



All Aboard

Development Incentives for
Housing, Employment Lands, Downtown, Environmental, Heritage and More



Grow With Us

St. Thomas is in the heart of Southwestern Ontario. The City is an economically diverse and growing community with a thriving culture and skilled workforce. St. Thomas cherishes its history and drives forward making new connections and creating strong partnerships. The vision is to build a brighter future where everyone belongs and has opportunities to thrive. Grow here with us!

Incentive Programs

A Community Improvement Plan (CIP) is a planning tool that can be used to provide financial incentives, such as grants and loans, towards development that can achieve specific objectives to rehabilitate or enhance the City and its neighbourhoods. This could be to clean up and rebuild old industrial areas, add new housing options including rental and affordable housing, enhance the downtown, conserve our heritage resources, expand employment opportunities and more!



Heritage Programs

- Design Grant - 50% matching grant for studies in Downtown HCD
- Facade and Building Improvement - grants/loans for heritage properties
- Tax Relief Grant - 40% reduction in City portion for 5 yrs on heritage project



Residential Program

- 50% matching grant and/or loan
- Renovating, converting, adding new dwelling unit(s)
- Now City-wide and increased grant amounts (New)



Development Charges Program

- Grant for up to 100% of the City DC charge
- All development in Primary CIPA
- Brownfield sites City-wide and 3rd ARU City-wide (New)



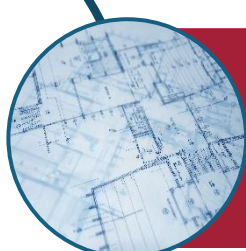
Tax Increment Grant (TIG) Program

- Annual grant up to 100% of post-project tax increase
- All development in Primary CIPA, employment in Secondary up to 5 years
- Brownfield sites City-wide up to 10 years (New)



Parkland Dedication Program

- Up to 100% of CIL for residential where adequate parkland exists
- Intensification projects in the Primary CIPA approved under other program where at least two net residential units are created
- Reduction for 3rd ARU City-wide (New)



Planning & Building Fees and ESA Programs

- Up to 100% of application costs to a maximum
- Within the Primary CIPA approved under other program & ARUs City-wide (New)
- 50% matching grant up to a maximum for site environmental studies City-wide



Development Types

The City also provides numerous other services to encourage and support a growing, complete community through the Economic Development Corporation, development services and efficiencies through the Planning & Building Department, competitive development charge rates and a dynamic and innovative environment. Other levels of government are now offering or legislating incentives and grants to assist in delivering on new housing, including affordable housing.



Employment - Industrial

- No Development Charges
- No site plan process
- Tax-Increment Grant for 5 years



Downtown - Central Area

- Development Charge reduction or waiver
- Tax-Increment Grant for 5 years
- Parkland dedication could be waived



Residential - Affordable Housing

- No Development Charges, taxes 20 yrs w/ agreements
- Higher matching grant for reno/adding affordable unit
- No park dedication, application/permit fee reduction



Brownfield

- Matching grant for Environmental Site Audit
- Development Charges reduction or waiver (City-wide)
- Tax-Increment Grant for 10 years



Residential - Rental

- Development Charge reduction or waiver in Primary CIP
- Development Charge deferral with agreement
- Application/permit fee reduction (location dependent)



Heritage Properties and District

- Matching grant for professional designs/study
- Building improvement funds for existing buildings
- Tax grant for restoration project in Primary CIPA



Residential - Additional Units (ARUs)

- Matching grant for renovations or adding unit(s)
- No development charges for 1-2 ARUs, 3rd reduced
- Application/permit fee, parkland dedication reductions



Intensification

- Can utilize multiple incentives within Primary CIPA
- Additional infill/intensification via Residential Program
- Future opportunities

Development Process: Development types can utilize multiple incentives including application fee reductions, environmental study funding, along with benefit from the City's development process streamlining and efficiencies. Incentive programs are stackable!

COMMUNITY IMPROVEMENT PROJECT AREA

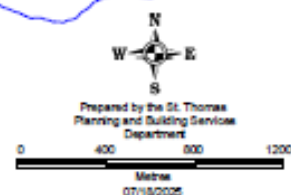
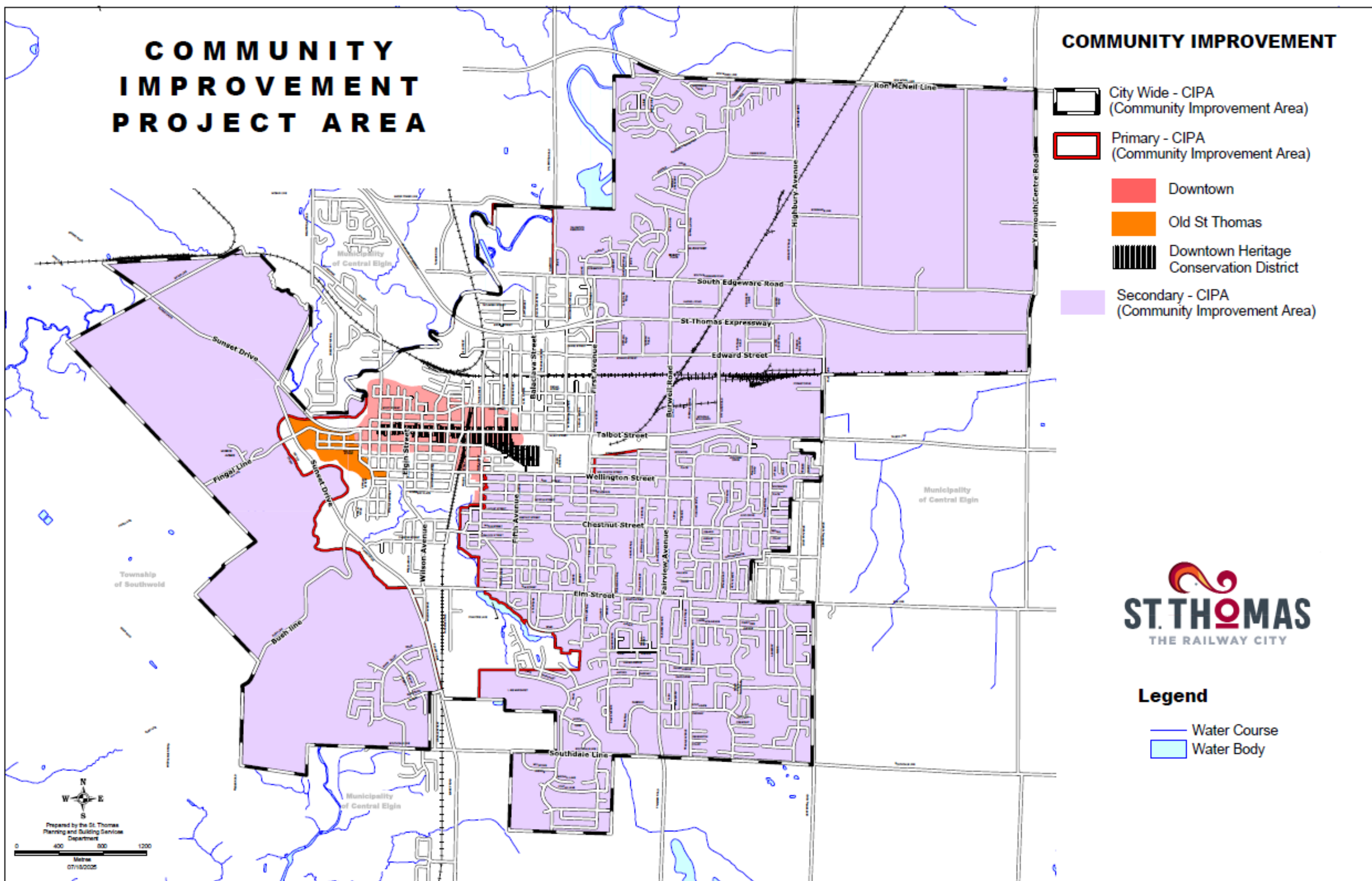
COMMUNITY IMPROVEMENT

-  City Wide - CIPA
(Community Improvement Area)
-  Primary - CIPA
(Community Improvement Area)
-  Downtown
-  Old St Thomas
-  Downtown Heritage
Conservation District
-  Secondary - CIPA
(Community Improvement Area)



Legend

-  Water Course
-  Water Body



Development Incentives Summary Chart

Incentive Programs	50% Matching Grant				50% matching loan		100%		DCs			Tax Increment Grant		
Development Location and Type	Residential Program (Conversion and added units (ARU+))	Heritage Design/ Studies	ESA	Façade and building improvement	Residential Program (Conversion and added units (ARU+))	Façade and building improvement	Parkland dedication waiver for residential up to 100%	Planning & Building Application Fees up to 100%	None	Up to 100% waiver	Deferral	5 Years incre- mental	10 Years incre- mental	5 years at 40%
Primary CIP Area (any dev't type)	Y+		Y		Y+		Y ¹	Y ²	Y ³	Y	Y ⁴	Y		
+ Downtown HCD Sub-Area		Y		Y		Y								
+ Downtown & Old St. Thomas commercial or mixed-use existing buildings				Y		Y								
+ Designated heritage property		Y												Y
+ Brownfield													Y	
Secondary CIPA Area:			Y											
Residential (affordable) ^{F/P}	Y+				Y+		Y ¹	Y ²	Y ³			Y+		
Residential (rental) ^{F/P}	Y				Y		2 /3 rd	Y ²	2	3 rd	Y ⁴			
Residential (ownership)	Y				Y						Y ⁴			
Employment Lands									Y ⁵	Y ⁵				
Brownfield										Y			Y	

Y+ = Greater financial incentive for projects/dwelling units that meet the definition of “affordable”. Also, subject to an approved Municipal Housing Facilities Agreement, property taxes could have partial/full waiver for up to 20 years.

Y¹ = Parkland dedication grant also applies for projects approved under Residential, DC and/or TIG programs where at least two (2) net residential units are created. Non-profit housing developments are exempt.

Y² = This grant applies for projects in the Primary CIPA that are approved under any one of the other programs and Additional Residential Units (ARUs) City-wide.

Y³ = Under the Ontario D.C. Act, as amended, affordable and attainable residential units, non-profit housing, inclusionary units and long-term care homes are exempt under certain stipulations (agreement) and any regulations.

Y⁴ = Under the Ontario D.C. Act, as amended, payment for rental housing, institutional and residential (date pending) developments may be deferred until occupancy with six annual installments.

Y⁵ = Industrial uses are exempt under St. Thomas D.C. Bylaw.

2, 3, 3rd = Up to two Additional Residential Units on a lot are exempt under legislation from parkland dedication and Development Charges. A 3rd ARU can apply for park dedication and DC waivers/grants City-wide.

F/P = [GST and HST rebates](#) for purpose-built rental housing.



For more information or to apply for development incentives via the Community Improvement Plan, please see the CIP information and form at:
[Planning Services - City of St. Thomas](#)
or contact
Planning & Building Services at Tel: (519) 633-2560



For economic development support,
please visit:
[St. Thomas Economic Development](#)