satisfaction of the Town. At the discretion of the Town, 50% of total value of the grant may be granted back to the applicant at the completion of the





study, with the remaining 50% granted back once a building permit has been issued.

3.5.6 Eligibility Requirements

1. Section 4.1 – General Eligibility
Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town’s desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town’s Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.
3. Environmental study grants will only be offered on eligible properties where there is potential for rehabilitation and/or redevelopment of the property.
4. All environmental studies must be completed by a “Qualified Person”.





3.6 Building Façade and Signage Program

3.6.1 Purpose

The Building Façade and Signage Program is intended to promote rehabilitation, restoration and improvements to façade elements of existing buildings that promote high quality design, including business signage that is consistent with the existing character of the Town. The program will also encourage the restoration of heritage buildings and their historic attributes.

3.6.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, employment and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Urban Employment Area and the Marsh St. / Bruce St. Corridor land use designations of the Town's Official Plan shall be eligible for this program. Additionally, any properties that are designated under Part IV or V of the *Ontario Heritage Act* within these areas are eligible.

Eligible facades shall only include front, side or rear facades that are visible from the public street. The Town shall have discretion regarding which facades are

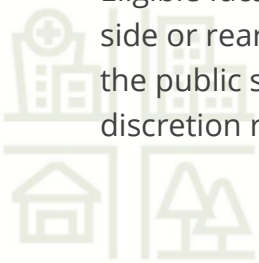
eligible based on funding availability, visibility and other considerations.

3.6.3 Eligible Costs

The potential grant value shall be calculated based on the estimated value of the following eligible costs:

1. Repair or replacement of storefront, including repair or replacement of storefront doors and windows;
2. Repair or repointing of facade masonry and brickwork;
3. Repair or replacement of cornices, parapets, eaves and other architectural details;
4. Repair or replacement of awnings or canopies;
5. Facade painting and cleaning/treatments;
6. Addition of new lighting/upgrading of existing fixtures on exterior facade and in entrance and storefront display areas; installation/improvement of signage (as permitted by the Sign By-law);
7. Architectural/design fees required for eligible works (to a maximum of 10% of the grant amount);
8. Other similar repairs/improvements as may be approved; and

Items listed above as they apply to side facades and rear facades that are deemed by Council to be highly visible or located in a prominent location.





9. The following eligible costs shall apply to new or improved signage:
- Replacement, repair, improvement or installation of signage attached to building façades including signage lighting. Eligible Signs will include:
 - Fascia signs, which are primary signs attached to buildings, specifically signs on a façade's sign board area or a sign above a building entrance or porch;
 - Projecting signs, which may be used as primary or secondary signs which complement the main building signage; and
 - Additionally, a stand-alone ground sign for a business and located in a front yard associated with a single detached dwelling that has been converted to a commercial use, provided that landscaping is provided.
 - Costs associated with the removal of any signage which does not comply with the design criteria of this Plan, provided there is a new sign installed in accordance with this Plan;
10. Costs for professional design/architectural services to design the sign, up to a maximum of 15% of the eligible costs.

11. In addition to the eligible costs specified above, the following types of building façade restoration and improvement works on commercial, institutional and mixed use buildings designated under the *Ontario Heritage Act* are also considered eligible for a grant under this program:
- Works that conserve or enhance elements specified in the Reasons for Designation accompanying the designating by-law under the *Ontario Heritage Act*;
 - Original siding and roofing materials including repair and replacement where necessary of wood clapboard or board-and-batten, repair and repointing of masonry buildings, stucco repair, repair or replacement of original roofing materials (slate, wood shingles, tile, etc.);
 - Removal of modern materials and replacement with documented original materials;
 - Reconstruction or construction of former and significant architectural features for which the appearance can be clearly determined from documentary sources (photographs, drawings, etc.);





- Cleaning of masonry buildings if it is necessary for the building's preservation;
- All final finishes, such as paint and masonry are eligible for funding subject to approval; and
- Works required to maintain or preserve significant architectural features.

3.6.4 Grant or Loan Value

The program is available as either a grant or a loan. The potential grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.6.5 Payment

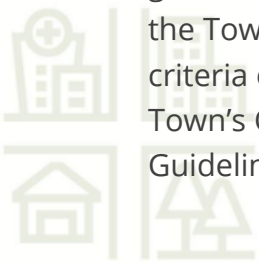
1. The grant shall be paid upon completion of the works to the satisfaction of the Town.
2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.6.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town's Community Design Guidelines. An application must also

be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.

3. All grant applications related to new or updated signage shall be in compliance with the Town's Sign By-law.







3.7 Building Improvement and Renovation Program

3.7.1 Purpose

The Building Improvement and Renovation Program is intended to promote the rehabilitation, repair, maintenance or physical improvement to improve the condition and ensure the long-term viability of existing commercial, office, mixed use and institutional buildings within the Town. The program will be administered as both a grant and a loan.

3.7.2 Eligible Uses and Properties

1. Properties where commercial, mixed-use, residential, and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor and the Marsh St. / Bruce St. Corridor land use designations of the Town's Official Plan shall be eligible for this program. Lands designated Rural and Agricultural by the Town's Official Plan shall also be eligible for this Program.
2. Additionally, any properties that are designated under Part IV or V of the *Ontario Heritage Act* within these areas are eligible.

3.7.3 Eligible Costs

The potential grant or loan value shall be calculated based on the estimated value of the following eligible costs:

1. Interior and exterior works that are related to bringing the building into compliance with the Ontario Building Code or Fire Code, including:
 - Entrance modifications to provide barrier-free accessibility;
 - Installation or upgrading of fire protection systems;
 - Structural repairs to walls, ceilings, floors, roofs and foundations;
 - Water, flood and weatherproofing;
 - Repair or replacement of windows and doors;
 - Extension or upgrading of plumbing and electrical services for the creation of retail, office or residential space;
 - Installation or alteration of required window openings to residential spaces;
 - Required improvements to heating and ventilation systems;
 - Individual servicing upgrades required as the result of a major servicing upgrade program, e.g., upgrading of individual electrical service or water service as a result





of these services being upgraded along the street; and

- Other similar repairs or improvements related to health and safety issues, as may be approved.
2. Interior renovations intended to bring the building into compliance or exceed minimum Building Code requirements related to accessibility, such as:
 - Stairway, elevator, railing or similar improvements;
 - Interior doorway improvements;
 - Improvements to create accessible washrooms; and
 - Signage.
 3. The services of a professional engineer, architect or other professional directly related to the eligible costs described above, to a maximum of 15% of the total grant or loan value.

3.7.4 Grant or Loan Value

This program is available as both a grant and a loan. The maximum value of a grant or loan is shown in Schedule A: Financial Incentive Program Value Guideline.

3.7.5 Payment

1. A grant shall be paid as a single payment upon completion of the

improvement or renovation, to the satisfaction Town.

2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.7.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town’s desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town’s Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.





3.8 Tax Increment Equivalent Program

3.8.1 Purpose

The Tax Increment Equivalent Program is intended to encourage and facilitate significant rehabilitation and redevelopment of existing properties and buildings, and new development in the form of appropriate infill and intensification. This program provides a grant or loan equal to a portion of the municipal taxes attributed to the increased assessment over a 10-year period. The difference in municipal tax assessment pre-development and post-development is known as the “increased assessment value” (or “tax increment”) and shall be the portion eligible for a grant or loan under this program.

The program will be administered as both a grant and a loan. Where the program is administered as a grant, the grant will be issued upon completion of the eligible works on an annual basis for a period of 10 years on a depreciating basis. Where the program is administered as a loan, the loan may be issued prior to construction or works, and at the discretion of the Town.

Where this program is administered as a loan, it is designed to assist in securing project financing.

3.8.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Craigleith Village Commercial and Craigleith Village Residential land use designations of the of the Town’s Official Plan shall be eligible for this program.

3.8.3 Eligible Costs

The potential grant or loan value shall be initially calculated based on the value of the following eligible costs to ensure that the value of the grant is related to the actual cost of the work being completed. In accordance with Section 28(7) of the *Planning Act*, an incentive program cannot provide grants or loans that exceed eligible costs. Eligible costs include construction and development related costs.

For clarity, increased assessment (taxes) are not “eligible costs” but represent a basis for calculating the grant or loan.

The following shall be deemed to be eligible costs for the purpose of this program:

3. Development of a commercial, office, institutional or mixed use building, or multi-residential building containing at least four unit), where the redevelopment or rehabilitation project results in an increase in the





assessed value and taxes on the property;

4. Redevelopment of a commercial, office, institutional or mixed use building, or multi-residential use building, or multi-residential use building containing at least four units, where the redevelopment or rehabilitation project results in an increase in the assessed value and taxes on the property;
5. Adaptive reuse of a property to suit a new commercial, office, mixed-use or multi-residential building (at least 4 units);
6. Major additions to a commercial, residential or mixed-use building involving an increase of at least 25% of the existing gross floor area;
7. Infrastructure work including the improvement or reconstruction of existing on-site public or private infrastructure to support building expansions or the establishment of new uses;
8. Professional services by an engineer, architect, or professional planner;
9. Costs related to environmental site assessments and required environmental remediation;
10. Energy efficiency improvements; or
11. Any combination of the above.

3.8.4 Grant or Loan Value

The program is available as either a grant or a loan. The maximum grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.8.5 Payment

1. Where the Tax Increment Equivalent Program is administered as a grant, the grant may be issued upon completion of the eligible works on an annual basis for a period of 10 years on a depreciating basis, and in accordance with the requirements of this Plan.
2. Where the Tax Increment Program is administered as a loan, the loan may be issued prior to construction or works, and at the discretion of the Town.

3.8.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. The Tax Increment Equivalent Program shall not be combined with any other financial incentive program of this Plan.
3. The Tax Increment Equivalent Program is offered to eligible applicants only where it can be demonstrated that a substantial increase in municipal property taxes will occur due to development or redevelopment.





4. A grant administered under the Tax Increment Equivalent Program shall represent a percentage of increased taxes payable resulting from the improvements. Owing to this, the total value of the work completed and the amount of the municipal portion of the taxes paid prior to, and after renovation would have to be known.
5. An eligible applicant shall ensure that a post-improvement assessment of the property is undertaken. Using the post-improvement assessment, Town staff shall determine the difference between the amount of municipal taxes prior to the development or redevelopment and the amount of municipal taxes to be paid after completion of the associated works. Subsequent increases in assessed value or increases to the mill rate are not eligible to be used to determine the grant or loan value.
6. A grant administered under the Tax Increment Equivalent Program will be issued in accordance with a grant schedule and provided to the registered owner of the property on an annual basis.
7. A grant may be issued on an annual basis over a maximum period of up to 10 years. The percentage of property tax increment issued as a grant in any one year is at the sole discretion of the Town, but ultimately the amount will be reduced until it reaches 0%. For clarity, in year one, the amount of a grant may equal up to 100% of the tax increment. In subsequent years, the amount shall decrease 10% per year until it reaches 0%.
8. An annual grant shall not be issued until all property taxes owing for each year are fully paid. If a property tax installment is missed or payment is late, the Town reserves the right, without notice and at its own discretion, to terminate all future grant payments.
9. An annual grant shall not be based upon occupancy or changes in occupancy.
10. An annual grant shall not be recalculated based on tax increases resulting from general re-assessments, changes in tax legislation or increases in the mill rate.
11. If the property is sold, in whole or in part, before the grant period lapses, the subsequent owner is not entitled to future grant payments, however exceptions may be made at the Town's discretion subject to the agreement.
12. The Town shall not pay an annual grant which exceeds the municipal





portion of the property tax collected in any year on the increased assessed value.

13. A loan made under the Tax Increment Equivalent Grant is intended to be made prior to construction and will be based on an expected increase in municipal taxes.
14. The amount of the loan or grant over the life of the program shall not exceed the value of the work completed as indicated on the building permit application.
15. Town staff will record the current assessment of the property at time of approval and determine the amount of the municipal taxes payable. The applicant will be provided a copy by correspondence for record.

3.8.7 Tax Increment Equivalent Program Example

The following is a hypothetical development scenario that meets all eligibility criteria of this Plan.

In this scenario, the Program is being administered as a loan and with a municipal tax rate of 2.5%. The value of eligible costs is \$750,000.00.

Pre-Development Assessment

Assessed Property Value:
\$1,000,000.00

Tax Assessment: \$25,000.00

Post-Development Assessment

Assessed Property Value:
\$2,000,000.00

Tax Assessment: \$50,000.00

Tax Increment Program Calculation

Tax Increment Amount: \$25,000.00 per year

Loan Period: 10 Years at 100%

Gross Total of Pre-construction of Loan: \$250,000.00





3.9 Brownfield Tax Assistance Program

3.9.1 Purpose

The Brownfield Tax Assistance Program is intended to provide tax assistance to eligible applicants to encourage significant environmental remediation and/or risk assessment or management that may be required to a property prior to development. In accordance with Section 365.1 of the Municipal Act, the municipality may defer or cancel all or a portion of municipal property taxes during the period in which the brownfield site is being remediated or redeveloped, known as the rehabilitation and development period, as defined in Section 37 *Municipal Act*. The municipality may also apply to the Minister of Finance, on behalf of an eligible applicant, to have the education portion of the property taxes deferred or cancelled entirely.

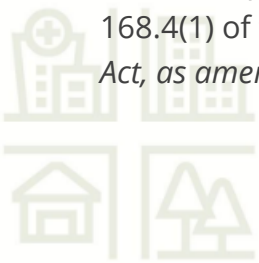
3.9.2 Eligible Properties

Any property within the designated Community Improvement Project Area which has had a Phase II ESA completed, and did not meet the required standards under subparagraph 4i of section 168.4(1) of the *Environmental Protection Act, as amended*.

3.9.3 Program Eligibility

Program eligibility for the Brownfield Tax Assistance Program are the costs of any action taken to reduce the concentration of contaminants on, in or under the property to permit a record of site condition (RSC) for the proposed use to be filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act. This includes the cost of:

1. Phase III Environmental Site Assessments (ESAs and Risk Assessment Plans (except where such a cost has been included as part of an issued Environmental Study Grant);
2. Environmental remediation costs, including any action taken to reduce the concentration of contaminants on, in or under the property to permit a Record of Site Condition to be filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act;
3. Costs related to complying with any certificate of property use issued under Section 168.6 of the Environmental Protection Act;
4. The costs of preparing a Record of Site Condition;
5. Placing clean fill and related grading;
6. Installing environmental and/or engineering controls or works. As





specified in the Phase III ESA and/or Risk Assessment Plan;

7. Monitoring, maintaining and operating environmental and engineering controls/works, as specified in the Phase III ESA and/or Risk Assessment Plan; and
8. Environmental insurance premiums.
9. In no case will the total amount of tax assistance provided under the Brownfield Tax Assistance Program exceed the total of these eligible costs.

3.9.4 Program Value

Up to 100% of Town and County taxes during the Rehabilitation and Development period, as defined in Section 37 *Municipal Act*. The Town may also apply for a 100% matching education property tax under the program.

3.9.5 Payment

1. **Municipal Property Tax Assistance:**

The municipal portion of the property tax assistance is limited to the Rehabilitation period and Development Period of the project. The municipal portion of the property tax assistance will be undertaken in accordance with the provisions of Section 365.1(1) of the *Municipal Act*. The municipal portion of the property tax assistance may start at the beginning of the

Rehabilitation Period and run for a period specified by Council in a bylaw, but shall not extend beyond the time periods outlined in Section 365.1(1) of the *Municipal Act*, which is the earlier of a) eighteen months, and b) the date a Record of Site Condition is filed, or c) when the total amount of property tax assistance is equal to the eligible remediation costs (as defined above). The Development Period begins when the Rehabilitation Period ends and concludes on the earlier of a) the end date specified in the bylaw or b) when the property tax assistance is equal to the eligible remediation costs. The duration of property tax assistance may consist of both the Rehabilitation Period and the Development Period, subject to the limitations for each period as described above. The implementing bylaw is to specify whether the property tax assistance will occur during the Rehabilitation Period, the Development Period, or both.

2. **Provincial Tax Assistance:** The exemption may commence at the start of the Rehabilitation Period and continue through the Development Period for a maximum time period as defined in the implementing bylaw, and subject to program and termination requirements established by Section 365.1(1) of the *Municipal Act*. The education portion of the property tax assistance may be





delivered on a different timetable from the municipal portion of the property tax assistance for the given property. The conditions imposed by the Minister of Finance for the education portion of the property tax assistance under Section 365.1 of the *Municipal Act* may differ from those outlined in this Plan.

3.9.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. A property must have had a Phase II Environmental Assessment undertaken which concluded that action is required to remediate this site.
3. The Town may pass a by-law to defer or cancel all or part of municipal property taxes. Municipal property taxes shall only be deferred or cancelled on a brownfield site during the Rehabilitation Period and Development Period, as defined in Section 365.1(1) of the *Municipal Act*, where a by-law is passed by Council.
4. Prior to passing a by-law that approves municipal property tax assistance, the municipality will be required to notify the Ministry of Finance. Within 30 days of passing the by-law, the municipality will also be required to notify the Minister of Municipal Affairs and Housing and the Minister of Finance.
5. At the discretion of the Town, an application to the Province may be made regarding Provincial Tax Assistance, on behalf of the eligible applicant, to cancel or stay a portion or all of the education portion of property taxes. The application is subject to approval by the Minister of Finance and may establish different terms and conditions than those applying to the municipal property tax portion.
6. Eligible applicants may also receive tax assistance from the County to defer or cancel the County tax portion, subject to approval from the County Council.
7. All environmental studies must be completed by a “Qualified Person”.





3.10 Municipal Fees Grant Equivalent Program

3.10.1 Purpose

The Municipal Fees Grant Program is intended to offset the cost of Town and County planning application fees and building permit fees incurred through the development application and approval process. This program will reimburse a portion of eligible costs including applicable planning application and building permit fees. This program will be administered as a grant.

3.10.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Craigleith Village Commercial and Craigleith Village Residential land use designations of the Town's Official Plan shall be eligible for this program.

3.10.3 Eligible Costs

The potential grant or loan value used to offset the costs of planning application fees and building permit fees shall be calculated on the basis of the following eligible costs. For clarity, the actual value of the applicable municipal fees shall not be eligible costs, but are used to calculate the total grant value:

1. Development of a vacant property for commercial, office, mixed-uses, institutional uses or multi-residential units containing at least four dwelling units.
2. Redevelopment of a vacant property for commercial, office, mixed-uses, institutional uses or multi-residential units containing at least four dwelling units.
3. Major additions to a commercial or mixed-use property, involving an increase of at least 25% of the existing gross floor area of the building;
4. Infrastructure work including the improvement or reconstruction of existing on-site public or private infrastructure to support building expansions or the establishment of new uses;
5. The development of brownfield sites;
6. Costs related to environmental site assessments and required environmental remediation;
7. Professional services by an engineer, architect, or professional planner to a maximum of 15% of the foregoing eligible costs.

3.10.4 Grant Value

The program is available as a grant. The potential grant value is shown in Schedule A: Financial Incentive Program Value Guideline.





3.10.5 Payment

1. A grant shall only be issued upon completion of eligible works to the satisfaction of the Town.
2. An eligible applicant shall be required to initially pay any applicable planning application or building permit fees as an upfront cost. Subsequent payment of a financial incentive(s) for eligible costs under this program that involve an application made under the *Planning Act* shall only be issued by the Town where said application is approved. For greater clarity, a decision by the Town to issue payment of a grant or loan under this program shall be conditional on the *Planning Act* application being approved.
3. A decision by the Town to approve an eligible application for incentives associated with an application made under the *Planning Act* shall not be interpreted as representing a position or opinion on the *Planning Act* application itself.
4. This program is not intended to imply that the municipal fees are cancelled or that an eligible applicant is otherwise exempt. Rather, an eligible applicant is required to pay the municipal fees as an up front cost and the grant will

be issued at a later date and in accordance with this Plan. For clarity, CIP Applications will only receive payment after approval of the associated *Planning Act* applications.

3.10.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. The total value of a grant shall be equal to municipal fees established by a by-law of the Town and County as it relates to applicable planning application fees and building permit fees, including:

- Zoning by-law amendment;
- Site plan approval;
- Draft plan of subdivision;
- Draft plan of condominium;
- Minor variance;
- Consent to sever;
- Pre-consultation;
- Sign permit fees; and
- Building permit fees.

An official plan amendment shall not be an eligible cost under this program.

3. Eligible applications shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the





Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.

4. The total value of the grant shall be equal to or less than the planning application fees and building permit fees established by applicable Town and County By-laws in effect at time of application. For clarity, these fees themselves are not eligible costs, but shall be used as a basis to calculate the value of the grant.





3.11 Property Enhancement and Improvement Program

3.11.1 Purpose

The Property Enhancement and Improvement Grant Program is intended to facilitate the enhancement of the public realm through improvements to private property. More specifically, this program encourages improvements to landscaping, parking areas, bicycle parking, laneways, and permanent outdoor eating areas and other similar considerations that contribute to the visual aesthetic of the public realm, augment other municipal led initiatives, and complement the broader community revitalization and development objectives of this Plan.

3.11.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, employment and institutional uses within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Urban Employment Area and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan shall be eligible for this program. For clarity, single detached dwellings, semi-detached dwellings, duplexes and apartment dwellings shall not be eligible for this Program.

3.11.3 Eligible Costs

The potential grant or loan value shall be calculated based on the estimated value of the following eligible costs:

1. Landscaping improvements that abut a sidewalk or are highly visible from the public street. This includes landscaping features that may be located within or adjacent to surface parking areas. Eligible costs shall include:
 - Professional landscaping services. Preference shall be given to applications that propose the provision of xeriscaping (i.e., native plant species) or related drought tolerant species.
 - Tree and shrub planting;
 - Permanent planters, walkways, benches, refuse receptacles, public art, and other similar considerations that may be located on private property but positively contribute to the public realm or enhance the sidewalk; and
 - Fencing, gates, or other similar permanent vertical elements.
5. Installation of permanent bicycle parking or related active transportation infrastructure.
6. Installation or improvements to permanent outdoor seating areas and sidewalk cafes, provided the





seating area is located adjacent to a sidewalk or public street in the front yard, side yard or rear yard, as applicable. For clarity, non-permanent improvements shall not be eligible under this program.

7. Improvements to parking areas in the Thornbury, Clarksburg and Bruce Street / Marsh Street Corridor Areas, including:
 - Improved surface treatment, such as permeable paving material or similar;
 - New demarcation of parking spaces to improve the efficiency or number of parking spaces;
 - Provision of landscape buffer and islands;
 - Works related to the provision of Accessibility for Ontarians with Disabilities Act (AODA) compliant accessible parking spaces and associated paving and signage.
 - Enhancements to walkways or connectivity between parking areas and public sidewalk or building entrances as well as curbing and lighting.
8. Enhancements or upgrades to pedestrian walkways that connect a building entrance to a public street. This includes exterior improvements to satisfy the Accessibility for Ontarians with Disabilities Act (AODA).

9. Costs for the professional services of an engineer, planner or landscape architect as may be required in associated with the improvements noted above, to a maximum of 15% of the total eligible costs.
10. In all cases, the Town shall give heightened consideration to those applications that demonstrate consideration or satisfaction of the Town's Community Design Guidelines, specifically with reference to guidelines associated with streetscape design and sustainable design.

3.11.4 Grant or Loan Value

This program is available as both a grant and a loan. The maximum value of a grant or loan is shown in Schedule A: Financial Incentive Program Value Guideline.

3.11.5 Payment

1. A grant shall be paid as a single payment upon completion of the improvements, to the satisfaction of the Town.
2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.11.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town's desired





goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.







3.12 Energy Efficiency Improvement Program

3.12.1 Purpose

The Energy Efficiency Improvement Program is intended to encourage building retrofits and upgrades that improve energy efficiency and contribute to the Town's sustainability goals and objectives. The program will promote building improvements and enhancements related to energy efficiency and energy savings that may not otherwise be undertaken due to being cost prohibitive.

3.12.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, and institutional uses within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan shall be eligible for this program. Lands designated Rural and Agricultural by the Town's Official Plan shall also be eligible for this Program.

3.12.3 Eligible Costs

The potential grant or loan value shall be calculated based on the estimated value of the following eligible costs:

1. Interior or exterior renovations that result in third party certification or third party energy efficiency standard

approval that exceeds the Ontario Building Code. Without limiting the generality of the foregoing, an example of this would be a building that achieves LEED certification. Such improvements may include the replacement of doors, windows, insulation, heating, and other similar building elements;

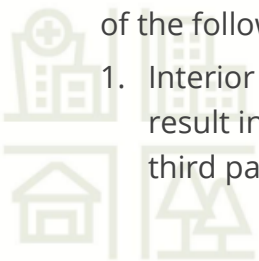
2. Works that include the installation of alternative energy generation, such as rooftop solar panels or other similar alternative energy sources that are passive in nature;
3. Installation of a green roof;
4. The services of an individual to determine, evaluate or analyse the necessary building upgrades or building design standards that are directly related to the eligible costs described above, to a maximum of 15% of the total eligible costs.

3.12.4 Grant or Loan Value

This program is available as both a grant and a loan. The maximum value of a grant or loan is shown in Schedule A: Financial Incentive Program Value Guideline.

3.12.5 Payment

1. A grant shall be paid as a single payment upon completion of the improvements, to the satisfaction of the Town.





2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.12.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town’s desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town’s Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.





3.13 Vacant Building Conversion or Expansion Program

3.13.1 Purpose

The Vacant Building Conversion or Expansion Program is intended to assist in the small-scale conversion of existing vacant space into new commercial, mixed-use and other eligible uses, or the expansion of eligible uses to increase the gross floor area. For example, this may include on-farm diversified uses on agricultural lands such as agri-tourism, farm markets, cooking classes or tasting rooms. The program will be administered as both a grant and a loan.

3.13.2 Eligible Uses and Properties

Properties where commercial, mixed-use, residential, and institutional uses within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan shall be eligible for this program. In addition to the above, properties located in the Agricultural Area land use designation of the Town's Official Plan and where agri-tourism, estate winery or farm winery is a permitted use shall be eligible for this program.

3.13.3 Eligible Costs

The potential incentive value shall be calculated based on the estimated value of the following eligible costs:

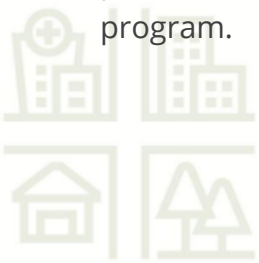
1. Conversion of non-conforming or vacant building space into new commercial, mixed-use, secondary uses;
2. On-farm diversified uses, such as value-added uses, home occupations, home industries, agri-tourism, farm markets, see suppliers, tack shops, cafes, small restaurants, speciality food stores or tasting rooms;
3. Conversion of existing ground floor commercial space to better suit new commercial uses;
4. Expansion of existing eligible uses to increase the gross floor area; and
5. The services of a professional engineer, architect or planner to design and implement the project, to a maximum of 15% of the total value of eligible costs.

3.13.4 Grant or Loan Value

This program is available as a grant and a loan. The maximum grant or loan value is shown in Schedule A: Financial Incentive Program Value Guideline.

3.13.5 Payment

1. The grant shall only be issued upon completion of the eligible works to the satisfaction of the Town.





2. A loan shall be paid in accordance with the terms and conditions of this Plan.

3.13.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town’s desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town’s Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.





3.14 Destination Infrastructure Program

3.14.1 Purpose

The Destination Infrastructure Program is intended to encourage local stakeholders, organizations and municipalities to upgrade and invest in destination infrastructure that positively contributes to the public realm.

3.14.2 Eligible Uses and Properties

Properties within the Downtown Area, Harbour Area, Hamlet Area and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan shall be eligible for this program.

3.14.3 Eligible Costs

The potential grant value shall be calculated based on the estimated value of the following eligible costs:

- Capital improvements to core attractions such as trails, waterfront (i.e. parking, restrooms, staging, lookouts);
- Signage that improves visitor experiences (i.e. interpretive/historical plaques, dementia friendly signage, kiosks, route markers for cycling/hiking, etc.);
- Community wayfinding signage;
- Permanent installation of outdoor art;

- Converting vacant lands to parks/green space enhancements; and
- Streetscape beautification (i.e. banners, benches, garbage/recycle receptacles, green space/park enhancements, seasonal decorations).

3.14.4 Grant Value

This program is available as a grant. The maximum grant is shown in Schedule A: Financial Incentive Program Value Guideline.

3.14.5 Payment

The grant shall only be issued upon completion of the eligible works to the satisfaction of the Town.

3.14.6 Eligibility Requirements

1. Section 4.1 – General Eligibility Criteria shall apply to this program.
2. Eligible applications shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.







4 General Eligibility Criteria

The following general eligibility requirements are applicable to all incentive programs and must be met in order for an applicant to be considered eligible. These eligibility requirements must be read by the applicant in association with program specific eligibility requirements and program details.

4.1 Eligible Applicants

Eligible applicants must be either the owner of the property, an agent for the owner of the property, or the tenant of a property to whom the owner has provided written consent for the application. Should ownership change hands prior to the approval of an application or while works are being undertaken, the tenant shall advise the Town and obtain the new owner's authorization.

4.2 Eligible Works Contributing to this Plan

All community improvement works shall contribute to achieving one or more community improvement goals as indicated in this Plan.

4.3 Combination & Value of Incentives

3. The incentive programs made available under this Plan may be used individually or may be

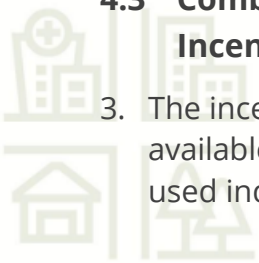
combined, subject to the exceptions outlined within the specific program details and eligibility criteria in this Plan.

4. The value of an incentive shall be calculated on actual costs to complete improvement works that are eligible under this Plan. Where applicable, the payment of an incentive will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of eligible works.

4.4 Relationship to Other Community Improvement Plans

It is a policy of this Plan that the financial incentive programs established by this Plan may be combined with any other financial incentive program offered through a separate CIP administered by the Town. However, the same eligible costs between CIPs shall not be counted twice for the purpose of calculating the value of a grant or loan, as applicable.

Notwithstanding the above, the Town, at its sole discretion, may deem an applicant non-eligible for certain incentives where the programs established by this Plan are combined with other CIPs. For example, this may apply where the value of the grant or loan is deemed to be disproportionate to the works being undertaken, where there may be limited funding available,





or other similar considerations as determined by the Town.

4.5 Maximum Grant or Loan Value

The total of grants and loans made under this Plan in respect to eligible community improvement works shall not exceed the total of the eligible costs of this Plan. Further, in no case shall the total amounts of all grants and loans be greater than 50% of the calculated eligible costs of the project(s).

4.6 Minimum Grant or Loan Value

For the purpose of this Plan, the minimum value of a grant issued under any program shall be \$1,000.00 and the minimum value of a loan made shall be \$2,500.00.

4.7 Timing of Community Improvement Works

In order to be eligible for any incentive program contained with this Plan, a financial incentive program application form must be submitted to the Town prior to commencing any community improvement works. Further, complete applications must be submitted and approved prior to commencing eligible community improvement works and shall only be undertaken pursuant to receiving approval of an application made under the *Planning Act* and/or building permit, and any additional required permits, as may be applicable.

If all eligibility criteria and conditions are met and funds are available, the Town may approve the application. Once an application is approved, the applicant shall have a maximum timeframe to both commence construction and complete the approved community improvement works. The precise timeframes may vary depend on the scope of the approved works and therefore the specific details will be confirmed on a case-by-case basis through the agreement process. The Town may grant discretionary extensions when justified, however, undue delay beyond an agreed timeframe may result in the grant or loan allocation being revoked.

4.8 No Outstanding Tax Arrears

The property owner must not have outstanding tax property arrears and must be in good standing regarding taxation at the time of application and through the duration of the incentive benefit period, as identified within this Plan. Further, an eligible applicant must have no outstanding building permit, property standards orders, or any other outstanding Town or County accounts receivable on the subject property at the time of application.





4.9 Number of Applications Per Property

There are no specific restrictions on the number of applications that may be submitted by a property owner or tenant in relation to a specific property. The intent of providing this flexibility is to allow applicants to phase in components of their projects over time, should it be necessary. However, the Town may reject an application where it is of the opinion that the proposed works have already been undertaken as part of a previously approved application.

4.10 Complete Financial Incentive Application & Supporting Material

In order to be eligible, all incentive program applications must include completed application forms and supporting materials such as detailed work plans, cost estimates and contracts, applicable reports, and any additional information as required by the Town.

4.11 Projects in Accordance with Municipal By-laws, etc.

Community improvement works associated with an incentive program application must be in accordance with all Town by-laws policies procedures, standards, and guidelines in order to be approved.

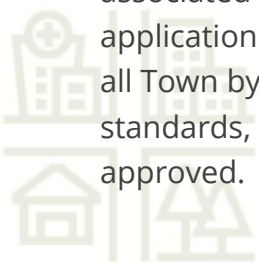
4.12 Conformity with Provincial Plans, Official Plan & Zoning By-law

Applications shall conform to any other applicable Provincial land use planning legislation and plans, such as the policies of the Niagara Escarpment Plan, for example. These various Provincial plans and policies may require additional permits from other regulating agencies, such as the Niagara Escarpment Commission.

Existing and proposed land uses must be in conformity with the policies and standards provided by the Town's Official Plan, and in accordance with applicable regulations, such as the Zoning Bylaw, and all other planning documents. For clarity, this policy shall not apply where an amendment to the Town's zoning by-law is identified as an eligible cost under the programs of this Plan.

4.13 Project in Accordance with Planning Approvals & Building Permits

Community improvement works associated with an incentive program application shall only be undertaken pursuant to receiving approval of an application made under the *Planning Act* and/or building permit, and any additional required permits, and in accordance with the Ontario Building





Code and all applicable planning policies and standards.

4.14 Conformity with Design Criteria

All community improvement works completed under this Plan shall be consistent with the Town's desired goals for appearance or character of the Town, in relation to the design criteria outlined in this Plan, and the Town's Community Design Guidelines. An application must also be consistent with any other design guidelines or architectural control guidelines or standards that the Town may adopt in the future.

The Town will consider these details proposed by each application when determining eligibility for incentive programs of this Plan. The Town will use the design criteria as well as any future design guidelines adopted by the Town as tools to characterize whether a project is considered desirable and meets the goals and objectives of this Plan.

4.15 Complete Works to be Consistent with Approved Application

Community improvement works undertaken and completed that are associated with this Plan must be consistent with the project description contained in the application form and

supporting materials, and with the program agreement. Should the works not be consistent with the original project description, in the opinion of the Town, the Town may delay, reduce or cancel the approved incentive program benefits, and may require repayment of any of the incentive program benefits, at the discretion of the Town.

4.16 Eligible Studies and Requirements

1. An eligible study or report that has been funded in whole or in part through the financial incentive programs of this Plan shall be prepared by a qualified professional person of an accredited body, where applicable. The Town shall have the authority to determine whether an eligible study or report has been prepared by a qualified professional.
2. The applicant shall be required to submit an application form to the Town for approval prior to commencing eligible studies. The application must include a detailed study work plan, outlining anticipated timing/delivery; a quotation of a qualified person to carry out the works; and, for environmental studies, a copy of the Phase 1 Environmental Site Assessment. The applicant should also detail any known plans for redevelopment,





noting and planning applications that have been submitted or approved for redevelopment of the land.

3. Approval to undertake an eligible study may be granted by Town staff or Council. Where approval by Council is required, a recommendation to Council as to how much of the proposed work, if any, is eligible for funding will be made by Town staff.
4. At the Town's discretion, further cost estimates or other information may be requested from an applicant.
5. If the number of qualifying applications exceeds the available funding to undertake an eligible study in any given year/intake, the Town may provide a lesser incentive value over all applications; may recommend consideration of an alternative program for which additional funding is available, or recommend deferral until the following year, based upon consultation with the applicant.
6. All eligible studies or reports prepared under this Plan may become property of the Town and/or the County, at their discretion.
7. Prior to issuing payment for undertaking an eligible study, the Town, at its sole discretion, may request a copy of the original invoice,

indicating that the study consultants have been paid in full.

4.17 Heritage Properties and Buildings

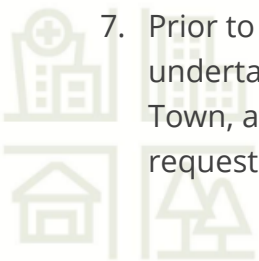
Applicants for community improvement works to a property or building designated under the Ontario Heritage Act or listed by the Town as being of historical interest may be required to submit additional documentation on the subject property in support of the application. Where feasible, the municipality may be able to supplement this information based on its own information and records.

4.18 Not Maintenance or Life Cycle Replacements

Eligible projects are generally only considered to include improvements over existing features. The incentive programs are not intended to cover life cycle replacements or maintenance activities. Exceptions may be considered for original features of designated historic/heritage buildings.

4.19 Full Disclosure of Funding

Applicants shall disclose all other funding and incentives being received for the project as part of the application for financial incentives in this Plan. This includes funding that may have been granted through a different CIP, commercial loans, seed funding, or





other financial assistance. At the discretion of the Town, other grants or incentives may be deducted from the eligible grant or loan value.

4.20 Change in Ownership

An agreement between the Town and an eligible applicant shall indicate applicable terms related to the sale or transfer of ownership of any property that has been subject to the programs established by this Plan.

4.21 Description of Eligible Works or Submission of Quotations

At the Town's discretion, the applicant will include a description of the proposed works and an estimate of costs. The estimation of costs must be from a qualified licensed contractor and shall be consistent with the cost estimate indicated on the accompanying building permit application, where applicable.

4.22 Inspection Prior to Approval

Prior to approving an eligible application, Town staff reserve the right to inspect the building or property to review its condition and the proposed improvements. Similarly, the Town reserves the right to inspect completed works prior to issuing a grant, where applicable.

4.23 Provision of Grants

1. Following the inspection of the work and final building inspection by the local municipality, a grant may be provided for approved projects.
2. Where a grant is being issued for an eligible study, the Town, at its sole discretion, may request a copy of the original invoice, indicating that the study consultants have been paid in full. The grant payment will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of the study.
3. Poor stewardship will not be rewarded. The Town reserves the right to withhold payment of a grant to work/projects that are substandard or completed poorly; inconsistent with the approved application, or which require a building permit and inspections have not been completed.

4.24 Provision of Loans

1. Loan repayment will be deferred for six (6) months after the advancement of the funds. Repayment will be made on a monthly basis and calculated based upon a 10 year amortization period. Full payment can be made at any time with no penalty. The loan is also transferrable to successors in title provided the new owner meets the eligibility





criteria and agrees to the terms and conditions of the loan.

2. A loan will be secured through a lien placed against the title of the property. The lien will be reflected on the tax roll and will be registered and discharged by the Town. The loan will be interest free with an amortization period of ten (10) years. A 2.5% reduction per year (based on the original loan amount) will be rewarded for early payment in full. For example, a \$10,000 loan paid full after Year 1 would be reduced by \$250 (2.5%) for years 2-10, resulting in a forgiveness of \$2250 (\$250x9 years). The loan is fully open and may be paid in full at any time; however, loan forgiveness will be calculated as of May 31st of each calendar year.
3. All loans and mortgages applicable to a property must not exceed 75% of the post improvement value of the building and property.

4.25 Additional Decision Considerations

Prior to issuing a decision, Town staff may request further drawings, cost estimates or other information. If the number of qualifying applications exceeds the available grant funding in any given year or intake window, the Town may provide a lesser grant over all applications, may recommend

consideration of an alternative program for which additional funding is available, or recommend deferral until the following year, based upon consultation with the affected applicant(s).

4.26 Decision of Council

A recommendation to Council as to how much of the proposed work, if any, is eligible for funding under this Town may be made by the Town. Prior to issuing a recommendation, the Town may request further cost estimates or other information. If the number of qualifying applications exceeds the available grant funding in any given year/intake, the Town may provide a lesser grant over all applications; may recommend consideration of an alternative program for which additional funding is available, or recommend deferral until the following year, based upon consultation with the applicant.





5 Administration and Monitoring

5.1 Administration of this Plan

1. Upon adoption of this Plan, Council will designate a member of Town staff to be the Plan Administrator. An alternate Plan Administrator should also be designated in the event that the primary Plan Administrator becomes unavailable.
2. By default, Council will be the approval authority, making decisions on financial applications. Council may choose to delegate this authority to a committee of its choosing by resolution in consideration of a recommendation by staff. The Plan Administrator may be included as a member of this committee or function as a coordinator for the committee.
3. The financial incentive programs outlined in this document will be administered primarily by the Plan Administrator, and decisions about whether to approve financial incentive applications will be made by Council or its designated approval authority.
4. Applications for financial incentive programs will be submitted and processed in accordance with the steps outlined in this document. The

Plan Administrator will be responsible for ensuring that this process is carried out in a timely manner.

5. Decisions on financial incentive applications and Financial Incentive Program Agreements will be made by Council. Should an application be refused all applicants will be given an opportunity to request that Council reconsider its decision, as applicable. Where Council has designated approval authority to a committee, an applicant will be given an opportunity to appeal a refusal for Council consideration.
6. This Plan contains a schedule (Schedule A) that establishes the maximum value of each financial incentive program established by this Plan. Schedule A forms an operative part of this Plan and shall only be modified through a resolution of Council, or by Town staff where Council has delegated this authority. Further, the incentive program values indicated in Schedule A are maximum values only. At its discretion, the Town reserves the right to issue a lesser value.

5.2 Financial Incentive Program Budget

1. Council will establish an annual overall budget for financial incentive





programs and may allocate all or a portion of the funds to individual programs based on the monitoring process outlined in this document and based on annual priorities.

2. In accordance with the monitoring process outlined in this document, Council will determine changes in the funding and incentive levels are necessary or warranted to ensure that the CIP functions properly considering the Town's financial circumstances. Any change to the funding for the financial incentive programs of this CIP will be made at the sole discretion of Council, without an amendment to this Plan.
3. The Town shall identify, explore and pursue external funding sources where possible to support the incentive programs, including Provincial funding sources as may be made available from time to time, and Provincial or County participation in the financial incentives, where possible.

5.3 Application Process and Payment

5.3.1 General

1. The Town will implement an "intake window" process. Under an intake window application process, the Town will establish a set timeframe in which it will accept all applications for

the financial incentive programs of this Plan. All applications will be reviewed and decided upon at a meeting of Council or the delegated approval authority.

2. During this process, funding may become exhausted. Accordingly, there may be a need to prioritize which approved applications will receive funding. Council or the designated authority will have the sole discretion to determine how the applications may be prioritized for funding. Should there be more approved applications than there is funding available, the prioritization will be at the sole discretion of Town in consideration of the following guidelines, implemented at the Town's sole discretion:
 - Applications which are located in areas of the Town with full municipal servicing.
 - Consultation with the applicants to determine if any applicants are accepting of application deferral until funding becomes available.
 - Other criteria as may be determined by Council or its designated approval authority.
3. Council may direct changes to the application process without amending this Plan. Changes should be considered as part of the annual monitoring and evaluation of the





Plan and in consideration of recommendations by Town staff.

5.3.2 Pre-Application and Consultation Submission

1. Applicants are required to arrange and participate in a pre-application consultation meeting with the Plan Administrator, in order to discuss and confirm application requirements, program eligibility, proposed scope of work, project timing, supporting documentation requirements, etc.
2. The applicant will be required to submit a completed application, which will include all the required application forms, in addition to any supporting documentation, as required by the Plan Administrator or by Council or its designated approval authority. Supporting documentation may include, but is not limited to, the following materials:
 - Photographs of the existing building condition or property;
 - Historical photographs and/or drawings
 - A site plan and/or professional design study/architectural drawings;
 - Specification of the proposed works, including a work plan for the improvements and construction drawings; and/or

- At least two cost estimates for eligible work provided by licensed contractors or consultants, as appropriate in the context of the financial incentive program.

3. Once all the required forms and supporting materials are received, the Plan Administrator will undertake a preliminary screening of the proposal and application.
4. Based on the application and proposal, the results of the preliminary screening, the Plan Administrator may perform an initial site visit and inspection of the building/property, as necessary. The Plan Administrator will inform the applicant of the approximate time for the site visit and inspection. The applicant will accompany the inspector during the inspection, if possible, and will inform the inspector of any potential safety hazards on the site.
5. If the application clearly does not meet the program requirements, the application will not be accepted.
6. If the application meets the program requirements, the application will be accepted. By accepting an application for any of the financial incentive programs, the Plan Administrator does not guarantee program approval.





5.3.3 Application Review & Evaluation

1. Once an application has been accepted by the Plan Administrator, information related to the applicant, application, and proposal information will be entered into the Town's database in order to track the application details, progress and results in according with the monitoring and evaluation policies of this Plan. This will be an on-going task throughout the remainder of the application process as this information will need to be updated as the application is processed.
2. Applications and supporting documentation will be considered by the Plan Administrator against the incentive program eligibility requirements (including both general and specific requirements). Based on the proposal, application, and fulfillment of eligibility requirements, the Plan Administrator will determine if the proposal and application will be considered eligible. Based on eligibility, a recommendation report will be prepared by the Plan Administrator. The report may recommend approval of the application, application, deferral of the application, or refusal of the application.

3. Should the Plan Administrator recommend approval of the application, a financial incentive program agreement will be prepared by the Plan Administrator. If applicable, the financial incentive program agreement will be forwarded to the applicant to be dated and signed.
4. Once the financial incentive program agreement has been reviewed by all parties and returned to the Town, the application, recommendation report, and agreement will be forwarded to Council or its designated approval authority to initiate the approval process. Should the application be approved, the Plan Administrator will ensure that all parties sign the agreement prior to the commencement of any approved works.

5.3.4 Application Approval

1. If the Plan Administrator has recommended that the application be refused, the Recommendation Report will be provided to Council or its designated approval authority for a decision. Where a designated approval authority has refused the application, the applicant may re-submit the application for reconsideration by Council, provided the applicant has made





consideration of the designated approval authority's reasons for refusal. If Council or its designated approval authority determines that the application should be approved, the process continues with the steps below.

2. Alternatively, if the Plan Administrator has recommended that the application be approved, the Recommendation Report and signed agreement will be forwarded to Council or the designated approval authority for consideration. If the application is approved, the process continues with the next step. If the application is refused, the applicant may re-submit the application for reconsideration by Council provided the applicant has made consideration of Council's reasons for refusal.
3. If Council or its designated approval authority approves the application and Financial Incentive Program Agreement, the Agreement will be executed by the signing and dating of the agreements by Town officials. A copy of the signed and dated Financial Incentive Program Agreement will be provided to the applicant.

5.3.5 Timeline for Application Review and Decision

1. This Plan recognizes that the success and uptake of the financial incentive programs will depend in part on the expedience of the application and review process. As a guide, and subject to the availability of staff resources, the Plan Administrator will accept and review applications for funding in consideration of the following policies.
2. The Plan Administrator should be available to meet with a potential applicant for a pre-consultation meeting within then (10) business days of being requested to meet by a potential applicant, or as soon as is reasonably possible.
3. The Plan Administrator should review an application for financial incentives and notify the applicant of its completeness within ten (10) business days of receiving the application, or sooner, if possible.
4. Upon receipt of the application, the Plan Administrator should prepare a recommendation report to Council or its designated approval authority and, if applicable based on the recommendations contained within the recommendation report, prepare a Financial Incentive Program Agreement and forward it to the





applicant within twenty-five (25) business days of receiving the application.

5. The application for funding should be considered for approval at the next meeting of Council if Council is the approval authority or the next planned meeting of the designated approval authority.
6. The total time between receipt of a complete application for funding and the meeting to consider the application should not exceed thirty-five (35) business days.
7. The execution of the Financial Incentive Program Agreement should occur within ten (10) business days of the application approval.
8. A Financial Incentive Program Agreement related to a grant may or may not be registered on title. A Financial Incentive Program Agreement in the form of a loan or the Tax Increment Equivalent Program shall always be registered on title.
9. The timelines identified above are for guideline purposes only and are not intended to be construed as deadlines. Timelines will vary depending on the availability of staff, Town resources, Council meeting timelines and/or the nature of the application received.

5.3.6 Completion of Works and Payment

1. Once an application has been approved by Council or its designated approval authority and the agreements signed and dated, and once all the required approvals and permits for the work are secured, the applicant may commence community improvement works.
2. Payment of a grant, in accordance with the Financial Incentive Program Agreement, will be issued upon successful completion of the approved works.
3. Payment of a loan may be made prior to construction, in accordance with the Financial Incentive Program Agreement and the requirements of this Plan.
4. Prior to issuing a grant, the applicant may be required to provide the Plan Administrator with final supporting documentation, which may include but is not limited to:
 - Photographic evidence of the completed works satisfactory to the Town;
 - Other documentation proving completion of the project;
 - Invoices for all eligible work done, indicating the total amount paid for eligible works;





- Proof of payment to contractors, in full; and
 - Presentation of the terms of a loan and/or proof of approval of a loan provided by a financial institution.
5. If required, the Plan Administrator may perform a final site visit and inspection of the building/property (as necessary) in order to ensure that the project has been completed in accordance with the Financial Incentive Program Agreement.
 6. Prior to issuance of a grant, the Plan Administrator will ensure that all program requirements and details of the Financial Incentive Program Agreement have been met.
 7. The Plan Administrator will take appropriate remedies as specified in the agreement if the applicant defaults on the Financial Incentive Program Agreement in any way.
 8. If all the program requirements and Financial Incentive Program Agreement requirements have been met to the Plan Administrator's satisfaction in accordance with the decision of Council or its designated approval authority, the Plan Administrator will issue payment of the approved grant in accordance with the general and specific program eligibility requirement, and the Financial Incentive Program Agreement.

5.4 Monitoring and Evaluation

This Plan is primarily intended to be a flexible revitalization tool. As circumstances evolve, and as market forces, economic conditions, and financial resources change, the CIP will also need to evolve. Council or its designated authority will have the discretion to determine funding for the financial incentive programs. However, to inform decision making about the implementation budget, and to ensure that the programs are working as they are intended, the Plan should be monitored, evaluated and, if necessary, revised, on a regular basis.

An annual report card identifying the projects that received support through the CIP program, projects that applied but that did not receive funding, projects completed through the CIP program and the success stories of the CIP incentives will be completed by each municipality and submitted to the County for reporting to County Council.

5.4.1 Process for Monitoring and Evaluation

Immediately following adoption of the CIP, the Plan Administrator will begin to undertake the activities outlined in the following actions:

1. The Plan Administrator should initially develop a database upon which to monitor the number, types





and success of financial incentive applications. As applications for financial incentives are received, they should be recorded in the database. Additionally, the Administrator should record all pre-application consultations related to potential application submissions, even if the consultations do not result in an application being submitted.

2. Specific performance indicators will need to be identified and monitored. The selection of indicators will provide guidance about the success of the Plan and its individual programs. At this time, it is suggested that the Plan Administrator gather the following information from applicants (which should be incorporated into the application form for financial incentives):
 - The approved/denied value of the grant and the total value of construction (the total public investment versus private investment);
 - The effect of the incentives, such as the number of new residential units created and/or rehabilitated, the number and type of retail or businesses created, the number of trees being planted, etc.;
 - The projected and actual increase in property assessments and

property taxes, as may be applicable; and

- Indirect indicators including economic indicators, qualitative indicators and other indicators which speak more generally to the success of the Town, and which may or may not be directly attributed to the influence and success of the CIP.
3. Other indicators should be identified and monitored on a period basis, such as:
 - Utilization of the total financial incentives program budget;
 - Utilization of the various incentive programs;
 - Total dollars spent on other specific variables which indicate advancement of the program (e.g., number of trees planted, number of metres of sidewalks improved, etc.);
 - Other indirect indicators, such as economic indicators as may be identified (e.g., number of overnight stays, number of new businesses established in the Town, etc.).
 4. For the various indicators identified above, the Plan Administrator should identify baseline conditions at the outset of the Plan implementation, so





that variables may be compared from year-to-year, beginning with implementation of this Plan.

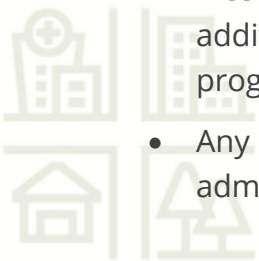
5. Throughout the course of a one-year review period, the Plan Administrator should enter information from applications and pre-application consultation meetings into the database on an on-going basis.
6. Based on the information obtained, the Plan Administrator will prepare an annual report to Council to evaluate the CIP and its individual programs, based on the changes to the baseline conditions established above, and based generally on the uptake of the programs and any new challenges that have emerged. The report will recommend adjustments to the CIP, including its terms, financial incentive programs and eligibility criteria, to improve the programs offered through the Plan. The report will provide recommendations based on the results of monitoring. Recommendations may include:
 - Budget adjustments or funding strategies;
 - Potential revisions to the CIP area;
 - Adjustments to the financial incentive programs including the addition or discontinuation of programs, where necessary; and
 - Any necessary changes to plan administration or processes.

7. The report should be made available on the Town's website each year for public review. The reporting of financial incentive program success should be accompanied by before and after photos of the projects completed to communicate the successes of the Plan.
8. Additionally, the annual report should include a review, summary and analysis of potential funding opportunities from the Province, County or other sources as may become available.

5.4.2 Program & Plan Adjustment

Based on the annual review and report to Council, adjustments to this Plan may be required, including:

1. **Adjustments to the Plan:** Based on the monitoring and evaluation process, changes to the terms of this Plan, the eligibility requirements, or the financial incentive programs may be required. Council may also choose to discontinue funding for one or more of the financial incentive programs and may do so without amending this Plan. However, the permanent change or removal of a financial incentive program or the addition of eligibility criteria or eligible costs will require an amendment to this Plan in accordance with Section 28 of the *Planning Act*.
2. **Adjustments to Program Funding:** It is recognized that Council or its





designated authority may choose to cease, reduce or increase funding to one or more of the financial incentive programs, based on an evaluation of this Plan. Any review or adjustment to the program funding or value of the financial incentive programs will be done in consultation with the community or stakeholders, at the discretion of Council and Town staff. Adjustments to specific program funding or the amount of the annual budget to fund this CIP will not require an amendment to this Plan. The activities above are intended to be repeated on an annual basis throughout the life of this Plan.

5.4.3 Implementation

Town Council or its designated approval authority will oversee the implementation of this Plan while day-to-day tasks associated with implementation will be coordinated by the Plan Administrator.





6 Marketing Strategy

6.1.1 Key Objectives and Messaging

Communication and marketing of this Plan is critical to its success and uptake over its intended horizon. In this regard, a leadership role being taken by the Town through implementation of the public realm improvements and other initiatives should be effectively communicated to property owners, business owners, developers, potential end users, and residents within the Community Improvement Project Area. The purpose of this Marketing Strategy is to proactively and regularly advertise and market the Town's incentive programs, the eligible community improvement works and actions being taken by the Town to actively support revitalization within the Community Improvement Project Area.

It is recommended that the Town budget for and implement a Marketing Strategy to:

1. Provide direction on how to obtain information on available incentive programs, including program guides and application forms, as well as assistance and advice from Town staff on making application for the incentive programs;
2. Inform property and business owners and developers with regard to actions planned by the Town to

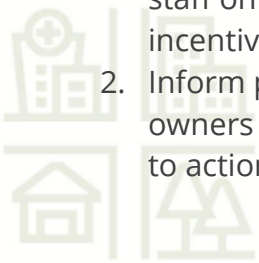
improve the investment environment within the community improvement project areas; and

3. Highlight recent development and business activity and success stories within the Community Improvement Project Area that have directly benefited from community improvement works undertaken through this Plan.

6.1.2 Marketing Tools

The marketing of the CIP programs and municipal leadership activities should be a comprehensive campaign containing information, education and advertising components. The following key tools are recommended to implement the Marketing Strategy:

1. A formal publication or dedicated webpage containing a description of the financial incentive programs available from the Town, including general program requirements and how to apply, highlights of planned public realm improvements and updates on public realm improvements that are under construction, and profiles of projects and new/ expanded businesses that take advantage of the CIP incentive programs;
2. Profiling of the incentive programs and downtown revitalization success stories in planning and economic development publications, newsletters and other publications





- published by the Town and the County;
3. Stories in local media (newspaper, radio, web) on the CIP, public realm improvements and revitalization success stories within the Community Improvement Project Area.
 4. Periodic presentations to the target audience on the CIP, available incentives programs, Town activities/ public realm improvements, business and redevelopment success stories in the community improvement project areas; and
 5. Media Releases and profiles of successful projects and initiatives should be sent to local and outside media.





7 Glossary of Terms

To assist in the interpretation of this Plan, the following defines some of the terms used in this Plan:

1. **Applicant**, unless otherwise indicated, means a registered owner, assessed owner or tenant of lands and buildings within the community improvement project area who has a right to apply for one or more financial incentive(s) in accordance with the policies of this Plan.
2. **Approval Authority** means the body responsible for approving or denying financial incentive applications. By default, the approval authority is Council. However, Council may designate an approval authority in accordance with the policies of this Plan.
3. **Community Improvement** unless otherwise specified, is as defined in accordance with its definition under Section 28 of the Planning Act.
4. **Community Improvement Plan** unless otherwise specified, is defined in accordance with its meaning under Section 28 of the Planning Act.
5. **Community Improvement Project Area** unless otherwise specified, is as defined in accordance with its meaning under Section 28 of the Planning Act.
6. **Community Improvement Works** refer to the activities undertaken in accordance with the policies of this Plan, including activities that may be funded by the financial incentives.
7. **Council** means the Council of the Town of The Blue Mountains.
8. **Development Period** means a period that begins when the Rehabilitation Period ends and concludes on the earlier of a) the end date specified in the municipal property tax assistance bylaw or b) when the property tax assistance is equal to the eligible remediation costs, as per section 365.1 of the Municipal Act, 2001.
9. **Eligible Applicant** means an applicant (as defined above) who meets all the general and program specific requirements of the financial incentive programs and prepares and submits an application for a grant or loan that is in accordance with the specific requirements of the program, as outlined in this Plan. The Plan Administrator reserves the right to determine whether an applicant is eligible for the financial incentive programs.
10. **Financial Incentive Program** means a program listed in the Incentives Section of this Plan.





11. **Financial Incentive Program**

Agreement means an agreement executed between the Town and a successful applicant for a financial incentive program, as required by this Plan.

12. **Heritage**, when used as an adjective, means historic and significant with respect to cultural heritage value or interest. Heritage, when used in designated heritage buildings, refers to buildings designated under Part IV of the Ontario Heritage Act. Similarly, the term heritage, when used in reference to a Heritage Conservation District as designated in accordance with Part V of the Ontario Heritage Act.

13. **Mixed-use** means a combination of a mix of commercial uses (retail, restaurant, office) along with apartment dwellings located either in the upper storey(s) or the rear of the same building.

14. **Municipality** means the Town of The Blue Mountains or the County of Grey.

15. **Plan** or **this Plan** means the Town's Community Improvement Plan, unless otherwise specified.



Schedule A

Financial Incentive Program Value Guideline

Financial Incentive Program Value Guidelines

1. Schedule A forms an operative part of this Plan by identifying the maximum value of each financial incentive program established by the Town of The Blue Mountains Town-wide Revitalization CIP.
2. The Town, at its sole discretion, may administer grants or loans to eligible applicants in amounts that are less than the values shown in Table A: Town-wide Revitalization CIP Program Value Guidelines without formal amendment to this Plan by a by-law of Council.
3. For clarity, any increase to the maximum grant or loan values shown in Table A: Town-wide Revitalization CIP Program Value Guidelines would require an amendment to this Plan by a resolution of Council.
4. In order to be eligible for the grant or loan values shown in Table A: Town-wide Revitalization CIP Program Value Guidelines, applicants shall satisfy all eligibility requirements of this Plan.

Table A: Town-wide Revitalization CIP Program Value Guidelines

Financial Incentive Program	Grant Value	Loan Value
Study & Design Grant Program	The maximum value of the grant shall be 50% of eligible costs to a maximum of \$20,000.00 per property.	The Study & Design Program is not offered as a loan.
Building Façade and Signage Program	The maximum grant value shall be 50% of eligible costs to a maximum of \$10,000.00.	The maximum loan value shall be 50% of eligible costs to a maximum of \$30,000.00.
	At the discretion of the Town, the maximum grant value may be increased by up to \$5,000 per property for properties that are designated under the Ontario Heritage Act.	At the discretion of the Town, the maximum loan value may be increased by up to \$5,000 per property for properties that are designated under the Ontario Heritage Act.
	At the discretion of the Town, the maximum grant value may be increased by up to \$5,000 per property where a side or rear façade is highly visible to the public street or is located in a prominent location.	At the discretion of the Town, the maximum loan value may be increased by up to \$5,000 per property where a side or rear façade is highly visible to the public street or is located in a prominent location.
	For clarity, the maximum cumulative value of the grant shall not exceed \$20,000.00 per property where all of the	For clarity, the maximum cumulative value of the grant shall not exceed \$40,000.00 per property where all of the

Financial Incentive Program	Grant Value	Loan Value
	above conditions may be satisfied.	above conditions may be satisfied.
Building Improvement and Renovation Program	The maximum value of a grant shall be 50% of eligible costs to a maximum of \$10,000.00. For any property that is designated under Part IV or Part V of the <i>Ontario Heritage Act</i> , or is listed on the heritage register, the maximum value of a grant shall be 50% of eligible costs to a maximum of \$15,000.00.	The maximum value of a loan shall be 50% of eligible costs for interior and exterior building and maintenance improvement works to a maximum of \$40,000.00. For any property that is designated under Part IV or Part V of the <i>Ontario Heritage Act</i> or is listed on the heritage register the maximum loan value shall be \$60,000.00.
Tax Increment Equivalent Program	The maximum value of a grant shall be equivalent up to 50% of eligible costs to a maximum of \$25,000.00 per year for up to 10 years following completion of an eligible project. Further, the maximum grant value shall not exceed five times the amount of the initial tax increment.	The maximum value of a loan shall be equivalent up to 50% of eligible costs to a maximum that is equivalent to \$50,000.00 per year over 10-years. Further, the maximum loan value shall not exceed ten times the amount of the tax increment resulting from development.
Brownfield Tax Assistance Program	The total value of the Brownfield Tax Assistance Program is identified in Part 3 of the Community Improvement Plan.	
Municipal Fees Grant Equivalent Program	The maximum grant value shall be 100% of fees, or \$50,000.00, whichever is less.	The Municipal Fees Grant Equivalent Program is not offered as a loan.
Property Enhancement and Improvement Program	The maximum value of a grant shall be 50% of eligible costs and shall not exceed a maximum of \$15,000.00 or \$500.00 per linear metre of lot frontage, whichever is less.	The maximum value of a loan shall be 50% of eligible costs and shall not exceed a maximum of \$45,000.00 or \$1,000.00 per linear metre of lot frontage, whichever is less.
		The maximum value of a loan shall be 50% of eligible costs,

Financial Incentive Program	Grant Value	Loan Value
Energy Efficiency Improvement Program	The maximum value of a grant shall be 50% of eligible costs, or \$5,000.00, whichever is less.	or \$15,000.00, whichever is less.
		Where this program is combined with the Building Improvement and Renovation Program, the loan value of this program shall be increased by \$5,000.00, for a total of \$20,000.00 to a maximum of 50% of eligible costs, whichever is less.
Vacant Building Conversion or Expansion Program	The maximum value of a grant shall be equal to \$15.00 per square foot of converted space or new gross floors area, to a maximum of 50% of eligible costs or \$15,000.00, whichever is less.	The maximum value of a grant shall be equal to \$30.00 per square foot of converted space or new gross floors area, to a maximum of 50% of eligible costs or \$30,000.00, whichever is less.
Destination Infrastructure Program	The maximum value of a grant shall be 50% of eligible costs to a maximum of \$15,000.00, whichever is less.	The Destination Infrastructure Program is not offered as a loan.