



St. Thomas Community Improvement Plan



May 2021



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1 Introduction

1.1 Background

The City of St. Thomas adopted a Community Improvement Plan (CIP) in January of 2003 and this Plan was approved by the Ministry of Municipal Affairs and Housing (MMAH) in May of 2003. The primary focus of the CIP was on promoting beautification and revitalization of the Downtown, but the CIP also included several other areas within the Community Improvement Project Area (CIPA) to address issues and opportunities such as heritage preservation, reuse of railway lands and related assets, and residential intensification. The CIP enabled the City to offer eight (8) different incentive programs across the CIPA and these eight incentive programs have been offered by the City since inception in of the CIP in 2003.

In December of 2015, a Downtown Planning Implementation Strategy was completed for the City of St. Thomas¹. This Strategy included a review of the CIP and the effectiveness of the incentive programs contained therein. The Downtown Planning Implementation Strategy made a number of key recommendations with respect to the CIP, including the need to undertake a comprehensive review and update of the CIP.

In June of 2018, the City passed an Official Plan Amendment (OPA No. 90) that allows the City to designate up to the entire municipality as a Community Improvement Project Area. In April of 2019, the City passed an amendment to the CIP to reflect the recommendations contained in the Downtown St. Thomas Heritage Conservation District (HCD) Plan. This CIP amendment included expansion of the CIPA to include the Downtown HCD, and expansion of the heritage related incentive programs in the CIP to the Downtown HCD.

In recent years, other key community improvement needs have emerged in St. Thomas that can be addressed via the CIP. These include: affordable housing, employment lands development, and brownfield redevelopment. Therefore, it is an opportune time for the City to update its CIP to reflect the key recommendations contained in the Downtown Planning Implementation Strategy and address more recent community improvement needs. The City retained RCI Consulting to conduct a comprehensive review and update of its CIP to make it more responsive to current and future community improvement needs in St. Thomas.

¹ Dillon Consulting and RCI Consulting. City of St. Thomas Downtown Planning Implementation Strategy. December 7, 2015.

1.2 Purpose

The primary purpose of this CIP is to help achieve the planning and economic development goals and objectives contained in key City planning policies such as the: Official Plan, Downtown Planning Implementation Strategy, Downtown Heritage Conservation District Plan, Long Term St. Thomas-Elgin Affordable and Social Housing Strategy, and Employment Lands Review. This CIP updates the existing CIP to ensure that it addresses the identified community improvement needs in St. Thomas over an appropriate CIPA with enhanced and more responsive incentive programs.

The purpose of this CIP is to:

- a) Outline the legislative, policy, and planning framework that supports this CIP;
- b) Identify the key community improvement needs in St. Thomas based on policy directives and an analysis of existing land use, building conditions, business activity, and heritage characteristics;
- c) Recommend a Community Improvement Project Area (Project Area) that captures and prioritizes areas within the City that are in need of community improvement;
- d) Enhance and target the incentive programs that can be offered by the City to directly stimulate private sector investment in revitalization and redevelopment within the CIPA; and,
- e) Outline a Monitoring Program and a Marketing Strategy that will help the City implement this Plan, market the incentive programs contained within the Plan, monitor the results of the programs, and adjust them as required.

1.3 Methodology

A Project Team comprised of senior City staff and staff of the St. Thomas Economic Development Corporation was assembled to help guide the review and updating of the CIP. This Project Team consisted of the City CAO who also administers the CIP incentive programs, senior City staff in the Planning and Building Services, Finance, and Social Services Departments, and the CEO of the St. Thomas Economic Development Corporation.

While the comprehensive update of the 2003 CIP utilized the review of the CIP conducted in 2015 as a guide, a number of other tasks were also performed to help ensure that this updated CIP reflects current City policy direction and addresses key community improvement needs. These tasks included:

- A review of key policy and planning documents relevant to the CIP, including the:
 - ✓ Official Plan including Community Improvement policies;

- ✓ Downtown Planning Implementation Strategy Final Report (2015) including the incentive program recommendations;
- ✓ Downtown Heritage Conservation District (HCD) Plan (2018) including incentive program recommendations;
- ✓ Employment Lands Review (2018); and,
- ✓ Long-Term St. Thomas-Elgin Affordable & Social Housing Strategy (2018);
- An update to 2020 of the best practice review of downtown/commercial area incentive programs contained in the Downtown Planning Implementation Strategy;
- A scoped best practices review of affordable housing incentive programs and employment lands incentive programs;
- A tour of the seven (7) existing Community Improvement Project Sub-Areas and employment areas with City Planning and Building Services staff to identify areas in need of community improvement and associated potential revisions to the CIPA and Sub-Areas;
- A meeting with the Project Team to discuss the findings of the above-noted tasks;
- An interview with members of the CIP Advisory Committee to discuss potential enhancements to the CIP incentive programs;
- Follow up discussions with City staff to further identify and refine key areas of community improvement need to be addressed by the updated CIP and enhancements to the existing CIP incentive programs;
- Development and presentation of an expanded Draft CIPA and Draft Incentive Programs for the updated CIP to the Project Team;
- A Public Information Meeting held on October 28, 2020 to present the new Draft CIPA and Incentive Programs, receipt and review of verbal and written comments and feedback from key stakeholders and the public;
- Presentation of the new Draft CIPA and Draft Incentive Programs to Council Reference Committee on November 16, 2020, and receipt of verbal comments from the Committee;
- Finalization of the new Draft CIPA and Incentive Programs based on feedback received from meetings with the Project Team, City staff, Council, and the public during the consultation process; and,
- Preparation and finalization of the CIP in consultation with the Project Team.

1.4 Report Content

This CIP is divided into the following sections:

- Section 2 contains the review of the legislative framework for the CIP.
- Section 3 contains the review of planning policies and other studies that are applicable to the CIP.

- Section 4 contains the community improvement needs analysis done to identify key community improvement needs in St. Thomas.
- Section 5 describes the Community Improvement Project Area, also referred to as the “CIPA” or “Project Area” for the CIP.
- Section 6 contains an updated comprehensive tool kit of financial incentive programs specifically designed to help address the key community improvement needs in St. Thomas.
- Section 7 contains a Monitoring Program designed to assist the City in monitoring progress on implementation of the CIP, and the economic and other impacts of the programs contained in the CIP.
- Section 8 contains a basic Marketing Strategy to help the City market the incentive programs in this updated CIP.
- Section 9 provides a brief conclusion to the CIP.

2 Legislative Framework

2.1 Municipal Act, 2001

Section 106 (1) and (2) of the *Municipal Act, 2001* prohibits municipalities from directly or indirectly assisting any manufacturing business or other industrial or commercial enterprise through the granting of bonuses. Prohibited actions include giving or lending any property of the municipality, including money; guaranteeing borrowing; leasing or selling any municipal property at below fair market value; and giving a total or partial exemption from any levy, charge or fee.

This prohibition is generally known as the “bonusing rule”. Section 106 (3) of the *Municipal Act, 2001* provides an exception to this bonusing rule for municipalities exercising powers under subsection 28 (6), (7) or (7.2) of the *Planning Act* or under section 365.1 of the *Municipal Act, 2001*. It is this exception under Section 28 of the *Planning Act* that allows municipalities with enabling provisions in their official plans to prepare and adopt community improvement plans (CIPs). CIPs provide municipalities with a comprehensive framework for the planning and provision of economic development incentives in areas requiring community improvement.

Section 365.1 of the *Municipal Act, 2001* operates within the framework of Section 28 of the *Planning Act*. A municipality with an approved CIP in place that contains provisions specifying tax assistance for environmental remediation costs can pass a by-law providing tax assistance to an eligible brownfield property in the form of a deferral or cancellation of part or all of the taxes levied on that property for municipal and education purposes during the rehabilitation period and the development period of the property, both as defined in Section 365.1 (1) of the *Municipal Act, 2001*. Municipalities may also apply to the Province to provide matching education property tax assistance through the Province’s Brownfields Financial Tax Incentive Program (BFTIP).

Section 107 of the *Municipal Act, 2001* describes the powers of a municipality to make a grant, including the power to make a grant by way of a loan or guaranteeing a loan, subject to Section 106 of the *Municipal Act, 2001*. In addition to the power to make a grant or loan, these powers also include the power to sell or lease land for nominal consideration or to make a grant of land; provide for the use by any person of land owned or occupied by the municipality, upon such terms as may be fixed by council; sell, lease or otherwise dispose of at a nominal price, or make a grant of, any personal property of the municipality or to provide for the use of the personal property on such terms as may be fixed by council.

In order to encourage good stewardship, maintenance and conservation of locally designated heritage properties, municipalities may, under Section 365.2 of the *Municipal Act, 2001*, pass a by-law to establish a local Heritage Property Tax Relief (HPTR) program to provide tax relief (10 to 40 per cent) to owners of eligible heritage properties, subject to an agreement to protect the heritage features of their property. This financial tool is designed to help owners of heritage properties maintain and restore their properties. An eligible heritage property for this program is a property or portion of a property that is designated under Part IV of the *Ontario Heritage Act* or is part of a heritage conservation district under Part V of the *Ontario Heritage Act* and that is subject to a heritage easement agreement. The Province shares in the cost of the program by funding the education portion of the property tax relief. Municipalities that adopt the HPTR program contribute to the program by funding their portion of the property tax relief.

2.2 Planning Act

Section 28 of the *Planning Act* allows municipalities with provisions in their Official Plans relating to community improvement to designate by By-law a “community improvement project area” and prepare and adopt a CIP for the community improvement project area. Once the CIP has been adopted by the municipality and comes into effect, the municipality may exercise authority under Section 28(6), (7) or (7.2) of the *Planning Act* or Section 365.1 of the *Municipal Act, 2001* in order that the exception provided for in Section 106 (3) of the *Municipal Act, 2001* will apply.

According to Section 28 (1), a “community improvement project area” is defined as “a municipality or an area within a municipality, the community improvement of which in the opinion of the council is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason”. Therefore, there are a variety of reasons that an area can be designated as an area in need of community improvement.

Section 28 (1) defines “community improvement” as “the planning or replanning, design or redesign, resubdivision, 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”. This represents a wide range of possible municipal actions.

Once a CIP has come into effect, the municipality may:

- i) acquire, hold, clear, grade or otherwise prepare land for community improvement (Section 28 (3) of the *Planning Act*);
- ii) construct, repair, rehabilitate or improve buildings on land acquired or held by it in conformity with the CIP (Section 28 (6));
- iii) sell, lease, or otherwise dispose of any land and buildings acquired or held by it in conformity with the CIP (Section 28 (6)); and,
- iv) make grants or loans, in conformity with the CIP, to registered owners, assessed owners and tenants of land and buildings within the community improvement project area, and to any person to whom such an owner or tenant has assigned the right to receive a grant or loan, to pay for the whole or any part of the eligible costs of the CIP (Section 28 (7)).

Section 28 (7.1) specifies that the eligible costs of a CIP for the purposes of Subsection 28 (7) may include costs related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities. Again, this includes a wide range of activities that can be considered as eligible costs for grants and loans.

Section 28 (7.3) specifies that the total of all grants and loans made in respect of particular lands and buildings under Section 28 (7) and (7.2) of the *Planning Act* and tax assistance provided under Section 365.1 of the *Municipal Act, 2001* in respect of the land and buildings shall not exceed the eligible cost of the CIP with respect to those lands and buildings.

Section 28(11) allows a municipality to register an agreement concerning a grant or loan made under subsection 28(7) or an agreement entered into under subsection 28(10) against the land to which it applies and the municipality shall be entitled to enforce the provisions thereof against any party to the agreement and, subject to the provisions of the *Registry Act* and the *Land Titles Act*, against any and all subsequent owners or tenants of the land.

Section 69 allows municipalities to reduce or waive the amount of a fee in respect of a planning application where it feels payment is unreasonable. Municipalities can use this tool to waive all matter of planning application fees to promote community improvement without inclusion in a CIP. Alternatively, a municipality can collect fees and then provide a partial or total rebate of fees in the form of a grant, but this must be done within a CIP.

2.3 Ontario Heritage Act

The purpose of the *Ontario Heritage Act* is to give municipalities and the provincial government powers to conserve, protect and preserve heritage buildings and archaeological sites in Ontario. While the heritage property tax relief program under Section 365.2 (1) of the *Municipal Act, 2001* is designed to assist property owners in maintaining and conserving heritage properties, Section 39 (1) of the *Ontario Heritage Act* allows the council of a municipality to make grants or loans (up-front or tax-increment basis) to owners of designated heritage properties to pay for all or part of the cost of alteration of such designated property on such terms and conditions as the council may prescribe. In order to provide these grants and loans, the municipality must pass a by-law providing for the grant or loan.

Grants and loans for heritage restoration and improvement can also be provided under a CIP. One of the key administrative advantages of Section 39 of the *Ontario Heritage Act* is that it requires only passing of a by-law by the local council rather than the formal public meeting process under Section 17 of the *Planning Act* required for a CIP. One of the disadvantages of the *Ontario Heritage Act* is that unlike the *Planning Act*, it does not allow municipalities to make grants or loans to assignees, e.g., tenants who may wish to undertake heritage improvements.

Another advantage of the *Ontario Heritage Act* is that interpretation of Section 39 (1) of the *Heritage Act* suggests that this section does not restrict grants and loans only to heritage features. Section 39 (1) of the *Ontario Heritage Act* refers to "...paying for the whole or any part of the cost of alteration of such designated property on such terms and conditions as the council may prescribe." Consultations with provincial staff and legal experts have confirmed that this section of the Act does not restrict grants and loans only to heritage features.

Section 39 (1) of the *Ontario Heritage Act* can also be used to provide grants and loans for the undertaking of professional design studies as these can be considered "part of the cost of alteration". Similarly, a grant or loan for professional design studies can be provided under a CIP. A professional design study is certainly an important precursor to, and key component of, any major heritage feature alteration. Section 39 (2) of the *Ontario Heritage Act* allows the council of a municipality to add the amount of any loan (including interest) to the tax roll and collect said loan in the same way that taxes are collected, for a period of up to 5 years. This section of the Act also allows the municipality to register the loan as a lien or charge against the land.

2.4 Development Charges Act

Section 5 of the *Development Charges Act* allows a municipality to exempt a type(s) of development from a development charge, but any resulting shortfall cannot be made up through higher development charges for other types of development. This allows upper and lower tier municipalities to offer partial or total exemption from municipal development charges in order to promote community improvement, such as downtown redevelopment, brownfield redevelopment or intensification in core areas. Because this financial incentive is normally offered before construction, i.e., at the time of building permit issuance, it is a very powerful community improvement tool.

Municipalities can also use a CIP (Section 28 of the *Planning Act*) to offer a reduction in development charges in the form of a grant equivalent to part or all of the development charge normally payable. It is much easier for a municipality to offer a reduction of development charges for certain types of development such as residential intensification and/or projects that achieve sustainability performance criteria within a CIP than within a development charge by-law. This is because the CIP is inherently more flexible and can provide grants based on meeting intensification targets and/or project performance criteria, while development charge reductions within a development charge by-law are typically based on location of the development within a specific geographic area, e.g., downtown, or a specific type of site, e.g., a brownfield site.

3 Policy & Regulatory Framework

3.1 Provincial Policy Statement, 2020

The Provincial Policy Statement (PPS) is issued under Section 3 of the *Planning Act* and provides direction on matters of provincial interest related to land use planning and development. Section 3 of the *Planning Act* requires that, “decisions affecting planning matters shall be consistent with policy statements issued under the Act”.

The Province of Ontario released the latest version of the PPS in February of 2020 and the policies took effect on May 1, 2020. The vision for land use planning in Ontario in the PPS states that “the long-term prosperity and social well-being of Ontarians depends on planning for strong, sustainable and resilient communities for people of all ages, a clean and healthy environment, and a strong competitive economy”. To this end, the key policies in the PPS promote:

- Efficient and cost-effective development and land use patterns, an appropriate range and mix of affordable and market based residential types, improving accessibility for persons with disabilities and the elderly, and promoting development and land use patterns that conserve biodiversity and reduce the impacts of climate change (Section 1.1.1);
- Land use patterns that support active transportation, promote energy efficiency, and minimize the negative impacts to air quality and climate change (Section 1.1.3.2);
- Opportunities for transit supportive development, intensification and redevelopment where this can be accommodated taking into account existing building stock or areas, including brownfield sites, and the availability of suitable existing or planned infrastructure and public service facilities required to accommodate projected need (Section 1.1.3.3);
- An appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs and the social, health, economic and well-being requirements of current and future residents (Section 1.4.3);
- Healthy, active communities with parks, public and open spaces, trails and linkages that facilitate active transportation and the provision of public access to shorelines (Section 1.5.1);
- Long-term economic prosperity through the maintenance and enhancement of the vitality and viability of downtown and mainstreets (Section 1.7.1d) and the redevelopment of brownfield sites (Section 1.7.1f);
- Encouraging a sense of place, by promoting well-designed built form and cultural planning, and by conserving features that help define character, including built heritage resources and cultural heritage landscapes (Section 1.7.1 e);
- Opportunities for sustainable tourism development (Section 1.7.1 h); and,

- Land use and development patterns that support energy conservation and efficiency, improved air quality, reduced greenhouse gas emissions, and preparing for the impacts of changing climate (Section 1.8.1).

3.2 Ontario Housing Policy Statement, 2011

On July 1, 2016, the Province of Ontario replaced its Ontario Housing Policy Statement with the “Policy Statement: Service Manager Housing and Homelessness Plans” issued under Section 5 of the *Housing Services Act, 2011*. This Policy Statement recognizes municipalities as the largest contributors to funding for housing and homelessness services and developing more cost effective and efficient housing programs. The City of St. Thomas’ Ontario Works Department looks after the funding and overall administration of social housing programs in the City of St. Thomas and the County of Elgin.

3.3 Official Plan

The designation of Community Improvement Project Areas and the preparation and implementation of CIPs in St. Thomas is guided by the Community Improvement policies contained in Section 4.11 of the City’s Official Plan (see **Appendix A**). These Community Improvement policies are summarized below.

Section 4.11.1 of the Official Plan indicates that the overall goal of community improvement planning in St. Thomas is to enhance the overall quality of life and well-being of residents and businesses within the older residential neighbourhoods and older commercial areas in the city. This goal would be accomplished by promoting private sector rehabilitation and redevelopment of areas in need of community improvement.

Section 4.11.2 identifies the general objectives of community improvement in St. Thomas. These include:

- a) rehabilitation, renovation, and residential intensification of obsolete buildings and/or underutilized lands;
- b) rehabilitation, adaptive reuse and maintenance of historically or architecturally significant buildings;
- c) streetscape and building façade improvements;
- d) redevelopment and revitalization of the St. Thomas Downtown as the centre of pedestrian oriented retail, civic, cultural, entertainment and government uses in the City; and,
- e) revitalization and conversion of older industrial areas and the redevelopment of "brownfield" industrial lands.

Section 4.11.3 identifies the criteria that Council will have regard to when selecting or designating community improvement project areas. These criteria emphasize the need for community improvement both in terms of public infrastructure improvements and private sector land and building improvements. On the public sector side, these criteria include the need for: sanitary sewer, storm sewer, and watermain improvements; sidewalk and roadway improvements; parking area improvements; and park/open space, social and recreational facility improvements. On the private sector side, the criteria include the need for: maintenance, rehabilitation, intensification, reuse, conversion or redevelopment of the building stock, including the housing stock and commercial areas; improvement to building facades; and development/redevelopment of unused or underutilized lands including "brownfield" industrial sites.

Policy 4.11.4 specifies via reference to Schedule D of the Official Plan that the entire municipality of St. Thomas is a Community Improvement Area (City-wide) within which the City may designate one or more Community Improvement Project Areas (see Schedule D in Appendix A).

Section 4.11.6 outlines the broad range of tools that can be used by Council to implement community improvement in St. Thomas. These include:

- a) designation of Community Improvement Project Areas;
- b) preparation and adoption of Community Improvement Plans;
- c) acquisition of land and/or buildings within Community Improvement Project Areas;
- d) clearing, grading or preparing lands for community improvement;
- e) utilizing all appropriate senior level government programs for funding of improvements to municipal facilities, lands, roads, streetscapes and services;
- f) encouraging the rehabilitation and/or revitalization of property by the private sector through the provision of information on government programs as well as the provision of financial/property tax incentives;
- g) continuing enforcement of maintenance and property standards bylaw;
- h) continuing support of heritage conservation through the *Ontario Heritage Act*, and the Local Architectural Conservation Advisory Committee (LACAC);
- i) supporting the efforts of the Downtown Development Board to revitalize the St. Thomas "Downtown" through the implementation of various programs; and,
- j) where appropriate, encouraging/supporting intensification and infill development/redevelopment.

3.4 Downtown Planning Implementation Strategy

The Downtown Planning Implementation Strategy was completed in December of 2015. The purpose of the Strategy is to strengthen the planning tools which guide development in the Downtown and adjacent railway lands. This Strategy resulted in an update to the City's Official Plan policies and Zoning By-law regulations for the Downtown and adjacent railway lands to refine and strengthen these policies, while ensuring that the established character of the Downtown continues to be protected.

As previously mentioned, the Downtown Planning Implementation Strategy also included a review of the St. Thomas CIP. This review included a best practices review of the CIP against CIPs in several other municipalities facing similar downtown/commercial area revitalization issues as St. Thomas. The review of the CIP also included an analysis of incentive program eligible costs, amounts, availability, uptake and results in St. Thomas. The review also examined the City's incentive program application materials, web presence, administration process, and marketing.

As a result, the Downtown Planning Implementation Strategy contains a series of key recommendations regarding the CIP incentive programs, administration, application materials and marketing. Primary among these is the recommendation that the City undertake a comprehensive review and update of the current CIP, including a review of the size of the CIPA and the priority of sub-areas within the CIPA for community improvement, as well as an updating of the incentive programs contained in the CIP. The updated CIP contained herein fulfils this primary recommendation of the Downtown Planning Implementation Strategy and has been guided in part by the other CIP recommendations contained in the Downtown Planning Implementation Strategy.

3.5 Downtown St. Thomas Heritage Conservation District Plan

The Downtown St. Thomas Heritage Conservation District (HCD) Plan was adopted by Council in August of 2018, including designation of the Downtown St. Thomas HCD. The purpose of the Downtown HCD Plan is to provide policies, guidelines and recommendations for property owners, City staff, the Heritage Committee and Council to manage change and make decisions regarding the alteration of properties within the Downtown St. Thomas HCD. The Downtown HCD outlines objectives, policies, guidelines and an HCD Application Permit Process.

The Downtown HCD Plan contains a number of objectives that provide direction for the CIP, including:

- Conserving the historic character and heritage attributes of the downtown commercial core and railway character areas;
- Encouraging compatible redevelopment in the downtown core to contribute to continued revitalization of the downtown;
- Collaborating with property owners and business owners to encourage and provide incentives for the conservation, restoration and appropriate maintenance of heritage buildings.

Section 5.6 of the HCD Plan discusses the role that CIP incentive programs can play in helping to achieve the goals and objectives of the Downtown HCD Plan. Furthermore, Section 5.6 of the HCD Plan put forward a number of recommendations to be considered during the review and update to the City's CIP. These include:

- Updating the existing City of St. Thomas CIP to include a wider range of heritage-focused incentive programs or create a new CIP just for the Downtown HCD Area;
- Grant assistance should be based on a matching grant (50%) for eligible heritage conservation work;
- Eligible work should include any work that conserves or enhances heritage elements on identified heritage properties in the HCD Plan or in the accompanying designating bylaws for property designated under Part IV of the Ontario Heritage Act;
- Grants supporting work necessary to restore a building to structural soundness should be considered as being eligible, e.g., the correction of serious structural faults that threaten the building's survival, but should not include structural work to accommodate modern renovations or routine maintenance;
- With respect to non-heritage focused grant programs that may also be included in the City's CIP, increased grant values for these programs could be made available to applicants who propose and can demonstrate that their improvement project will restore heritage features.

All of these recommendations contained in the Downtown HCD Plan were taken into consideration during the development and finalization of the incentive programs contained in this CIP. Also, as previously noted, the CIP was amended in 2019 to expand the CIPA to include the Downtown HCD, and expand the heritage related incentive programs in the CIP to the Downtown HCD. This amendment was of course carried over into this CIP.

3.6 Long Term St. Thomas-Elgin Affordable and Social Housing Strategy

The Long-Term St. Thomas-Elgin Affordable and Social Housing Strategy was completed in June of 2018. The primary purpose of the Housing Strategy is to increase the supply of affordable housing in St. Thomas to meet projected need. The Strategy also identifies potential financial incentives from the City of St. Thomas and area municipalities in Elgin County to help support the construction of affordable housing

Section 2.6 of the Housing Strategy recommends that the City continue to use the definition of affordable housing contained in the PPS in its planning and housing policies. Based on this recommendation and input from the CIP Project Team, the definition of affordable housing contained in the PPS is the definition used in this CIP.

The Strategy notes that a considerable number of affordable housing projects require assistance from the local municipality to be financially viable and a growing number of municipalities are offering financial incentives to promote affordable housing. As noted in Figure 3.8 of the Housing Strategy, 119 (77%) of the 154 affordable housing units constructed in St. Thomas between 2008 and 2017 were constructed by private developers. Consequently, it is important that incentive programs for the private sector be considered to help increase the supply of affordable housing

Section 5.7.3 of the Housing Strategy recommends that in order to help the City meet the housing targets outlined in the Housing Strategy, the City implement an Affordable Housing CIP that covers a majority of the built-up area within the City. Recommended incentives include a Development Charge Rebate for all new affordable housing developments, a 20 year Tax Increment Grant, and a second unit incentive program. Again, these recommendations were taken into consideration during development of the incentive programs contained in this CIP.

3.7 Employment Lands Review

The Employment Lands Review Report was adopted by Council in April of 2018. The purpose of the Employment Lands Review is to ensure that the City has a sufficient supply of employment land to meet long term demand. The Employment Lands Review identified a net employment lands deficit of 96 ha. Recent demand for industrial land has been concentrated in the manufacturing, food processing, wholesale trade and transportation sectors, and there is limited industrial space for sale or rent in St. Thomas.

The Employment Lands Review recommends a two tier approach for industrial land uses to ensure compatibility between employment areas and non-employment areas. “Employment Lands” will accommodate traditional manufacturing and industrial uses and “Business Employment” will accommodate light industrial and ancillary uses. This two tier approach was incorporated into the policies and land use schedules within the City’s Official Plan as part of the City’s Municipal Comprehensive Review of its Official Plan (Official Plan Amendment No. 90).

Section 8.1 of the Employment Lands Review recommends that the City designate the entire municipality as a CIPA so as to encourage more private sector investment in the City’s employment areas. This recommendation was taken into consideration during the development of the incentive programs contained in this CIP.

4 Community Improvement Needs Analysis

As noted in the Methodology section, an analysis was conducted to identify key community improvement needs in St. Thomas that are not being fully met by the existing CIP. This analysis was divided into two parts. The first part addresses the existing CIPA and improvements to existing CIP programs, including the conservation, restoration and maintenance of heritage buildings. The second part addresses key community improvement needs which have more recently emerged as desirable policy planning goals and can be addressed by program additions to the existing CIP. These include the promotion of affordable housing across the city and the promotion of development and redevelopment (including brownfield redevelopment) in employment areas. The results of the Community Improvement Needs Analysis are presented below.

4.1 Revisions to the Existing Community Improvement Project Area

As shown in **Appendix B**, the Community Improvement Project Area (CIPA) for the 2003 CIP contains seven (7) sub-areas as follows:

- 1) The Downtown;
- 2) Old St. Thomas;
- 3) CASO Lands & Related East-West Railway Tracks and Right-of-Way
- 4) MTO Lands and Related North-South Railway Right-of-Way;
- 5) First Avenue;
- 6) Alma College; and,
- 7) Downtown St. Thomas Heritage Conservation District (HCD) (added via an amendment to the CIP in 2019).

A driving and walking tour of the various sub-areas within the CIPA was conducted with City staff. Observations and notes were made with respect to land use, building and property conditions, vacant lands, heritage design elements, and business activity. Some redevelopment and building improvement projects that have utilized the incentive programs in the existing CIP were also visited. City staff were also consulted with respect to changes in some sub-areas regarding the need for community improvement and major changes to infrastructure, e.g. removal of rail spurs, and property ownership.

The tour of the CIPA and consultation with City staff and the Project Team resulted in a number of recommended adjustments to the CIPA and the Sub-Areas. For example, the Downtown Sub-Area was expanded to capture commercial properties south and east of Ross Street in need of community improvement.

Also, it was determined that several properties just outside and adjacent to the current CIPA are in need of community improvement and could potentially benefit in this regard from one or more of the incentive programs contained in the CIP. Accordingly, to provide flexibility for the inclusion of these properties within the CIPA, it was determined that the map definition of the St. Thomas CIPA should include text generally stating that “properties that are immediately adjacent to the CIPA may be considered by the City to be within the CIPA on a case by case basis, subject to these properties meeting the key community improvement needs of the CIP. However, should the City approve a property that is immediately adjacent to the CIPA for inclusion within that CIPA, this will in no way alter the map boundary of the designated CIPA or sub-areas contained within the designated CIPA.”

Next, during updating of the incentive programs contained in the CIP, it was determined that in order to better address the City’s community improvement needs, a more simplified and targeted approach to designation of the CIPA would be adopted. Because some of the incentive programs should be offered City-wide, some should be offered only in the current CIPA, and some only in current Sub-Areas, rather than the current CIPA with its seven (7) sub-areas, it is recommended that the CIPA for the updated CIP consist of the following:

- 1) A “City-Wide CIPA”, as shown in Schedule D of the Official Plan (see Appendix A);
- 2) A “Primary CIPA” (i.e., the current CIPA as shown in Schedule A of the 2003 CIP (see Appendix B), with the following Sub-Areas identified within the Primary CIPA: Downtown; Old St. Thomas; and Downtown Heritage Conservation District ; and,
- 3) A “Secondary CIPA” comprised of all lands outside the Primary CIPA but within the City-Wide CIPA.

These revisions to the CIPA are reflected in Section 5 of this CIP which provides details on the recommended Community Improvement Project Area for this CIP.

4.2 Revisions to Existing Community Improvement Incentive Programs

Next, the eight (8) incentive programs contained in the current CIP were reviewed to determine any program gaps, weaknesses, and potential revisions to better address community improvement needs in the CIPA. This review was largely based on:

- The key CIP incentive program recommendations contained in the Downtown Planning Implementation Strategy;
- The incentive program recommendations contained in the Downtown HCD Plan;
- The updated downtown/commercial area best practices review;

- Discussions with City staff responsible for administering and marketing the incentive programs; and,
- Discussions with the Project Team.

The review of incentive programs in the current CIP resulted in the development of the following recommendations for revisions to the incentive programs when updating the CIP:

- 1) Development Charges Rebate Program – specifically add this as a grant program within the CIP and clarify that this program is available to all types of development across the CIPA. This program will be renamed the “Development Charges Grant Program”.
- 2) Property Tax Increment Equivalent Grant Program - clarify that this program is available to all types of development across the CIPA. This program will be renamed the “Tax Increment Grant Program”
- 3) Façade Improvement Program – increase the maximum grant per application for wider buildings, increase the maximum grant for projects that include side/rear façade improvement, and increase the maximum loan. Also include structural repairs required to protect, preserve and restore heritage features as an eligible program cost.
- 4) Residential Conversion, Rehabilitation and Intensification Program – increase the maximum grant and maximum loan, introduce a longer interest free loan repayment period, and allow applicants to apply for and receive both the Residential Conversion, Rehabilitation and Intensification Program and the Tax Increment Equivalent Grant Program (applicants currently must choose between the two programs). This program will be renamed the “Residential Program”.
- 5) Heritage Design Program – increase the maximum grant and make heritage impact assessments an eligible study. To improve the quality of design studies being funded and received by the City through this program, add a requirement that a professional architect/design professional must prepare the design study/heritage impact assessment.

4.3 Affordable Housing Incentive Programs

The Long-Term St. Thomas-Elgin Affordable & Social Housing Strategy recommends that the City implement an affordable Housing CIP that provides incentives for affordable housing across the majority of the built-up urban area. The incentives recommended in the Strategy include:

- A rebate of City development charges for all new affordable housing development (non-profit and for profit); and,
- A 20 year tax increment grant program.

These recommendations from the Affordable and Social Housing Strategy were considered. However, it should be noted that in May of 2019, the City of St. Thomas passed a Municipal Housing Project Facilities By-Law (No.56-2019) that allows Council to exempt “municipal housing project facilities” (as a class of municipal capital facility) from the payment of City development charges and property taxes for at least 20 years. In order to do so, Council must enter into a “Municipal Housing Facilities Agreement” with the “Proponent” of the “municipal housing project facility”. The “Proponent” can be a private or non-profit corporation or an individual. Therefore, City now has the ability to provide an exemption from City development charges and property taxes to affordable housing projects, even private for profit projects. Therefore, it is not required to include these incentives in this CIP.

Based on the incentive program recommendations in the Affordable & Social Housing Strategy and best practices in a number of other Ontario municipalities offering incentives to promote affordable housing, it was determined that in addition to the affordable housing incentives contained in the Municipal Housing Project Facilities By-Law, the maximum grant per unit available under the Residential Program in the CIP should be increased for affordable housing projects.

4.4 Employment Lands Incentive Programs

The Employment Area includes lands designated “Business Employment” and “Employment Lands” in the Official Plan. The Employment Lands Review recommended that in order to encourage more investment in the City, including the Employment Area, the entire city be designated as a Community Improvement Project Area (CIPA) in the Official Plan. The ability to designate the entire municipality as a CIPA was subsequently included in the Official Plan via OPA No. 90.

Employment Area CIP best practices in a number of Ontario municipalities were examined. These municipalities commonly utilize Development Charge Grants and/or Tax Increment Grants to promote the revitalization, development or redevelopment of employment/industrial areas. Some of the municipalities offering these incentive programs in employment areas tie the availability and amount of the incentive to minimum job creation and investment value requirements or project performance based criteria such as job creation, investment value, and sustainability including building design, energy efficiency and environmental impacts.

Based on the above-noted analysis, rather than developing, adopting and implementing a separate CIP for Employment Lands, it was determined that revisions and additions to the existing incentive programs in the CIP could be made to promote the development of employment lands in St. Thomas. As such, it is recommended that the following revisions to the existing incentive programs in the CIP be made:

- 1) Development Charges Grant Program – expand this program to cover employment development projects across the entire city but only on brownfield sites designated “Business Employment” and “Employment Lands” in the Official Plan that are not already exempted from Development Charges via the exemption for Industrial Uses in the Development Charges By-law (No. 138-2020).
- 2) Tax Increment Grant Program – expand this program to cover employment development projects across the entire city but only on lands designated “Business Employment” and “Employment Lands” in the Official Plan.
- 3) The availability and amount of the incentives available under both the Development Charges Grant Program and the Tax Increment Grant Program for employment lands development should be tied to project performance criteria (number of jobs, investment value, etc...).

5 Community Improvement Project Area

In order to ensure that this CIP addresses the key community improvement needs in St. Thomas in a more targeted and strategic manner, it was determined that the Community Improvement Project Area (CIPA) for this CIP be designated as shown in **Figure 1** below. Based on the analysis of community improvement needs, the CIPA has been divided into the following three (3) sub-areas for the purposes of targeting the incentive programs contained within this CIP:

- 1) A “City-Wide CIPA”, Schedule D of the Official Plan (see Appendix A);
- 2) A “Primary CIPA” with the following Sub-Areas identified within the Primary CIPA: Downtown; Old St. Thomas; and Downtown Heritage Conservation District ; and,
- 3) A “Secondary CIPA” comprised of all lands outside the Primary CIPA but within the City-Wide CIPA.

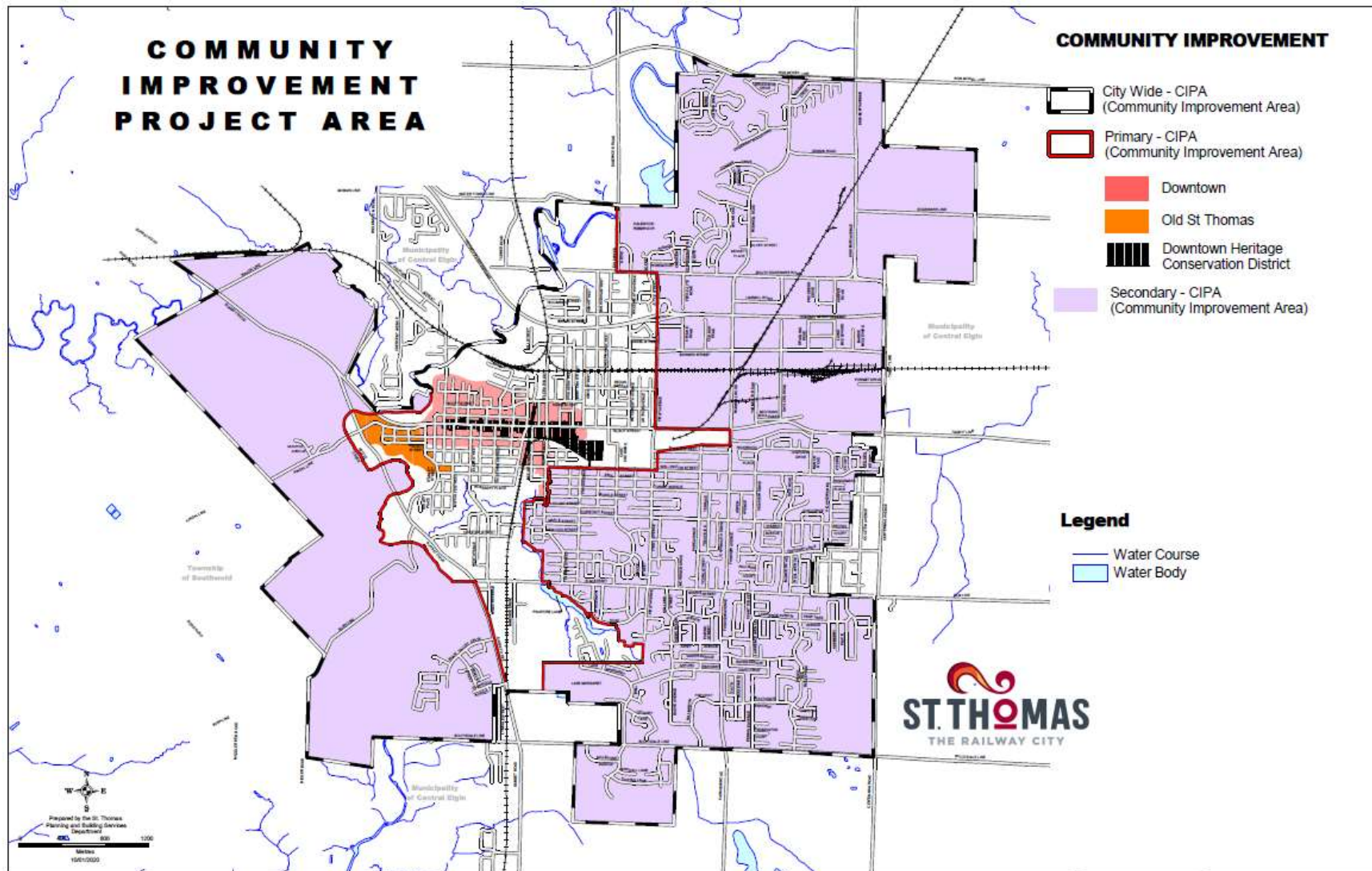
The CIPA as shown in Figure 1 below is to be designated by a by-law passed by Council.

To provide the City with flexibility (entirely at the discretion of the City) to include properties that are within the Secondary CIPA within the Primary CIPA, or properties that are within the Primary CIPA within one of the three Primary CIPA Sub-Areas:

- a) Properties that are immediately adjacent to the Primary CIPA may be considered by the City to be within the Primary CIPA on a case by case basis, subject to these properties meeting the key community improvement needs of the CIP; and,
- b) Properties that are within the Primary CIPA immediately adjacent to one of the three Primary CIPA Sub-Areas may be considered to be within a Primary CIPA Sub-Area, subject to these properties meeting the key community improvement needs of the CIP.

However, should the City approve a property that is immediately adjacent to the Primary CIPA for inclusion within the Primary CIPA, or should the City approve a property that is immediately adjacent to one of the three Primary CIPA Sub-Areas for inclusion within a Primary CIPA Sub-Area, this will in no way alter the boundaries of the designated CIPA or sub-areas contained within the designated CIPA as shown in Figure 1 below.

Figure 1 St. Thomas Community Improvement Project Area



6 Incentive Programs

6.1 Summary of Programs

The financial incentive programs contained in this CIP were developed to strategically address various key community improvement needs identified across the municipality. While the incentive programs in this updated CIP draw on the City's experience with the programs in the 2003 CIP, and best practices in other municipalities, the updated incentive programs and associated implementation measures such as the Monitoring Program and the Marketing Strategy are also guided by input and feedback from the City's Project Team, Council and the public.

The financial incentive programs contained in this CIP represent a comprehensive tool kit of programs specifically designed to address community improvement needs in St. Thomas. These programs have been strategically designed to encourage private sector investment, rehabilitation, adaptive reuse, redevelopment, and construction activity in the CIPA.

The incentive programs contained in this CIP can be considered as a "toolkit" because once the CIP is adopted and approved, the incentive programs in the CIP can be activated by Council, one or more at a time, based on Council approval of the implementation of each program, subject to the availability of funding. In this regard, the CIP enables Council to implement the incentive programs, but does not obligate Council to implement these incentive programs. Furthermore, the incentive programs can also be used individually or together by an applicant as the programs apply to that applicant's particular development, just like the tools in a toolbox.

General requirements that apply to all the incentive programs and program specific requirements have been included to help ensure that the community improvement needs will be met while protecting the financial and other interests of the City.

Table 1 below summarizes basic program details for each of the incentive programs. Council can set the maximum grant/loan available for each program at or below the maximum specified for that program in Table 1, depending on budget considerations at the time. The balance of this section of the CIP describes the general program requirements, and basic details for each incentive program including the program purpose, description, and program specific requirements. Appendices C to E contain supporting information for the incentive programs. These appendices do not form an operative part of the CIP and may be changed from time to time by the City, as required, without amendment to this Plan.

Table 1 Summary of Incentive Programs

Program	Description	Eligible Properties/ Projects and Eligible CIPA
<p>1) Heritage Design Grant Program</p>	<p>A Grant equal to 50% of cost of preparing professional urban design studies, architectural/design drawings, and heritage impact assessments to a maximum grant of \$5,000 per property/project.</p>	<p>Properties designated under Part IV of the <i>Ontario Heritage Act</i> in the Primary CIPA; and,</p> <p>All properties in the Downtown HCD Sub-Area.</p>
<p>2) Heritage Façade and Building Improvement Program</p>	<p>For buildings with 25 feet or less of linear frontage, a Grant equal to 50% of cost of eligible front facade and storefront improvement and restoration works up to a maximum grant per property/project of \$10,000.</p> <p>For buildings with more than 25 feet of linear frontage, a Grant equal to \$400 per linear foot of frontage up to a maximum grant per property/project of \$20,000.</p> <p>At the discretion of Council, a separate Grant equal to 50% of cost of eligible side and/or rear facade improvement and restoration works up to maximum grant per property/project of \$5,000 only where said rear and/or side facades are highly visible from a public road, public parking area or public open space.</p> <p>AND</p> <p>A no interest Loan equal to 50% of cost of eligible front facade and storefront improvement and restoration works up to a maximum loan per property/project of \$25,000. Minimum loan is \$5,000. The loan is repayable in equal monthly payments over a 5 year period.</p>	<p>Properties with existing commercial and mixed use buildings in the Downtown, Old St. Thomas, and Downtown HCD Sub-Areas.</p>

Program	Description	Eligible Properties/ Projects and Eligible CIPA
3) Residential Program	<p>A Grant equal to 50% of cost of renovating existing residential units and/or constructing new residential units, to a maximum grant of \$7,500 per unit (total maximum grant of \$60,000 per property/project).</p> <p>For units that are “affordable”, the 50% grant can be increased to a maximum grant of \$12,500 per unit (total maximum grant of \$100,000 per property/project).</p> <p>AND</p> <p>A no interest loan equal to 50% of cost of renovating existing residential units and/or constructing new residential units, to a maximum loan of \$12,500 per unit (total maximum loan of \$100,000 per property/project). The loan is repayable in equal monthly payments over a 7 year period.</p>	<p>Properties within the Primary CIPA where:</p> <ul style="list-style-type: none"> a) At least two (2) net residential units are being created via infilling of a vacant lot; b) Intensification of an existing commercial, mixed use or residential building adds one (1) or more net residential units; c) Excess or vacant commercial space on upper stories of commercial and mixed use buildings is being converted into one (1) or more net residential units; d) Existing residential units in mixed use buildings are being renovated to bring these units into compliance with the Building Code, Property Standards By-law, and Fire Code.
4) Development Charge Grant Program	<p>A Grant equal to up to 100% of the City Development Charge paid on an eligible project.</p>	<ul style="list-style-type: none"> a) All types of development within the Primary CIPA; b) Brownfield sites being redeveloped for employment uses within the Secondary CIPA on lands designated “Employment Lands” or “Business Employment” in the City’s Official Plan.

Program	Description	Eligible Properties/Projects and Eligible CIPA						
5) Tax Increment Grant Program	<p>An annual tax increment grant (TIG) equal to 100% of the increase in the municipal portion of property taxes generated by completion of an eligible project with the maximum duration of the annual TIG payment as follows:</p> <table border="1" data-bbox="451 537 1029 1010"> <tr> <td data-bbox="451 537 899 604">All types of development within the Primary CIPA</td> <td data-bbox="899 537 1029 604">Up to 5 years</td> </tr> <tr> <td data-bbox="451 604 899 806">Brownfield sites redeveloped for employment uses within the Primary CIPA or the Secondary CIPA on lands designated "Employment Lands" or "Business Employment"</td> <td data-bbox="899 604 1029 806">Up to 10 years</td> </tr> <tr> <td data-bbox="451 806 899 1010">Employment development within the Secondary CIPA on lands designated "Employment Lands" or "Business Employment"</td> <td data-bbox="899 806 1029 1010">Up to 5 years</td> </tr> </table>	All types of development within the Primary CIPA	Up to 5 years	Brownfield sites redeveloped for employment uses within the Primary CIPA or the Secondary CIPA on lands designated "Employment Lands" or "Business Employment"	Up to 10 years	Employment development within the Secondary CIPA on lands designated "Employment Lands" or "Business Employment"	Up to 5 years	<p>a) All types of development within the Primary CIPA; b) Brownfield sites being redeveloped for employment uses within the Primary or Secondary CIPA on lands designated "Employment Lands" or "Business Employment" in the City's Official Plan; c) Employment development within the Secondary CIPA on lands designated "Employment Lands" or "Business Employment" in the City's Official Plan.</p>
All types of development within the Primary CIPA	Up to 5 years							
Brownfield sites redeveloped for employment uses within the Primary CIPA or the Secondary CIPA on lands designated "Employment Lands" or "Business Employment"	Up to 10 years							
Employment development within the Secondary CIPA on lands designated "Employment Lands" or "Business Employment"	Up to 5 years							
6) Parkland Dedication Grant Program	<p>A Grant equal to 100% of the parkland dedication cash-in-lieu payment for a residential development project. This Program is available only to projects where it has been determined by the City, in its sole discretion, that adequate parkland exists in the area of the project to service both existing and planned residential development.</p>	<p>Residential intensification, infill and development projects within the Primary CIPA approved under the Residential Program, Development Charge Grant Program, and/or the Tax Increment Grant Program where at least two (2) net residential units are created.</p>						
7) Planning and Building Fees Grant Program	<p>A Grant equal to 100% of planning application, building permit, and other types of fees paid for a project approved and completed under any of the other incentive programs contained in this CIP. The maximum total grant available under this program is \$5,000 per property/project.</p>	<p>Projects within the Primary CIPA approved under one of the other incentive programs contained in this CIP.</p>						

Program	Description	Eligible Properties/Projects and Eligible CIPA
8) Heritage Tax Relief Grant Program	An annual grant equal to a 40% reduction in the City portion of the post-restoration property taxes for five (5) years on a heritage preservation or restoration project that has been approved and successfully completed.	Heritage preservation and restoration projects on properties designated under Part IV or Part V of the Ontario Heritage Act within the Primary CIPA
9) Environmental Site Assessment Grant Program	A Grant equal to 50% of the cost of eligible environmental studies to a maximum: a) grant of \$2,000 for a Phase I ESA; b) grant of \$7,500 for any other eligible environmental study; c) of two (2) studies and \$10,000 per property/project.	All types of development within the City-wide CIPA.

6.2 General Program Requirements

All of the financial incentive programs contained in this CIP are subject to the following general requirements as well as the individual requirements specified under each program. The general and program specific requirements contained in this CIP are not necessarily exhaustive, and the City reserves the right to include other requirements and conditions as deemed necessary on a program and/or property specific basis:

- a) Application for any of the incentive programs contained in this Plan can be made only for properties within the Community Improvement Project Area;
- b) None of the incentive programs contained in this Plan will be offered on a retroactive basis. This means that the City can accept applications for the financial incentive programs contained in this CIP only after this CIP has been adopted by Council and approved. This also means that an application for any financial incentive program contained in this CIP must be submitted to the City and that application must be approved by the City prior to the commencement of any eligible works that are the subject of the application;
- c) With the exception of the Planning and Building Fees Grant Program, an application for any financial incentive program contained in this Plan must be submitted to and approved by the City prior to the commencement of any works to which the financial incentive program will apply and prior to application for building permit (where applicable);

- d) Except for the following programs, the applicant must be the owner of the property,:
 - i) Heritage Design Grant Program;
 - ii) Heritage Facade and Building Improvement Program;
 - iii) Planning and Building Fees Grant Program;

For the programs noted in d) i) to iii) above, if the applicant is not the owner of the property, the applicant must provide written consent from the owner of the property to make the application, with said written consent in a form acceptable to the City;

- e) The City may restrict eligibility for any of the incentive programs contained in this CIP to certain land uses at certain times to help ensure that funded projects address community improvement needs, maximize community improvement benefits, and achieve the City's community improvement goals;
- f) An individual, corporation or other party who has litigation pending against the City may be deemed by the City in its sole and absolute discretion to be ineligible to apply for any of the incentive programs contained in this CIP;
- g) An application for any financial incentive program contained in this CIP must include plans, drawings, environmental studies, cost estimates, contracts, reports, construction values, rental rates, sale prices, and other details as required by the City to satisfy the City with respect to the costs, design and performance of the project, and conformity of the project with the CIP;
- h) The City may require that an applicant submit for approval professional urban design studies, architectural/design drawings, and a heritage impact assessment prepared by a qualified professional with said studies and drawings in conformity with all applicable design guidelines specified by the City;
- i) The City may require that an applicant submit for approval impact studies such as traffic studies, studies of microclimatic conditions (sun, shadow, wind), and any other studies as deemed necessary by the City;
- j) Review and evaluation of an application and supporting materials against program eligibility requirements will be done by City staff who will then make a recommendation to Council or Council's designate;
- k) The application is subject to approval by Council or Council's designate. Should Council's designate decide not to approve the application, the applicant has the right to appeal that decision to Council;
- l) As a condition of application approval for certain types of programs contained in this CIP, the applicant will be required to enter into a Grant/Loan Agreement with the City. This Agreement will specify the terms, duration and default provisions of the incentive to be provided. This Agreement is also subject to approval by Council or Council's designate;

- m) Each program in this CIP is considered active if Council has approved implementation of the program and Council has approved a budget allocation for the program (as applicable);
- n) Where other sources of government and/or non-profit organization funding (Federal, Provincial, CMHC, Federation of Canadian Municipalities, etc...) that can be applied against the eligible costs have been applied for, are anticipated, or have been secured, these must be declared as part of the application, and accordingly, the grant/loan from the City may be reduced on a pro-rated basis;
- o) The City reserves the right to audit the cost of any and all works that have been approved under any of the financial incentive programs, at the expense of the applicant;
- p) The City is not responsible for any costs incurred by an applicant in relation to any of the programs, including without limitation, costs incurred in anticipation of a grant/loan;
- q) If the applicant is in default of any of the general or program specific requirements, or any other requirements of the City, the City may delay, reduce or cancel the approved grant/loan, and require repayment of the approved grant/loan, including the ability to add the repayment of the approved grant amount to the property tax roll;
- r) The City may discontinue any of the programs contained in this CIP at any time, but applicants with an approved grant/loan will still receive said grant/loan, subject to meeting the general and program specific requirements, and applicants with approved loans will still be required to repay their loans in full;
- s) All proposed works approved under the financial incentive programs and associated improvements to buildings and/or land must conform to all applicable City standards, guidelines, by-laws, policies, procedures and standards;
- t) All works completed must comply with the description of the works as provided in the application form and contained in the program agreement, with any amendments as approved by the City;
- u) Existing and proposed land uses must be in conformity with applicable Official Plan(s), Zoning By-law and other planning requirements and approvals;
- v) All improvements made to buildings and/or land shall be made pursuant to a Building Permit, and/or other required permits, and constructed in accordance with the Ontario Building Code and all applicable zoning requirements and planning approvals;

- w) When required by the City, outstanding work orders, and/or orders or requests to comply, and/or other charges from the City must be satisfactorily addressed prior to grant and/or loan approval/payment;
- x) Property taxes must be in good standing at the time of program application and throughout the entire length of the grant/loan commitment;
- y) City staff, officials, and/or agents of the City may inspect any property that is the subject of an application for any of the financial incentive programs offered by the City;
- z) Unless otherwise specified, applicants can apply for one, more or all of the incentive programs contained in this CIP that are actually offered by the City, but no two programs may be used to pay for the same eligible cost;
- aa) Applicants approved for the programs contained in this CIP will be required to complete the eligible works within specified timeframes; and,
- bb) The total of all grants, loans and tax assistance provided in respect of the particular property for which an applicant is making application under the programs contained in this CIP and any other applicable CIPs shall not exceed the eligible cost of the improvements to that particular property under all applicable CIPs.

6.3 Heritage Design Grant Program

6.3.1 Purpose

To help promote the undertaking of professionally prepared high quality urban design studies, architectural/design drawings, and heritage impact assessments that meet the City's design guidelines and any other applicable guidelines. This will in turn promote higher quality heritage restoration and conservation projects.

6.3.2 Description

This program will provide a grant equal to 50% of the cost of preparing professional urban design studies, architectural/design drawings, and heritage impact assessments required by the City to a maximum grant per property/project of \$5,000.

Application for this program can be made only for the above-noted studies, drawings and assessments on:

- a) Properties designated under Part IV of the *Ontario Heritage Act* in the Primary CIPA; and,**
- b) All properties in the Downtown Heritage Conservation District (HCD) Sub-Area.**

6.3.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The following types of professional studies/drawings/assessments are considered eligible for a grant under this program:
 - i) urban design studies;
 - ii) architectural/design drawings; and,
 - iii) heritage impact assessments.
- b) All studies/drawings/assessments must be prepared by a qualified professional (i.e., architect/design professional) as determined by the City;
- c) All studies/drawings/assessments must be submitted to the City in electronic and hard copy format for the City's review and retention; and,
- d) All studies/drawings/assessments must be to the satisfaction of the City and must meet the City's design guidelines and any other applicable City guidelines, by-laws, policies, procedures, and standards.

6.4 Heritage Facade and Building Improvement Program

6.4.1 Purpose

To promote the rehabilitation, restoration, preservation and improvement of the front, side and rear facades of existing commercial and mixed use buildings (including retail storefront display areas and business signage) in the Downtown, Old St. Thomas and the Downtown Heritage Conservation District (HCD) Sub-Areas.

6.4.2 Description

This program has two components. The first is a grant and the second is an interest free loan. Both program components may be used together and are described below.

Application for this program can be made only for properties with existing commercial and mixed use buildings in the Downtown, Old St. Thomas and Downtown HCD Sub-Areas.

6.4.2.1 Grant Program

For buildings with 25 feet or less of linear frontage, the grant component of this program will provide a grant equal to 50% of the cost of eligible front facade and storefront improvement and restoration works up to a maximum grant per property/project of \$10,000.

For buildings with more than 25 feet of linear frontage, this program will provide a grant equal to \$400 per linear foot of frontage for the cost of eligible front facade and storefront improvement and restoration works up to a maximum grant per property/project of \$20,000.

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/project of \$5,000 may be provided only where said rear and/or side facades are highly visible from a public road, public parking area or public open space.

6.4.2.2 Loan Program

The loan component of this program will provide a no interest loan equal to 50% of the cost of eligible front facade and storefront improvement and restoration works up to a maximum loan per property/project of \$25,000. The minimum loan is \$5,000. The loan is repayable in equal monthly payments over a 5 year period. Interest will only be charged on any arrears portion of the loan.

6.4.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The following types of building façade restoration and improvement works on commercial and mixed use buildings are considered eligible for a grant/loan under this program:
 - i) repair or replacement of storefront, including repair or replacement of storefront doors and windows;
 - ii) exterior and entrance modifications to provide barrier free accessibility;
 - iii) repair or repointing of facade masonry and brickwork;
 - iv) repair or replacement of cornices, parapets, eaves, soffits and other architectural details;
 - v) repair or replacement of awnings or canopies;
 - vi) facade painting, cleaning, treatments, and refinishing as acceptable to the City;
 - vii) addition of new lighting/upgrading of existing lighting fixtures on exterior facade and in entrance and storefront display areas;
 - viii) installation/improvement of signage (as permitted by the Sign By-law);
 - ix) landscaping, including plant materials (to a maximum of 15% of the approved grant amount);
 - x) architectural/design fees required for eligible works (to maximum of 10% of the grant amount); and,
 - xi) other similar repairs/improvements as may be approved by the City.

- b) In addition to the eligible costs specified in a) above, the following types of building facade restoration and improvement works on buildings designated under Parts IV or V of the *Ontario Heritage Act* are also considered eligible for a grant/loan under this program:
 - i) works that conserve or enhance elements specified in the Reasons for Designation accompanying the designating by-law under the *Ontario Heritage Act*;
 - ii) 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.);
 - iii) removal of modern materials and replacement with documented original materials;
 - iv) reconstruction or construction of former and significant architectural features for which the appearance can be clearly determined from documentary sources (photographs, drawings, etc.);
 - v) cleaning of masonry buildings, as acceptable to the City, if it is necessary for the building's preservation;
 - vi) all final finishes, such as exterior paint and masonry; and,
 - vii) structural repairs and other works required to maintain or preserve significant heritage features.
- c) For buildings designated under Parts IV and V of the *Ontario Heritage Act*:
 - i) the facade restoration and improvement works should be supported by documentation in the form of historic photographs or drawings clearly showing the feature(s) to be restored or reconstructed; and,
 - ii) The City will consult with the Heritage Committee (as required).
- d) As a condition of loan approval, the City may require the applicant to:
 - i) Register security for the loan against title of the property, and,
 - ii) Meet specific insurance terms to protect the City's interests.

6.5 Residential Program

6.5.1 Purpose

To promote the construction of new residential units and the renovation of existing residential units in order to increase the supply of housing, including affordable housing, in the Primary CIPA.

6.5.2 Description

This program has two components. The first is a matching grant and the second is an interest free loan. Both program components may be used together, and both program components may be used for rental or ownership units (including buildings that fall under the *Condominium Act*). The grant and loan program components are described below.

Application for this program can be made only for properties within the Primary CIPA where:

- a) At least two (2) net residential units are being created via infilling of a vacant lot;**
- b) Intensification of an existing commercial, mixed use or residential building adds one (1) or more net residential units;**
- c) Excess or vacant commercial space on the upper stories of commercial and mixed use buildings is being converted into one (1) or more net residential units; or,**
- d) Existing residential units in mixed use buildings are being renovated to bring these units into compliance with the Building Code, Property Standards By-law, and the Fire Code.**

While applications for this program will be considered and approved on a “first come first served” basis, priority will be given to projects in the Downtown Sub-Area if program demand exceeds funding for the program.

6.5.2.1 Grant Program

The grant program component will provide a grant equal to 50% of the cost of renovating existing residential units and/or constructing new residential units, to a maximum grant of \$7,500 per unit (total maximum grant of \$60,000 per property/project). For units that are “affordable”², the 50% grant can be increased to a maximum grant of \$12,500 per unit (total maximum grant of \$100,000 per property/project).

6.5.2.2 Loan Program

The loan program component will provide a no interest loan equal to 50% of the cost of renovating existing residential units and/or constructing new residential units, to a maximum loan of \$12,500 per unit (total maximum loan of \$100,000 per property/project). The loan is repayable in equal monthly payments over a 7 year period. Interest will only be charged on any arrears portion of the loan. The City will require that security

² See Appendix C for definition of “affordable housing”

for the loan be registered against title of the property. If the loan is used for ownership units, upon closing of the sale of any unit, the loan for that unit will be due in full. If the unit is a rental unit, the full loan term will apply, but the loan may be repaid early without penalty.

6.5.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The following types of projects are considered eligible for a grant/loan under this program:
 - i) vacant lots (including parking lots) converting to mixed use or residential use where two (2) or more net residential units are being created;
 - ii) intensification of an existing commercial, mixed use or residential building that adds one (1) or more net residential units;
 - iii) Conversion of excess commercial and/or vacant space on upper stories of commercial and mixed use buildings to one (1) or more net residential units; and,
 - iii) renovations to existing residential units in a mixed use building to bring these units into compliance with the Building Code, Property Standards By-law and the Fire Code.
- b) The City may require the applicant to submit a Business Plan, with said plan to the City's satisfaction.
- c) As a condition of loan approval, the City may require the applicant to:
 - i) Register security for the loan against title of the property; and,
 - ii) meet specific insurance terms to protect the City's interests.
- d) In order to ensure that the residential units created remain affordable, as a condition of grant and loan approval, the City may require the applicant to post such security as may be required, including registration of such security against title of the property;
- e) If during the loan period, a building receiving a loan is demolished, all loan advances from the City shall cease, and all loan advances already made by the City will be repayable to the City; and,
- f) If during the loan period, a building designated under the *Ontario Heritage Act* receiving a loan is demolished or any of the heritage features are altered in any way that would compromise the reasons for designation, all loan advances from the City shall cease, and all loan advances already made by the City will be repayable to the City.

6.6 Development Charge Grant Program

6.6.1 Purpose

To encourage rehabilitation, redevelopment, infill and intensification projects by providing a financial incentive that reduces the City's development charge normally payable on such development projects. This incentive is also designed to assist in securing project financing.

6.6.2 Description

This program will provide a grant equal to **up to 100%** of the City Development Charges paid on an eligible project, as determined by Council on a case-by-case basis.

Development charges will be paid in full by an applicant for this program at the time development charges are normally paid, e.g., building permit issuance. The City would then pay the Development Charge Grant to the applicant only once:

- i) The eligible and approved project is complete;
- ii) Final building inspections have taken place;
- iii) An occupancy permit has been issued (as applicable);
- iv) All deficiencies have been addressed; and,
- v) All program and grant agreement requirements have been met to the City's satisfaction.

Application for this program can be made only for the following types of development that would normally pay City Development Charges:

- a) All types of development within the Primary CIPA;**
- b) Brownfield sites³ being redeveloped for employment uses within the Secondary CIPA on lands designated "Employment Lands" or "Business Employment" in the City's Official Plan.**

The City may establish a maximum total grant that can be paid under this program per application/property/project.

On brownfield sites within the Secondary CIPA, the total Development Charge Reduction will be capped at the total amount of eligible brownfield costs.

³ Brownfield sites are sites where a Phase II Environmental Site Assessment (ESA) has been conducted, and that as of the date the Phase II ESA was completed, did not meet the required standards under subparagraph 4i of Section 168.4(1) of the Environmental Protection Act to permit a Record of Site Condition (RSC) for the proposed use to be filed in the Environmental Site Registry.

6.6.3 Program Requirements

Applicants are eligible to apply for funding under this program subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The City may require the applicant to submit a Business Plan, with said plan to the City's satisfaction.

For projects on brownfield sites in the Secondary CIPA, the following additional program requirements apply:

- b) Only the following brownfield costs are eligible for the Development Charge Grant:
 - i) a Phase I ESA, Phase II ESA, Remedial Work Plan, and Risk Assessment;
 - ii) environmental remediation, including the costs of preparing a RSC;
 - iii) placing, compacting and grading of clean fill required to replace contaminated soils/fill disposed of off-site;
 - iv) installing, monitoring, maintaining and operating environmental and/or engineering controls/works, as specified in the Remedial Work Plan and/or Risk Assessment; and,
 - v) environmental insurance premiums.
- c) The application must be accompanied by a Phase I ESA, and also a Phase II ESA prepared by a qualified person that shows that the property does not meet the standards under subparagraph 4i of Section 168.4(1) of the *Environmental Protection Act* to permit a Record of Site Condition (RSC) for the proposed use to be filed in the Environmental Site Registry;
- d) The application must be accompanied by a Remedial Work Plan or Risk Assessment/Risk Management Plan prepared by a qualified person that contains:
 - i) A cost estimate for the actions (Items b) i) to v) above) that will be required 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*, and,
 - ii) a work plan and budget for environmental remediation and/or risk management actions, including a description of the remediation proposed, including methods and technologies to be used.
- e) The owner shall file in the Environmental Site Registry a RSC for the property signed by a qualified person, and the owner shall submit to the City proof that the RSC has been acknowledged by the Ministry of the Environment, Conservation and

Parks (MOECP)⁴.

6.7 Tax Increment Grant Program

6.7.1 Purpose

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.

6.7.2 Description

This program will provide an annual tax increment grant equal to 100% of the increase in the municipal portion of property taxes⁵ generated by completion of an eligible project where that project creates an increase in assessment, and therefore an increase in property taxes. The approved tax increment grant would be paid by the City on a “pay-as-you-go” basis for **up to 5 years (up to 10 years as specified if a brownfield site)**. The approved applicant would first construct and complete the approved project. The City would then pay the grant annually once:

- a) The eligible project is complete;
- b) Final building inspections have taken place;
- c) An occupancy permit has been issued (as applicable);
- d) All deficiencies have been addressed;
- e) All program and grant agreement requirements have been met to the City’s satisfaction;
- f) The property has been reassessed by the Municipal Property Assessment Corporation (MPAC); and,
- g) The new property taxes have been paid in full for the year.

The City may establish a maximum total grant that can be paid under this program per application/property/project.

Pre-project Municipal taxes will be determined before commencement of the project at the time the application is approved. For purposes of the grant calculation, the increase in municipal property taxes (tax increment) will be calculated as the difference between pre-project municipal property taxes and post-project municipal property taxes that are

⁴ This requirement may be waived by the City, entirely at its own discretion, for applications that are not a change to a more sensitive use as per O. Reg 153/04 where the applicant is using a risk assessment approach. In these cases, the City may, entirely at its own discretion, permit a peer review of the risk assessment (at the applicant’s expense) as an alternative to the RSC requirement.

⁵ This program does not include the education portion of the property tax increase.

levied as a result of re-valuation of the property by the MPAC following project completion.

Application for this program can be made only for the following types of projects that pay municipal property taxes:

- a) **All types of development within the Primary CIPA;**
- b) **Brownfield sites being redeveloped for employment uses within the Primary or Secondary CIPA on lands designated “Employment Lands” or “Business Employment” in the City’s Official Plan;**
- c) **Employment development within the Secondary CIPA on lands designated “Employment Lands” or “Business Employment” in the City’s Official Plan.**

The maximum duration of the Tax Increment Grant is as shown **Table 2** below.

The City may establish a maximum total grant that can be paid under this program per application/property/project.

Table 2 Maximum Duration of Tax Increment Grant by Eligible Project Type/ Location

	Type of Eligible Project	Maximum Duration of Tax Increment Grant (TIG)
a)	All types of development within the Primary CIPA.	Up to 5 years.
b)	Brownfield sites redeveloped for employment uses within the Primary or Secondary CIPA on lands designated “Employment Lands” or “Business Employment”.	Up to 10 years based on project performance (see Appendix D).
c)	Employment development within the Secondary CIPA on lands designated “Employment Lands” or “Business Employment.	Up to 5 years.

6.7.3 Program Requirements

Applicants are eligible to apply for funding under this program subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The City may require the applicant to submit a Business Plan, with said plan to the City’s satisfaction.

- b) If during the grant period, a building receiving a TIG is demolished, all grant payments shall cease and the City reserves the right to require repayment of the grant payments;
- c) If during the grant period, a building property designated under the Ontario Heritage Act receiving a TIG is demolished, or any of the heritage features are altered in any way that would compromise the reasons for designation, all grant payments shall cease and the City reserves the right to require repayment of the grant payments;
- d) While the City may allow an Applicant with an approved TIG to assign the Grant to an assignee as the result of the sale or other transfer of the property, the approved TIG will cease upon any subsequent sale or other transfer of the property;

For projects on brownfield sites within the Primary or Secondary CIPA on lands designated “Employment Lands” or “Business Employment”, the following additional program requirements apply:

- e) The application must be accompanied by a Phase I ESA, and also a Phase II ESA prepared by a qualified person that shows that the property does not meet the standards under subparagraph 4i of Section 168.4(1) of the *Environmental Protection Act* to permit a Record of Site Condition (RSC) for the proposed use to be filed in the Environmental Site Registry;
- f) The application must be accompanied by a Remedial Work Plan or Risk Assessment/Risk Management Plan prepared by a qualified person that contains:
 - i) A cost estimate for the actions (Items 6.6.3 b) i) to v) above) that will be required 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*, and,
 - ii) a work plan and budget for environmental remediation and/or risk management actions, including a description of the remediation proposed including methods and technologies to be used.
- g) The owner shall file in the Environmental Site Registry a RSC for the property signed by a qualified person, and the owner shall submit to the City proof that the RSC has been acknowledged by the Ministry of Environment (MOE)⁶.

⁶ This requirement may be waived by the City, entirely at its own discretion, for applications that are not a change to a more sensitive use as per O. Reg 153/04 where the applicant is using a risk assessment approach. In these cases, the City may, entirely at its own discretion, permit a peer review of the risk assessment (at the applicant’s expense) as an alternative to the RSC requirement.

6.8 Parkland Dedication Grant Program

6.8.1 Purpose

To reduce parkland dedication requirements or cash in lieu requirements to encourage the development in built up areas that already have an adequate supply of parkland when the parkland demands of the development project are taken into consideration.

6.8.2 Description

This program will provide an incentive in the form of an exemption from the parkland dedication requirements pursuant to Sections 42 and 51.1 of the *Planning Act* or a grant equivalent to 100% of the parkland dedication cash-in-lieu payment for any residential development project that has been approved and completed under the Residential Program, Development Charge Grant Program, and/or the Tax Increment Grant Program. This program is available only to projects where it has been determined by the City, in its sole discretion, that adequate parkland exists in the area of the project to service both existing and planned residential development.

Application for this program can be made only for residential intensification, infill and development projects within the Primary CIPA approved under the Residential Program, Development Charge Grant Program, and/or the Tax Increment Grant Program where at least two (2) net residential units are created.

6.8.3 Program Requirements

Applicants are eligible to apply for funding under this program subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The residential development project approved under the Residential Program, Development Charge Grant Program, and/or the Tax Increment Grant Program must create at least two (2) net residential units;
- b) The City must determine that there is adequate parkland/parkland dedication reserve available to permit a parkland dedication grant at the time of approval of the Residential Program, Development Charge Grant Program, and/or the Tax Increment Grant Program;
- c) The applicant must pay the parkland dedication payment in lieu amount (as applicable) in full at the time of registration of the plan of subdivision/condominium or at building permit issuance. The City would then provide a grant in the form of a onetime payment of 100% of the payment in lieu amount paid by the applicant upon completion of the project and building occupancy.

6.9 Planning and Building Fees Grant Program

6.9.1 Purpose

To facilitate and spur building and property improvements, adaptive re-use, infill, intensification, and redevelopment through the provision of an additional financial incentive that will complement and augment the other incentive programs within the CIP.

6.9.2 Description

This program will provide a grant equal to 100% of the fees paid on planning and development applications, building permits, heritage permits, and sign permits for a project approved and completed under any of the other incentive programs contained in this CIP. The maximum total grant available under this program is \$5,000 per property/project.

All the above-noted application fees will be paid as normal at the time of application. The Planning and Building Fees Grant will be paid upon project completion and final building inspection by the City, subject to the project meeting the general program requirements and the requirements of the applicable program(s) under which the project was approved.

Application for this program can be made only for projects within the Primary CIPA approved under one of the other incentive programs contained in this CIP.

6.9.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) Applicants must be undertaking and have successfully completed a project approved under one of the other incentive programs contained in this CIP; and,
- b) The types of planning and development applications and permits that are considered eligible for this program are listed in **Appendix E**.

Other permits issued by the City that are not listed in Appendix E, but which advance the purpose of this program, may be considered. This program does not apply to security deposits or cash-in-lieu payments.

6.10 Heritage Tax Relief Grant Program

6.10.1 Purpose

To further promote the restoration, preservation and improvement of heritage buildings by providing property tax relief from the municipal portion of property taxes where approved heritage restoration and preservation works have been successfully completed.

6.10.2 Description

As permitted under Section under Section 365.2 of the *Municipal Act, 2001*, municipalities may pass a by-law to establish a local Heritage Property Tax Relief (HPTR) program to provide tax relief (10 to 40 per cent) to owners of eligible heritage properties, subject to an agreement to protect the heritage features of their property.

This program will provide an annual grant equal to a 40% reduction in the City portion of the post-restoration property taxes for five (5) years on a heritage restoration project that has been successfully completed.

Application for this program can be made only for heritage restoration and preservation projects on properties designated under Part IV or Part V of the *Ontario Heritage Act* that are within the Primary CIPA.

6.10.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) Applicants must be undertaking and have successfully completed a project approved under one of the other incentive programs contained in this CIP;
- b) The grant will be paid each year only after property taxes have been paid in full;
- c) If ownership of the property changes during the 5-year period, the grant is immediately cancelled unless the City, in its sole discretion, deems it appropriate to enter into an Agreement with the new owner for continuation of the Heritage Tax Relief Grant.

6.11 Environmental Site Assessment (ESA) Grant Program

6.11.1 Purpose

The purpose of the ESA Grant Program is to promote the undertaking of environmental studies so that more and better information is available with respect to the type of contamination and potential remediation costs on brownfield properties.

6.11.2 Description

Eligible environmental studies include a Phase I ESA, Phase II ESA, Remedial Work Plan, and a Risk Assessment/Risk Management Plan. Environmental study grants will only be offered on eligible properties where there is potential for renovation or adaptive reuse of the buildings on the property and/or development/redevelopment of the property. While all types of development in the City-Wide CIPA are eligible to apply for this program, all applicants must clearly demonstrate their legitimate intention to undertake these activities on an eligible property by whatever means deemed necessary by the City⁷.

The ESA Grant Program will provide a grant equal to 50% of the cost of eligible environmental studies to a maximum:

- a) grant of \$2,000 for a Phase I ESA;
- b) grant of \$7,500 for any other eligible environmental study;
- c) of two (2) studies per property/project and \$10,000 grant per property/project.

Applications for this program will be processed and approved on a first come, first served basis, subject to a higher priority being placed on applications in the Primary CIPA. Review and evaluation of an application and supporting materials against program eligibility requirements will be completed by staff and a decision on the grant application will be made by staff acting as Council's designate.

Grant payments approved under this program would be provided to applicants following submission to the City for review of the final completed environmental study with the original invoice, indicating that the study consultants have been paid in full. The grant will be paid on the lesser of two cost estimates provided for the study or the actual cost of the study.

⁷ This may include, but is not necessarily limited to the submission of a letter of intent to renovate, adaptively reuse, and/or redevelop the property, and submission of a preliminary development plan (if planning applications have not yet been submitted).

Property owners may assign the grant to non-owners, otherwise known as assignees. For example, some property owners may wish to enable prospective purchasers to be eligible for the ESA Grant. Assignees are eligible to apply for and receive this grant, subject to providing the City with written consent from the owner to conduct the study and provided that the property owner has assigned the grant to the assignee.

The grant may be reduced or cancelled if the study is not completed, not completed as approved, or if the consultant(s) that conducted the study are not paid in full. The applicant will agree to provide the City with permission to notify any other subsequent project proponents of the existence of an environmental study or studies.

6.11.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) An application must be submitted to and approved by the City prior to the start of any environmental study to which this grant will apply;
- b) If the applicant is not the owner of the property, the applicant must provide written consent from the owner of the property to make the application, conduct the study and receive the grant payment.
- c) Environmental studies shall be for the purpose of:
 - i) determining the likelihood that one or more contaminants have affected any land or water on, in or under the property (Phase I ESA);
 - ii) confirming and describing the location and concentration of contamination at the site (partial, complete, or supplemental Phase II ESA);
 - iii) developing a plan to remove, treat, or otherwise manage contamination found on the site (Remedial Work Plan, Risk Assessment/Risk Management Plan);

For application type c ii) above, applicants must complete and submit to the City for review and retention a Phase I ESA that demonstrates the property is suspected of environmental contamination and that preparation of a Phase II ESA is recommended.

For application type c iii) above, applicants must complete and submit to the City for review and retention a Phase I ESA that demonstrates the property is suspected of environmental contamination and that preparation of a Phase II ESA is recommended, and a Phase II ESA that demonstrates that as of the date the Phase II ESA was completed, the property did not meet the required standards under subparagraph 4i of Section 168.4(1) of the Environmental Protection Act to permit a

Record of Site Condition (RSC) to be filed in the Environmental Site Registry for the proposed use of the property;

- d) All ESA Grant applications will include:
 - i) a minimum of two (2) study cost estimates⁸;
 - ii) a detailed study work plan; and,
 - iii) a description of the planned development/redevelopment, building renovation/adaptive reuse, and/or building expansion, including any planning applications that have been submitted/approved;
- e) All completed environmental studies must comply with the description of the studies as provided in the grant application form;
- f) One (1) electronic and one (1) hard copy of the study shall be supplied to the City for review and retention; and,
- g) Approval of an ESA Grant application (except Risk Assessments/Risk Management Plans) will be revoked if the study is not submitted within two (2) calendar years of the date that the ESA Grant application is approved;

⁸ The grant to be paid will be based on the lesser of the two cost estimates, or the actual cost of the study, whichever is less.

7 Monitoring Program

7.1 Purpose

The Monitoring Program has several purposes. It is designed to monitor:

- a) Funds dispersed through the CIP incentive programs to determine which programs are being most utilized, and use this information to adjust the programs, as required;
- b) Feedback from applicants to the incentive programs so that adjustments can be made to the incentive programs, as required; and,
- c) The economic impact associated with projects taking advantage of the CIP incentive programs.

This CIP is not intended to be a static planning document. It is intended to be a proactive plan for economic and community renewal and revitalization. Therefore, information obtained through the Monitoring Program should be used by the City to periodically adjust the incentive programs to make them even more relevant and user friendly. Information collected through the Monitoring Program should be utilized to provide regular reports to Council on the amount of private sector investment being leveraged by the public sector incentive programs and the economic benefits associated with these private sector projects. Ultimately, the purpose of the Monitoring Program is to provide City staff and Council with the information required to make knowledgeable and well informed decisions about how to adjust the incentive programs in order to help ensure that the key community improvement needs in St. Thomas are properly addressed by the CIP.

7.2 Description

Monitoring of the uptake and performance of the incentive programs should be done on a regular basis and these monitoring results reported to Council annually. As well, feedback from users of the incentive programs should be considered and utilized to periodically adjust the incentive programs in order to improve their effectiveness and ensure that the incentive programs are effective for a range of project types and sizes in the CIPA.

Table 3 below presents a list of the variables that should be monitored on an individual project and aggregate basis for the incentive programs contained in this CIP. In addition to these quantitative economic measures, the City should attempt to monitor the qualitative results of the CIP in terms of its social and community benefits. This could include the impact of private sector community improvement projects and public realm improvement projects on existing and new businesses in the CIPA.

Regular qualitative observations should be conducted by staff of the individual and cumulative impact of both public and private CIP projects in the CIPA and Sub-Areas. This could include comments received by staff from business owners, property owners and residents. These qualitative measures should be regularly monitored and reported to Council along with the quantitative measures specified in Table 3.

Table 3 Monitoring Variables

Program	Monitoring Variable
1. Heritage Design Grant Program	<ul style="list-style-type: none"> • Number and location of applications; • Type of eligible study; • \$ amount of grant; • Total cost of urban design study, architectural/design drawings, heritage impact assessment; • Number of Heritage Design Grants leading to heritage façade and building improvement projects and other construction projects; • Number and \$ amount of program defaults.
2. Heritage Façade and Building Improvement Program	<ul style="list-style-type: none"> • Number and location of applications by type of facade improvement (front/ side/rear); • Linear frontage of the property; • \$ amount of grant; • \$ amount of loan; • Type and cost (\$) of total facade improvements; • Total value (\$) of other building improvements/construction; • Number of new businesses successfully occupying the space (1 year post project completion); • Increase in assessed value of participating property; • Increase in City and education property taxes of participating property; • Number and \$ amount of program defaults.
3. Residential Program	<ul style="list-style-type: none"> • Number and location of applications by type (infill, intensification, conversion, renovation); • \$ amount of grant; • \$ amount of loan; • Number of residential units, including affordable residential units, built/renovated by type (rental/ownership, 1 bedroom, 2 bedroom, 2+ bedroom) and square footage of residential space built/converted/rehabilitated; • Rental rates/sale price; • Increase in assessed value of participating property; • Increase in City and education property taxes of participating property; • Number and \$ amount of program defaults.

Program	Monitoring Variable
4. Development Charge Grant Program	<ul style="list-style-type: none"> • Number and location of applications by type (residential infill, intensification, conversion, renovation, mixed use, commercial, and institutional); • % and \$ amount of grant; • Total \$ value of construction; • Number of residential units, including affordable residential units, built/renovated by type (rental/ownership, 1 bedroom, 2 bedroom, 2+ bedroom) and square footage of residential space built/converted/rehabilitated; • Square footage of commercial and institutional space rehabilitated or constructed; • Number of new businesses successfully occupying space (1 year post completion); • Jobs created/maintained; • Increase in assessed value of participating property; • Increase in municipal and education property taxes of participating property; • Number and \$ amount of program defaults.
5. Tax Increment Based Grant (TIBG)	<ul style="list-style-type: none"> • Number and location of applications by type, including brownfield sites; • \$ amount of grant; • Total \$ value of construction; • Number of residential units, including affordable residential units, built/renovated by type (rental/ownership, 1 bedroom, 2 bedroom, 2+ bedroom) and square footage of residential space built/converted/rehabilitated; • Square footage of commercial and institutional space rehabilitated or constructed; • Number of new businesses successfully occupying space (1 year post completion); • Jobs created/maintained; • Increase in assessed value of participating property; • Increase in City and education property taxes of participating property; • Number and \$ amount of program defaults.
6. Parkland Dedication Grant Program	<ul style="list-style-type: none"> • Number and location of applications; • \$ amount of grant; • Total \$ value of construction; • Number and \$ amount of program defaults.
7. Planning and Building Fees Grant Program	<ul style="list-style-type: none"> • Number, type, and \$ value of grant; • Square footage of habitable floor space created; • Square footage of commercial space rehabilitated or constructed; • Total \$ value of construction; • Total \$ value of building permit fees paid.

Program	Monitoring Variable
8. Heritage Tax Relief Grant Program	<ul style="list-style-type: none"> • Number and location of applications; • Type and cost of eligible heritage improvements; • Total \$ amount of City grant over the 5 year period; • Number and \$ amount of program defaults.
9. Environmental Site Assessment Grant Program	<ul style="list-style-type: none"> • Number and location of applications • Type of ESA (Phase I, Phase II, Remedial Work Plan, Risk Assessment/ Risk Management Plan); • Cost of the ESA; • \$ Amount of Grant by type of ESA; • Number of Grant Applications leading to actual redevelopment projects (brownfield and non-brownfield)

7.3 Program Adjustments

The individual incentive programs contained in this CIP can be activated, deactivated or discontinued by Council without amendment to this Plan. Increases in funding provided by the financial incentives contained in this CIP, the addition of any new incentive programs to this CIP, or an expansion of the CIPA will require a formal amendment to this Plan in accordance with Section 28 of the *Planning Act*. The City may periodically review and adjust the terms and requirements of any of the programs contained in this Plan, without amendment to the Plan. Such minor changes or discontinuation of programs will be provided to the Minister of Municipal Affairs for information purposes only.

8 Marketing Strategy

8.1 Key Objectives and Messages

It is very important to the successful implementation of the new St. Thomas CIP that the enhanced and more widely available incentive programs contained in the new CIP be effectively marketed to property owners, business owners, developers, and current and potential employers within the CIPA. It is also important that the availability of the new incentive programs be effectively communicated to target audiences and markets outside of the St. Thomas, in areas such as London, and beyond.

The purpose of the basic Marketing Strategy contained in this section is to provide a general guide to proactively and strategically inform, advertise and market the CIP incentive programs, redevelopment opportunities, and planned improvements that have been and will be undertaken by the City in the Primary and Secondary CIPA. This Marketing Strategy should be implemented as soon as possible after Council adopts and implements the new CIP. Also, to help ensure ongoing successful implementation of the CIP, the Marketing Strategy can and should be adjusted as necessary over time based on the messaging, targeting, and marketing tools that prove most effective.

Experience with implementation of the 2003 CIP, and experience in other municipalities with successful CIPs, suggests that successful marketing of CIP programs is a cooperative multi-organization exercise. In the case of St. Thomas, the Economic Development Corporation (EDC), Downtown Development Board, St. Thomas and District Chamber of Commerce, Elgin/St. Thomas Small Business Enterprise Centre, Heritage Committee, CIP Advisory Committee, and other business and industry associations in St. Thomas will have an important and proactive role to play in supporting the marketing of the CIP incentive programs to property owners, business owners and developers. Therefore, it is recommended that the City and the St. Thomas EDC seek to partner with all of these organizations and associations to market the new CIP programs.

It is recommended that the City and/or the St. Thomas EDC budget for and implement a Marketing Strategy that:

- a) Provides direction on how to obtain information on available incentive programs, including program guides and application forms, and how to obtain assistance and advice from City staff on making application for the incentive programs;
- b) Informs property owners, business owners, and developers with regard to recent and planned capital projects and other actions planned by the City to improve the

investment environment and conditions within the Primary and Secondary CIPA;
and,

- c) Publicizes recent developments and business activity within the Primary and Secondary CIPA, especially those success stories that took advantage of the City's CIP incentives programs.

This will further bolster the image of the CIPA, and especially the Downtown, Old St. Thomas and the Downtown HCD Sub-Areas area as good places to invest, open or expand a business, and reside.

8.2 Target Audience

The long-term success of the CIP will depend on investment from both within (existing property and business owners) and outside St. Thomas, and therefore, it is important to market to both these target audiences. However, the best ambassadors (marketers) for the CIP programs are the business and property owners and residents already located in the Primary and Secondary CIPA, and in particular those who have taken advantage of the CIP incentive programs. The impact of what existing business and property owners and residents tell potential investors and business owners cannot be underestimated. Therefore, it will be very important for the City and the EDC to regularly reach out to potential investors, developers and business using the marketing tools described below to inform them about available incentive programs, planned public realm improvements, ongoing and planned revitalization and development projects, and even other attractors such as festivals and events.

The Marketing Strategy should be targeted to:

- a) Existing property owners and business owners in the Primary CIPA, especially those in the Downtown, Old. St. Thomas and the Downtown HCD Sub-Areas;
- b) Business owners/employers in the Secondary CIPA;
- c) Business and industry associations both within and outside St. Thomas;
- d) Developers active in the London real estate market and other real estate markets in Ontario;
- e) Support professionals within and outside St. Thomas, including real estate professionals, lending institutions such as banks and trust companies, planning consultants, architects, lawyers, and others; and,
- f) The general public.

8.3 Marketing Tools

As much as possible, the marketing of the CIP incentive programs should be a comprehensive multi-media campaign containing information, education and advertising components. The following key tools are recommended to implement the Marketing Strategy:

- a) An easy to read updated and redesigned online and hardcopy Incentive Programs Brochure that outlines the financial incentive programs available from the City, including basic information on the programs and how to apply;
- b) A revised single application form for all the incentive programs that clearly specifies all required information and is more user friendly than the current application form;
- c) An updated and better organized program guide(s) that provide a description of “how to apply” for the programs and how they are administered;
- d) A direct highlighted “Incentive Programs” link from the City’s home webpage to the CIP Incentive Programs webpage, or at the very least, a link to the CIP Incentive Programs page that is directly accessible from the “How Do I Apply For” link and the “Business” drop down menu on the City’s Home webpage;
- e) Coordination with the St. Thomas EDC, Downtown Development Board, St. Thomas and District Chamber of Commerce, and Elgin/St. Thomas Small Business Enterprise Centre to add links on their websites to the CIP Incentive Programs webpage;
- f) Inclusion of information in planning and economic development publications produced by the St. Thomas EDC and the City outlining available CIP incentive programs; public realm improvements (planned, underway, and recently completed); and Downtown and other revitalization and redevelopment success stories that took advantage of the City’s incentive programs;
- g) Periodic presentations/information sessions to property and business owners, developers, and support professionals such as local real estate and other professional associations, on available incentive programs and how to apply;
- h) Promotion of stories in local media (newspaper, radio, web) on the CIP, public realm improvements and community improvement success stories in the CIPA;
- i) Promotion of the CIP Incentive Programs on the City and St. Thomas EDC Twitter and LinkedIn accounts, and also consider utilizing tools such as Google AdWords to target developers, real estate associations, environmental/planning consultants, and finance, insurance and legal professionals in and around St. Thomas and London;
- j) Requiring recipients of CIP grants/loans to post a sign (supplied by the City) that indicates the project is taking advantage of the City’s CIP incentive programs; and,
- k) Posting (only with the property owner’s permission) information on the City’s CIP incentive programs in vacant storefronts.

9 Conclusion

The incentive programs contained in this CIP have been developed specifically to address the key community improvement needs in the Primary CIPA (including the three Sub-Areas) and the Secondary CIPA. The incentive programs have been targeted to particular areas and types of development within the CIPA based on the direction provided by the policy framework, the Project Team, Council, and the stakeholder and public input undertaken during the preparation of this Plan.

The adoption and approval of this CIP will provide the legislative basis and comprehensive incentive programs policy framework needed to help the City of St. Thomas enhance community improvement results in Downtown and the rest of the Primary and Secondary CIPA. Successful implementation of this CIP will require a commitment by Council to funding for implementation of the incentive programs as well as a financial and staffing resources commitment to administer, market, and monitor the incentive programs.

Experience in other municipalities has shown that early and effective implementation of the Marketing Strategy will help to make property and business owners aware of the City's updated and expanded incentive programs. This will result in a more successful CIP. Ongoing monitoring of the performance of the incentive programs and adjustment of the programs as required will also help to ensure the long-term effectiveness and success of this CIP.

Appendix A

Official Plan Community Improvement Policies

4.11 COMMUNITY IMPROVEMENT

4.11.1 Goal

It is the goal of the City of St. Thomas to enhance the overall "quality of life" and "well being" of residents and businesses within the older residential neighbourhoods and older commercial areas in the city by promoting the:

- i) ongoing maintenance and conservation of functional, well established areas;
- ii) rehabilitation and/or redevelopment of areas characterized by deficient buildings, land use conflicts, economic instability or deficient municipal hard services;
- iii) encouragement of private sector participation in community improvement; and
- iv) economic growth and development of the St. Thomas "Downtown"

4.11.2 General Objectives

- (i) to encourage the renovation, rehabilitation and, where appropriate, residential intensification of obsolete buildings and/or underutilized lands by the private sector;
- (ii) to upgrade and improve municipal services and public utilities such as sanitary sewers, storm sewers, watermains, roads and sidewalks;
- (iii) to encourage the rehabilitation, adaptive reuse and maintenance of historical or architecturally significant buildings;
- (iv) to provide information to property owners through such organizations as the Downtown Development Board on various municipal initiatives which are designed to provide assistance in the improvement of the area or structures;
- (v) to improve traffic circulation within the community improvement area;
- (vi) to encourage off-street parking and provide municipal parking facilities where feasible;
- (vii) to encourage streetscape and building facade improvements based on coordinated standards;
- (viii) to promote the development and revitalization of the St. Thomas "Downtown" as the centre of pedestrian oriented retail, civic, cultural, entertainment and government uses in the City; and
- (ix) to encourage the revitalization and conversion of older industrial areas, the redevelopment of obsolete, "brownfield" industrial lands and, where appropriate, the relocation of existing businesses whose operations are in conflict with adjacent land uses to sites within the industrial area on the east side of the City.

Objectives for Older Residential Neighbourhoods

- (i) to eliminate the surcharging of sanitary sewers during periods of high stormwater runoff by separating sanitary and storm sewers;
- (ii) to upgrade deficient roads by carrying out one or more of the following:
 - replacing tar and chip pavement with asphalt;
 - widening rights-of-way wherever possible to 20 metres; and
 - providing curbs and gutters
- (iii) to carry out an ongoing program of sidewalk reconstruction with arterial and collector roads having priority over local roads;
- (iv) to upgrade local watermains from 100 mm to 150 mm in order to provide minimal fire flows; and
- (v) to upgrade and add major trunk watermains in order to provide a comprehensive looped system.

Objectives for Older Commercial Areas

- (i) to ensure that sanitary sewers, storm sewers and watermains are sized to accommodate current and planned development along Talbot Street; and
- (ii) to enhance the pedestrian environment by undertaking streetscape improvements related to sidewalks, lighting, parking and the provision of other pedestrian amenities.

4.11.3 In selecting Community Improvement Areas, Council will have regard to the following criteria:

Residential Improvement Areas

- (i) age and exterior condition of existing housing stock;
- (ii) need for sanitary and storm sewers, watermains and sidewalk reconstruction and road resurfacing and reconstruction;
- (iii) need to widen existing rights-of-way; and
- (iv) need to upgrade social/recreational facilities, day care centres, public parks and open space.

Commercial Improvement Areas

- (i) need for sanitary and storm sewer upgrading;
- (ii) deficiencies in off-street parking;
- (iii) need for maintenance, rehabilitation, intensification, reuse/ conversion or redevelopment of building stock;
- (iv) need for improvements to the streetscape and building facades; and
- (v) need for development/redevelopment of unused or underutilized lands including "brownfield" industrial sites.

4.11.4 Designation of Community Improvement Areas:

Schedule D - Community Improvement Areas, delineates the limits of the Community Improvement Areas within the City of St. Thomas.

4.11.5 Phasing of Improvements:

Priority will be given to those areas where the deficiencies related to the criteria established in subsection 4.11.3, are the greatest. Generally, phasing of improvements will be as follows:

- i) upgrading of sanitary and storm sewers, watermains and streetscape older residential areas;
- ii) upgrading of sanitary and storm sewers, watermains and streetscape in the downtown area;
- iii) upgrade on an ongoing basis, the sidewalks in the residential and commercial areas;
- iv) acquiring land in order to widen public rights-of-way to meet minimum MTO standards.

4.11.6 Implementation:

In order to achieve the community improvements proposed, council may use a variety of implementation techniques. They may include:

- (i) designation of Community Improvement Project Areas;
- (ii) preparation and adoption of Community Improvement Plans;
- (iii) acquisition of land and/or buildings within Community Improvement Project Areas;
- (iv) clearing, grading or preparing lands for community improvement;
- (v) utilizing all appropriate senior level government programs for funding of improvements to municipal facilities, lands, roads, streetscapes and services;
- (vi) encouraging the rehabilitation and/or revitalization of property by the private sector through the provision of information on government programs as well as financial/property tax incentives;
- (vii) continuing enforcement of maintenance and property standards bylaw;
- (viii) continuing support of heritage conservation through the Ontario Heritage Act; and the Local Architectural Conservation Advisory Committee (LACAC).
- (ix) supporting the efforts of the Downtown Development Board to revitalize the St. Thomas "Downtown" through the implementation of


- various programs including the Main Street Program;
- (x) where appropriate, encouraging/supporting intensification and infill development/redevelopment; and
 - (xi) encouraging/supporting zoning approaches that facilitate community improvement initiatives.

SCHEDULE "D"

TO THE OFFICIAL PLAN OF THE CITY OF ST. THOMAS

COMMUNITY IMPROVEMENT PROJECT AREA

COMMUNITY IMPROVEMENT

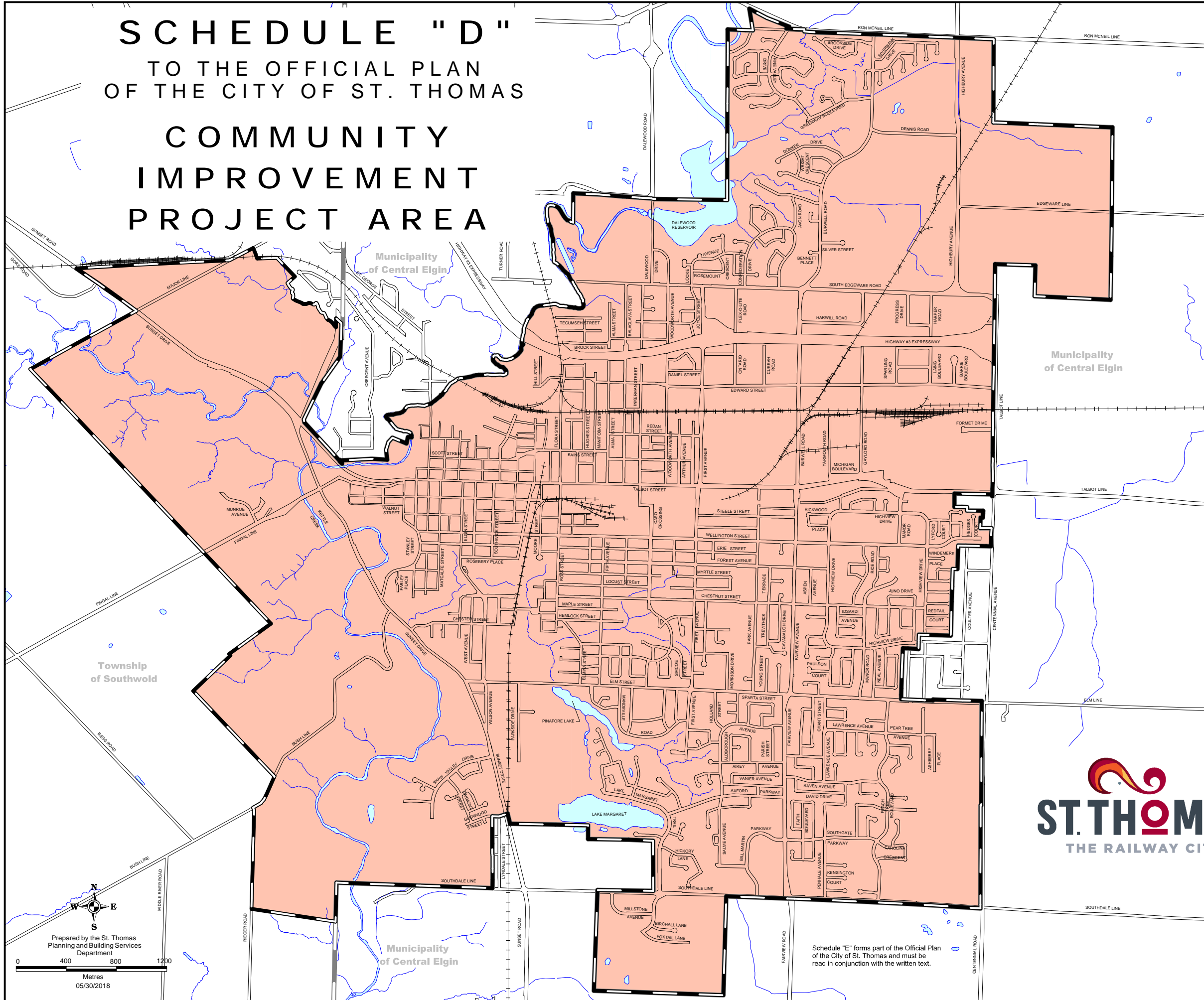
 Community Improvement Area

Legend

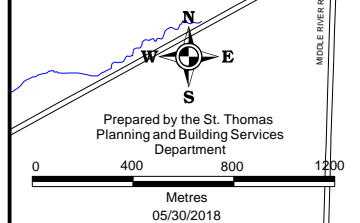
 Water Course

 Water Body

 St. Thomas Boundary



Schedule "E" forms part of the Official Plan of the City of St. Thomas and must be read in conjunction with the written text.

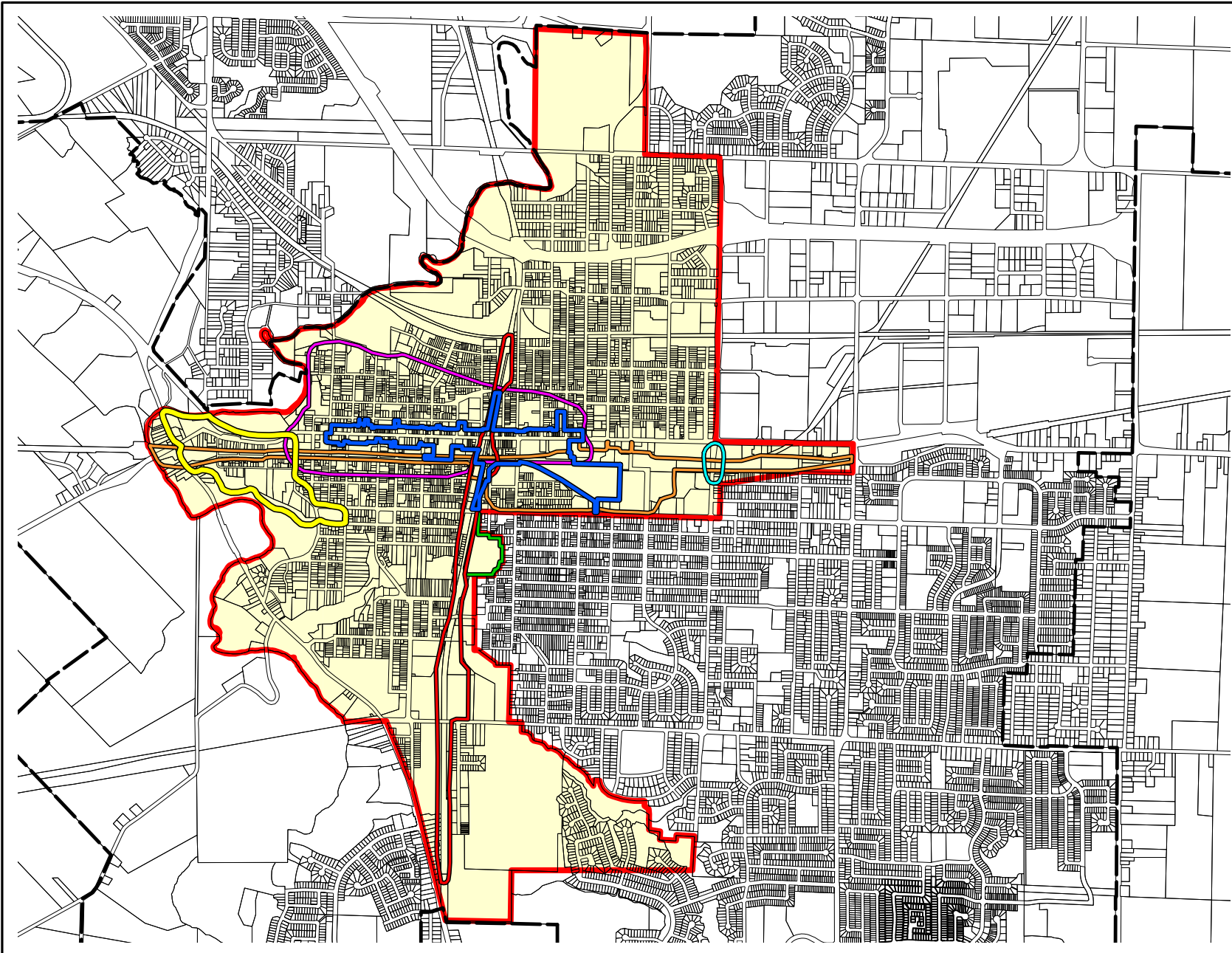


SCHEDULE "IV"
TO OFFICIAL PLAN AMENDMENT No. 90
CITY OF ST. THOMAS

Appendix B
Community Improvement Project Area for 2003 CIP

SCHEDULE A

St. Thomas Community Improvement Plan



- Community Improvement Area
- The Downtown
- Old St. Thomas
- CASO Lands & Related East - West Railway Tracks and right-of-Way
- MTO Lands & Related North-South Railway Right-of-Way
- First Avenue
- Alma College
- Downtown St. Thomas Heritage Conservation District



SCHEDULE "A"
 To Official Plan Amendment No. 1
 St. Thomas Community Improvement Plan

Appendix C

Definition of Affordable Housing

For the purposes of this CIP, “affordable housing” is defined as follows:

In the case of ownership housing, the least expensive of:

1. housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or
2. housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area;

In the case of rental housing, the least expensive of:

1. a unit for which rent does not exceed 30% of gross annual household income for low and moderate income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

Appendix D

Tax Increment Grant Performance Matrix for Brownfield Sites

		(A)	(B)	(C)	
Base TIG for Qualifying Brownfield Project	Plus the Project	Results in an Employment Use that creates or retains at least 50 full-time or 50 full-time equivalent (FTE) jobs	Has a Construction Value (from the building permit) of at least \$5 million.	Achieves a minimum Silver Leadership in Energy and Environmental Design (LEED) Certification or equivalent.	Achieves two (2) or more of (A), (B), (C).
Up to 5 years		Up to 8 years	Up to 8 years	Up to 8 years	Up to 10 years

Appendix E

Applications and Permit Types Eligible for the Planning and Building Fees Grant Program

The following types of applications and permits are considered eligible for this program:

- i) Official Plan Amendment;
- ii) Zoning By-law Amendment;
- iii) Minor Variance;
- iv) Consent to Sever;
- v) Site Plan Control and Development Agreements;
- vi) Plan of Subdivision/Condominium;
- vii) Sign Permit;
- vii) Sidewalk Café Permit;
- ix) Encroachment Agreement;
- x) Demolition Permit;
- xi) Building Permit; and,
- xii) Heritage Permit.