

# MUNICIPALITY OF MEAFORD

## Community Improvement Plan

2020



Photographs



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List of Schedules: Schedule No. 1: Community Improvement Plan Project Area

# 1. INTRODUCTION

## 1.1 OVERVIEW

The Municipality of Meaford’s Community Improvement Plan (the Plan) is intended to promote long-term sustainability by establishing a collection of financial incentive programs that encourage and support private property owners to develop, redevelop, rehabilitate, remediate, and restore lands and buildings within the municipality. It is a framework that guides community improvement throughout the entire municipality, focusing on the creation of affordable housing; economic development and diversification in the historic downtown core as well as promoting agriculture, agricultural tourism and the creation of on-farm diversified and value-added agricultural uses. Additionally, the Plan aims to enhance environmental sustainability through incentives to assist in the remediation and redevelopment of brownfield lands and to encourage improvements to the energy efficiency of commercial uses and the installation of small-scale renewable energy systems, where appropriate.

The CIP is organized in the following Sections:

- Section 1 - This Section provides a summary of the legislative authority and municipal Official Plan policies that enable the municipality to enact community improvement tools;
- Section 2 presents the goals and objectives of the CIP, based on the Background Study;
- Section 3 introduces the Community Improvement Project Area;
- Section 4 presents the details of the Financial Incentive Programs that are available;
- Section 5 guides the implementation of the CIP tools; and,
- Section 6 includes the Appendices to the Plan.

## 1.2 AUTHORITY TO PREPARE THIS PLAN

Community Improvement Plans are statutory plans, legislated by the Province of Ontario. This plan has been prepared in accordance with the requirements of Section 28 of the *Planning Act*. In accordance with the Planning Act, community improvement project areas may only be designated where the Official Plan contains provisions regarding community improvement. Section E1.6 of the Municipality of Meaford Official Plan includes such enabling policy and direction and this Plan has been prepared in accordance with those policies.

## 1.3 BASIS OF THIS PLAN

The Plan is based on the former ‘Downtown Community Improvement Plan’ and ‘Economic Community Improvement Plan’ of the Municipality of Meaford. The incentive programs

identified in this Plan are a consolidation of these prior two plans, with updates to the program descriptions and eligibility criteria for consistency and ease of implementation/use. Further, the incentives have been expanded to include a new Affordable Housing Loan Program arising from background work completed through 2018 & 2019 by the municipality which has identified a community need for additional affordable housing, with the creation of new affordable rental units being a particular priority.

#### 1.4 HOW TO USE THIS PLAN

This Community Improvement Plan enables the Municipality of Meaford to issue financial incentives to private property owners interested in undertaking improvements to their building, property, and/or land. Such improvements may include development, redevelopment, rehabilitation, remediation and/or restoration. The financial incentive programs outlined in this Plan can be used by property owners to pursue projects that align with the goals and objectives of this Plan. Detailed eligibility requirements are outlined in Sections 4 and 5.

The Plan is intended to be read and interpreted in its totality. Interpretation of the Plan will be at the sole discretion of the Council or its designated approval authority. Programs will be made available only when Council assigns incentive funds. Available funding for incentive programs may change on an annual basis based on Council's budget consideration and to reflect the Municipality's evolving community improvement needs.

Interested property owners and tenants are encouraged to review this Plan and to contact the Municipality of Meaford directly to confirm their eligibility, discuss their project, and to identify the types of financial incentive programs that could be applicable. General eligibility criteria, which apply to all financial incentive programs, are provided within Section 5.4. Each financial incentive program, outlined in Section 4, provides program-specific eligibility criteria, terms and procedures. General Procedures are included within Section 5.5.

## 2. PLAN OBJECTIVES

In keeping with the legislation, policy and best practices reviews, municipal and public consultations and in alignment with Council's strategic priorities, this plan aims to:

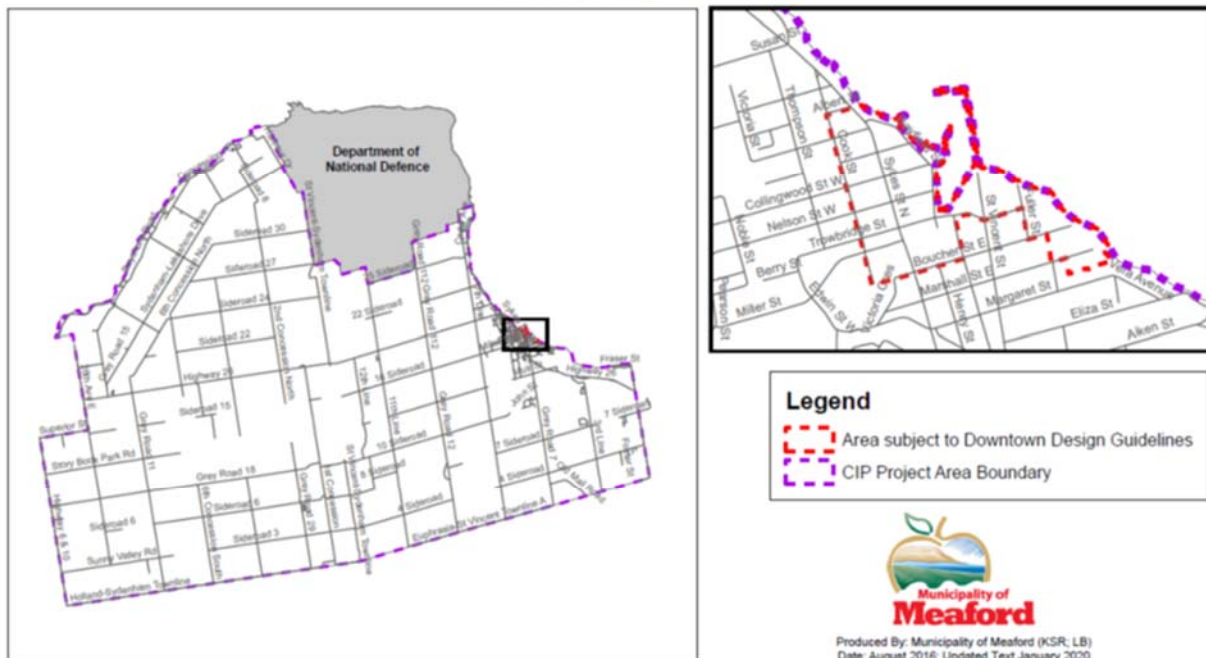
- 1) Improve energy efficiency and foster a culture of energy conservation across the municipality and encourage a great share of energy production via renewable means;
- 2) Contribute to the preservation of the municipality's history and built-heritage assets;
- 3) Encourage restoration and adaptive reuse of commercial and agricultural buildings;
- 4) Enhance economic development and business expansion and diversification with a particular focus on on-farm diversification and value-added agricultural uses;
- 5) Support downtown revitalization of store-fronts, publically used frontages, and streetscapes;
- 6) Promote the development, redevelopment, remediation and/or conversion of brownfield properties; and,
- 7) Increase attainable housing stock, through the creation of new affordable rental units and secondary suites.

### 3. COMMUNITY IMPROVEMENT PROJECT AREA

In accordance with Section 28(2) of the *Planning Act*, lands that are addressed by the Municipality of Meaford Community Improvement Plan must be designated by by-law as the Community Improvement Plan Area (CIPA). The CIPA for the Municipality of Meaford’s Community Improvement Plan therefore applies to the entire Municipality of Meaford, as identified by by-law.

The boundary of the designated CIPA is provided below in Schedule 1: Community Improvement Plan (CIP) Project Area. The boundary includes all lands within the Municipality (with the exception of the Department of National Defence Training Facility).

#### Schedule 1 Community Improvement Plan (CIP) Project Area Municipality of Meaford



Description: Map showing boundary for CIP Project Area.  
 The information contained herein is provided by Planning Services. This map is for illustrative purposes only. Do not rely on this map as a precise indicator of routes, features or for surveying purposes. May contain cartographical errors or omissions. An accessible format of this document is available upon request.

**Municipality of Meaford**  
 Produced By: Municipality of Meaford (KSR; LB)  
 Date: August 2016; Updated Text January 2020  
 Source: County of Grey, Municipality of Meaford  
 Projection: UTM Zone 17N, Datum: NAD83  
 Software: ArcMap 10.4.1

## 4. FINANCIAL INCENTIVE PROGRAMS

In total there are eight financial incentive programs contained in this Plan, which represent a “toolkit” of programs specifically designed to address the priority issues and opportunities identified for the Municipality of Meaford. The programs reflect the valuable input received from the public, municipal staff, and Council. The financial incentive programs are intended to encourage private property owners to improve their property or buildings in accordance with the goals and objectives of this Plan. Only properties located within the designated Community Improvement Project Area are eligible for the incentives. Additionally, incentives will be subject to the availability of funding at the time of application.

General Eligibility Requirements, found in Section 5.4, apply to all financial incentive programs contained in this CIP.

Overview of the programs:

- Buildings and Land Improvement Grant or Loan – Section 4.1
- Energy Efficiency Retrofit Grant or Loan – Section 4.2
- Study and Business Plan Grant – Section 4.3
- Development Charge and Municipal Fee-Equivalent Grant – Section 4.4
- Tax Increment Equivalent Grant – Section 4.5
- Brownfields Tax Assistance Program – Section 4.6
- Affordable Housing Loan – Section 4.7
- Surplus Lands and Buildings – Section 4.8



#### 4.1 BUILDING AND LANDS IMPROVEMENT GRANT OR LOAN

<p>Purpose and Description</p>	<p>The Buildings and Lands Improvement Grant or Loan Program is intended to encourage the rehabilitation, repair, and/or improvement of buildings and lands for commercial/mixed-use, industrial, agricultural, and agriculturally related on-farm diversified or value-added purposes.</p> <p>This program is also intended to support the restoration and rehabilitation of buildings that exhibit significant heritage value, as identified by the Municipality. The restoration of non-residential heritage buildings across the municipality is a priority, though residential heritage properties within the Downtown Heritage Conservation District (HCD) may also be considered for funding. A map illustrating the boundaries of the HCD is attached as Appendix 1 to this Plan.</p> <p>In particular, this program aims to encourage:</p> <ul style="list-style-type: none"> <li>• Improvements to commercial and mixed-use heritage properties in the Downtown Heritage Conservation District;</li> <li>• Accessibility improvements to lands and buildings accessed by the general public; and,</li> <li>• Investment by rural and agricultural property owners to ensure the functionality and long-term viability of their farms and to enhance their income producing capacity.</li> </ul>
<p>Area of Application</p>	<p>The Buildings and Lands Improvement Grant or Loan is available to registered property owners within the Community Improvement Project Area for the Municipality of Meaford.</p>
<p>Program Specifics</p>	<p>All applications must uphold the purpose of the Building and Lands Improvement Grant or Loan Program. Funding is designed to be flexible and responsive to the needs for building and lands improvement:</p> <ul style="list-style-type: none"> <li>- Available as a grant or loan for commercial/mixed-use, industrial, agricultural, agriculturally-related on-farm diversified and value-added uses properties and buildings.</li> <li>- Other non-residential heritage buildings such as historic churches or schoolhouses where within the Heritage Conservation District, listed on the municipal heritage register, or where endorsed by the municipal Heritage Committee shall also be eligible.</li> <li>- Structural and interior improvements to residential heritage properties within the Downtown Heritage Conservation District may be considered on a case-by-case basis where it is demonstrated that failure to complete the works forming the basis for the application would be expected to result in the loss of a heritage building</li> </ul>

	<p>through structural failure, or by demolition on the basis of economic non-viability of repair.</p> <p>Grant:</p> <ul style="list-style-type: none"> <li>- The grant will cover 50% of eligible project costs, to a maximum of \$7,500 per project/property.</li> <li>- Subsequent grants for the same property may be issued under this program, though generally not within a period of 5 years of the prior grant approval.</li> </ul> <p>Loan:</p> <ul style="list-style-type: none"> <li>- The loan issued will be interest free with an amortization period of 10 years, covering up to 100% of the costs of the eligible work per property, to a maximum of \$50,000.</li> <li>- A minimum loan amount of \$10,000 shall apply.</li> </ul>
Eligibility Criteria	<p>The General Eligibility Requirements outlined in Section 5.4 of this Plan shall generally apply, subject to the following additional or modified requirements:</p> <ul style="list-style-type: none"> <li>• Priority will be given to the improvement of commercial/mixed-use heritage properties in the Downtown Heritage Conservation District and the improvement of agricultural buildings and related alterations to facilitate agriculturally related on-farm diversified and value-added uses.</li> </ul>
Eligible Costs	<p><u>Façade and Exterior Improvements</u></p> <p>Eligible projects and costs include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Repair or cleaning of the façade and those parts of the building visible from the adjacent streets or public areas;</li> <li>• Restoration of façade masonry, brickwork, or wood and metal cladding;</li> <li>• Replacement or repair of cornices, eaves, parapets, and other architectural features;</li> <li>• Replacement or repair of windows and/or doors;</li> <li>• Entrance modifications to provide barrier-free accessibility (not applicable to solely residential buildings);</li> <li>• Improvements to provide/enhanced barrier-free ingress/egress routes on-site, including activities such as the installation of pathways and access ramps, widening of doorways, provision of power door operators, installation of tactile walking surface indicators at top of stairs, installation of lever-type door handles, etc.. (not applicable to solely residential buildings);</li> <li>• Redesign or restoration of the store front;</li> <li>• Replacement or repair of canopies and awnings;</li> </ul>

	<ul style="list-style-type: none"> <li>• Installation of new signage or restoration of signage;</li> <li>• Installation or repair of exterior lighting;</li> <li>• Installation or replacement of agricultural fencing, only where clearly demonstrated that it will enhance functionality and income producing potential of the farm;</li> <li>• Such other similar improvements to the lands and building exterior, as may be approved by the Director of Development Services.</li> </ul> <p><u>Interior and Structural Improvements</u></p> <p>Eligible projects and costs include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Upgrade/installation of barrier-free washroom facilities (not applicable to solely residential buildings);</li> <li>• Installation of updated accessible seating spaces in public assembly buildings such as eligible places of worship;</li> <li>• Improvements to the barrier-free accessibility of buildings including activities such as the installation of access ramps, widening of doorways, provision of power door operators, upgrades to include elevator access between stories as would be required in certain types/sizes of buildings under the Ontario Building Code, installation of tactile walking surface indicators at top of stairs, installation of lever-type door handles, etc.. (not applicable to solely residential buildings);</li> <li>• Re-purposing of agricultural buildings for agriculturally related on-farm diversified occupancy or value-added agricultural purposes;</li> <li>• Repair/replacement of roof;</li> <li>• Structural repairs to walls, ceilings, floors, and foundations;</li> <li>• Extension/upgrading of plumbing and electrical services for the creation of retail, industrial, or agriculturally related on-farm diversified or value-added agricultural space;</li> <li>• Such other similar structural improvements, as may be approved by the Director of Development Services.</li> </ul>
General Terms & Procedures	The General Eligibility Criteria and Procedures of Section 5.4 and 5.5 of this Plan, apply.

## 4.2 ENERGY EFFICIENCY RETROFIT GRANT OR LOAN

Purpose and Description	The Energy Efficiency Retrofit Grant or Loan is intended to encourage property owners to improve energy efficiency of existing commercial, mixed-use, purpose-built/secured affordable rental housing units; agricultural and industrial buildings, and to facilitate the installation of small scale renewable energy systems, where applicable. This grant will help support the viability of these buildings, which may have older, inefficient energy systems. This grant will also support the Municipality’s overall environmental sustainability objectives.
Area of Application	The Energy Efficiency Retrofit Grant or Loan is available to registered property owners within the CIPA for the Municipality of Meaford.
Program Specifics	<p>All applications must uphold the purpose of the Energy Efficiency Retrofit Program. The Energy Efficiency Retrofit Program is available as a grant or loan:</p> <p>Grant</p> <ul style="list-style-type: none"> <li>- The program is available as a grant that will cover 50% of eligible project costs, to a maximum of \$7,500 per project/property.</li> </ul> <p>Loan</p> <ul style="list-style-type: none"> <li>- The program is also available as an interest free loan with an amortization period of 10 years, covering up to 100% of the costs of the eligible work per property, to a maximum of \$50,000</li> <li>- A minimum loan amount of \$10,000 shall apply.</li> </ul>
Eligibility Criteria	<p>The General Eligibility Requirements outlined in Section 5.4 of this Plan shall generally apply, subject to the following additional or modified requirements:</p> <ul style="list-style-type: none"> <li>• Only commercial buildings, mixed-use buildings, purpose-built/secured affordable rental housing units, agricultural buildings, and industrial buildings shall be eligible for this grant. Residential buildings (save and except purpose-built/secured affordable rental housing units) are not eligible for this grant.</li> </ul>

Eligible Costs	<p>Eligible costs include but are not limited to:</p> <ol style="list-style-type: none"> <li>1. Hiring a Certified Energy Auditor to conduct an Energy Audit of the building in question, to determine if eligible for retrofitting;</li> <li>2. Hiring a qualified professional to conduct a renewable energy project feasibility/viability study;</li> <li>3. Interior or exterior renovations that result in increases in energy efficiency, (e.g. insulation);</li> <li>4. Addition of a green roof to an existing building;</li> <li>5. Installation of appropriate on-site, small-scale renewable energy projects, if the project has been deemed feasible/viable by a qualified professional, and if the project is not anticipated to require major Planning Act approval. Examples may include: <ul style="list-style-type: none"> <li>- Wind facilities with a name plate capacity less than or equal to 3kW or ground-mounted solar installations less than or equal to 10kW, placed accessory to a building, in accordance with the accessory structure provisions of the comprehensive Zoning By-law;</li> <li>- Rooftop and wall mounted solar;</li> <li>- Other small-scale projects as approved by the Director of Development Services;</li> </ul> </li> <li>6. Installation of Energy STAR certified heating/cooling/ventilation products and features, including: <ul style="list-style-type: none"> <li>- Central air conditioners;</li> <li>- Heat pumps;</li> <li>- Gas furnaces and gas boilers;</li> <li>- Ventilation fans; and</li> <li>- Windows and doors,</li> </ul> <p>but not including home appliances and small appliances such as refrigerators, clothes washers/dryer, ceiling fans, etc.;</p> </li> <li>7. Installation of energy-efficient lighting, including replacement of incandescent lighting with high-efficiency LED lighting, as well as installation of lighting controls such as automatic timers or motion sensors;</li> <li>8. Fees of a professional architect or engineer for the design or services related to the above-noted eligible projects;</li> <li>9. Any combination of the above; and,</li> <li>10. Such other similar energy efficiency retrofits as may be approved by the Director of Development Services.</li> </ol>
General Terms & Procedures	The General Procedures of Section 5.5 of this Plan shall apply.

### 4.3 STUDY AND BUSINESS PLAN GRANT

Purpose and Description	<p>The purpose of the Study and Business Plan Grant is to assist property owners with financing the cost of undertaking various studies that promote and support economic development and diversification, the retention/restoration of heritage buildings, the redevelopment of brownfield lands and the creation of affordable rental housing units. Such studies and plans should explore building and lands improvements, repair, or replacements that would result in enhanced long-term viability and/or economic/business growth.</p> <p>Through this grant, land and building owners within the rural areas of the Municipality of Meaford are especially encouraged to undertake studies that determine if agricultural/rural lands and structures can be converted or adapted to agriculturally related on-farm diversified and value-added agricultural uses, and to prepare business plans for such new or expanding ventures.</p>
Area of Application	<p>The Study and Business Plan Grant is available to registered property owners within the CIPA for the Municipality of Meaford.</p>
Program Specifics	<p>The Study and Business Plan Grant will provide a matching grant of 50% of the cost of an eligible study or business plan to a maximum grant of \$7,500 per study. Environmental studies, as indicated in (a) are eligible for a maximum grant of \$15,000 per study.</p> <p>Eligible studies include but are not limited to:</p> <ul style="list-style-type: none"> <li>a) Environmental Studies <ul style="list-style-type: none"> <li>- Phase II Environmental Site Assessments (ESA);</li> <li>- Risk assessments/risk management plans;</li> <li>- Remedial work plans;</li> </ul> </li> <li>b) Building or land improvement studies and plans: <ul style="list-style-type: none"> <li>- Heritage impact assessments;</li> <li>- Drainage studies;</li> <li>- Professional architectural design;</li> <li>- Structural analyses;</li> <li>- Evaluation of existing and proposed mechanical, electrical and other building systems;</li> <li>- Feasibility/market studies to assess viability of affordable rental housing development</li> </ul> </li> <li>c) Business development related studies and plans: <ul style="list-style-type: none"> <li>- Market analyses;</li> <li>- Concept plans;</li> <li>- Business plans; and,</li> </ul> </li> </ul>

	<p>d) Any other such feasibility study or plan which aligns with the purpose of this program, at the discretion and approval of the Director of Development Services.</p>
<p>Eligibility Criteria</p>	<p>The General Eligibility Requirements outlined in Section 5.4 of this Plan shall generally apply, subject to the following additional or modified requirements:</p> <ul style="list-style-type: none"> <li>• The owners of non-residential heritage buildings (within the Heritage Conservation District; where listed on the municipal heritage register; or, where endorsed by the municipal Heritage Advisory Committee) and commercial, mixed-use, rural/agricultural, and industrial lands and buildings, shall be eligible for this grant.</li> <li>• Residential buildings – save and except purpose-built/secured affordable rental housing units and heritage properties within the Downtown Heritage Conservation District - are not eligible for this grant.</li> <li>• Studies relating to structural and interior improvements to residential heritage properties within the Downtown Heritage Conservation District may be considered on a case-by-case basis where it is anticipated or demonstrated that failure to complete the works being investigated by the study would be expected to result in the loss of a heritage building through structural failure, or by demolition on the basis of economic non-viability of repair.</li> <li>• Applicants for an Environmental Study Grant must be the registered owner(s) of the property and have completed a Phase 1 Environmental Site Assessment (ESA) for the lands which show that the property is suspected of environmental contamination.</li> <li>• Environmental Study Grants will only be offered on eligible properties where there is potential for rehabilitation and/or redevelopment of the property.</li> <li>• All environmental studies must be completed by a “Qualified Person” as defined in Section 5.1.</li> <li>• All environmental studies prepared under this program may become property of the Municipality of Meaford, at the discretion of the Municipality.</li> </ul>
<p>General Terms &amp; Procedures</p>	<p>The General Procedures outlined in Section 5.5 of this Plan shall generally apply, subject to the following additional or modified requirements/process:</p>

	<p><b>Grant Application</b> The grant application must include a detailed study work plan, outlining anticipated timing/delivery; a quotation of a qualified person to carry out the works; and for environmental studies, a copy of the Phase 1 Environmental Site Assessment. The applicant should also note any known plans for redevelopment, noting and planning applications that have been submitted or approved for redevelopment of the land.</p> <p><b>Provision of Grant</b> Following the completion of the work and submission of an electronic/digital copy of the study findings prepared by a “Qualified Person” as defined in Section 5.1 of this plan, the grant will be provided. A copy of the original invoice, indicating that the study consultants have been paid in full, shall be provided in support of payment of the grant. The grant payment will be calculated based on the lesser of the cost estimate provided, and the actual cost of the completion of the study.</p>
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#### 4.4 DEVELOPMENT CHARGES AND MUNICIPAL FEE-EQUIVALENT GRANT

Purpose and Description	The Development Charges and Municipal Fee-Equivalent Grant program is intended to assist property owners of lands and buildings with financing the cost of the development or redevelopment process by providing a fee-equivalent grant to offset the amount of the applicable local municipal development charges (DCs) and municipal fees, including planning application and review-related fees, parkland dedication fees/community benefit charges, and/or building permit fees.
Area of Application	The Development Charges and Municipal Fee-Equivalent Grant is available to registered property owners within the Community Improvement Project Area for the Municipality of Meaford.
Eligibility Criteria	<p>The General Eligibility Requirements outlined in Section 5.4 of this Plan shall generally apply, subject to the following additional or modified requirements:</p> <ul style="list-style-type: none"> <li>• Commercial buildings, mixed-use buildings, agricultural buildings, and industrial buildings shall be eligible for this grant. Residential buildings are not eligible for this grant, save and except for fees arising in relation to development of purpose-built/secured affordable rental housing units.</li> </ul>
Program Specifics	<p>Development Charge Fee- Equivalent Grant</p> <ul style="list-style-type: none"> <li>- Maximum grant is equivalent to 100% of applicable local Municipal Development Charges.</li> </ul> <p>Planning Application &amp; Review-Related Fees Grant</p> <ul style="list-style-type: none"> <li>- Maximum grant is equivalent to 100% of applicable local municipal planning and review-related fees related to the development of agriculturally related on-farm diversified or value-added agricultural uses on agricultural or rural properties; commercial or industrial development; or, purpose-built/secured affordable housing units.</li> </ul> <p>Building Permit Fees Grant</p> <ul style="list-style-type: none"> <li>- Maximum grant is equivalent to 100% of applicable building permit fees for new builds or major renovations to facilitate agriculturally related on-farm diversified or value-added agricultural uses on agricultural or rural properties, commercial or industrial development; and, creation of purpose-built/secured affordable housing units.</li> </ul> <p>Parkland Dedication or Community Benefits Charge Grant</p> <ul style="list-style-type: none"> <li>- Maximum grant is equivalent to 100% of applicable parkland dedication or community benefit charges for commercial and</li> </ul>

	<p>industrial development or for creation of purpose-built/secured affordable housing units.</p>
<p>General Terms &amp; Procedures</p>	<p>The General Procedures outlined in Section 5.5 of this Plan shall generally apply, subject to the following additional or modified requirements/process:</p> <ul style="list-style-type: none"> <li>• The Development Charges and Municipal Fee-Equivalent Grant will be provided as a one-time grant to the registered owner(s) of the property and represents an amount equivalent to the local Municipal development charges and/or planning application and review-related fees, and the applicable building permit, and/or parkland dedication/community benefit charges of the Municipality of Meaford.</li> <li>• The grant does not apply to cover development charges nor application fees imposed or charged by the County of Grey.</li> <li>• At the time of the planning application or building permit, the applicant will pay the applicable fees, which will be reimbursed once the project is completed.</li> </ul>

#### 4.5 TAX INCREMENT EQUIVALENT GRANT

Purpose and Description	<p>The Tax Increment Equivalent Grant (TIEG) is intended to provide economic incentive for the creation of affordable rental housing units and for the rehabilitation and redevelopment of commercial/ industrial lands and buildings, and for improvement or redevelopment of lands and buildings used for agriculturally related on-farm diversified and/or value-added agricultural purposes within the Community Improvement Project Area. This program provides a grant to pay a portion of the Municipal taxes attributed to the increased assessment over a 10 year period.</p> <p>Although it is not structured as a tax rebate program, the effect is to phase in tax increases relating to re-assessments resulting from property improvements. The tax increment equivalent-based program does not require funding on behalf of the municipality but it does represent forgone revenue of the municipality.</p>
Area of Application	<p>The Tax Increment Equivalent Grant is available to registered property owners within the Community Improvement Project Area for the Municipality of Meaford.</p>
Eligibility Criteria	<p>The General Eligibility Requirements outlined in Section 5.4 of this Plan shall generally apply, subject to the following additional or modified requirements:</p> <ul style="list-style-type: none"> <li>• The applicants for a Tax Incremental Equivalent Grant must be the registered owner(s) of the property and must undertake improvements to their buildings and/or property, which shall be of sufficient size and cost to result in a re-assessment of the property.</li> <li>• The tax increment does not include any increase or decrease in municipal taxes due to a general “tax” rate increase or decrease, or a change in assessment for any other reason.</li> <li>• Municipal staff will conduct a title search of the property and review property tax records. Property owners and assessed owners of lands and buildings who are in arrears of property taxes or any other municipal financial obligations are not eligible to receive this grant.</li> <li>• The provision of this grant will be administered of a ‘first come first served’ basis to the limit of available funding, subject to the specified maximum, in accordance with any administrative rules governing this and other grant or loan programs.</li> </ul>

<p>Eligible Costs</p>	<p>Eligible costs include, but are not limited to:</p> <ul style="list-style-type: none"> <li>- Development, redevelopment, adaptive re-use or major additions to a property for commercial or industrial purposes; the creation of residential rental units and/or purpose-built/secured affordable rental housing; or, the creation or expansion of agriculturally related on-farm diversified or value-added agricultural uses;</li> <li>- Infrastructure</li> <li>- Professional services by an engineer, architect, or registered professional planner; or,</li> <li>- Energy efficiency improvements,</li> <li>- Any combination of the above.</li> <li>- Note: Major additions involve an increase of at least 25% of the existing gross floor area, and/or the creation of new rental or purpose-built/secured affordable rental housing units</li> </ul>
<p>General Terms &amp; Procedures</p>	<p>The General Procedures outlined in Section 5.5 of this Plan shall generally apply, subject to the following additional or modified requirements/process:</p> <ul style="list-style-type: none"> <li>• Any Tax Incremental Equivalent Grant will be provided in accordance with a grant schedule to the registered owner of the property on an annual basis.</li> <li>• Any Tax Incremental Equivalent Grant will be provided following the payment of all property tax installments for the year.</li> <li>• Any Tax Incremental Equivalent Grant represents a percentage of increased taxes payable resulting from the improvements. Owing to this, the total value of the work completed and the amount of the municipal portion of the taxes paid prior to, and after renovation would have to be known.</li> <li>• All property taxes owing for each year must be fully paid for the entire year prior to the provision of any annual grant amount under this program. If a property tax installment is missed or payment is late, the Municipality will have the option, without notice and at its own discretion, to terminate all future grant payments.</li> <li>• Notwithstanding any administrative rules governing this and other grant or loan programs, the Municipality will not pay an annual grant which exceeds the Municipal portion of the property tax collected in any year on the increased assessed value.</li> <li>• The annual grant is based upon changes in property taxes as a result of remediation, construction and improvement. The annual grant is not based upon occupancy or changes in</li> </ul>

occupancy.

- Tax increases resulting from general re-assessments, changes in tax legislation or increases in the mill rate are not eligible to be considered for the purposes of calculating the grant.
- If the property is sold, in whole or in part, before the grant period lapses, the subsequent owner is not entitled to future grant payments.
- The amount of the grants over the life of the program shall not exceed the value of the work completed as indicated on the building permit application.
- The Municipality may at any time discontinue the Tax Incremental Equivalent Grant; however, any participants in the program prior to its closing will continue to receive the grants as determined for their properties until the conclusion of their approved schedule.
- Provided all eligibility criteria and conditions are met for this program, participation in the Tax Incremental Equivalent Grant program does not preclude the owner from being eligible for other grant and loan programs offered under the Economic Community Improvement Plan.
- The grant application will include a copy of the Building Permit application or remedial work plan, risk assessment and/or management plan including drawings detailing the proposed work expected to result in an increase in assessment.
- Municipal staff will record the current assessment of the property and determine the amount of the Municipal taxes payable. The applicant will be provided a copy by correspondence for his/her records.
- The applicant shall ensure that a post-improvement assessment of the property is undertaken. Using the post-renovation or remediation assessment, Municipal staff shall determine the difference between the amount of Municipal taxes prior to the renovation and the amount of Municipal taxes to be paid after the renovations. The difference is known as the “increased assessment value” and shall be the portion eligible for a partial grant under this program. Subsequent increases in assessed value or increases to the mill rate are not eligible to be used to determine the amount of the grant.
- Following the completion of the work, final building inspection by the Building Department and the Director, and the payment of all property tax installments for that year, the Tax Incremental Equivalent Grant will be provided for approved projects on a declining basis over a 10 year period in accordance with the following chart.

	<table border="1"> <thead> <tr> <th data-bbox="618 228 894 394">Year of Increased Assessment Value</th> <th data-bbox="894 228 1336 394">Grant as a Percentage of the Year 1 Municipal Taxes on Increased Assessment Value</th> </tr> </thead> <tbody> <tr> <td data-bbox="618 394 894 436">Year 1</td> <td data-bbox="894 394 1336 436">100%</td> </tr> <tr> <td data-bbox="618 436 894 478">Year 2</td> <td data-bbox="894 436 1336 478">90%</td> </tr> <tr> <td data-bbox="618 478 894 520">Year 3</td> <td data-bbox="894 478 1336 520">80%</td> </tr> <tr> <td data-bbox="618 520 894 562">Year 4</td> <td data-bbox="894 520 1336 562">70%</td> </tr> <tr> <td data-bbox="618 562 894 604">Year 5</td> <td data-bbox="894 562 1336 604">60%</td> </tr> <tr> <td data-bbox="618 604 894 646">Year 6</td> <td data-bbox="894 604 1336 646">50%</td> </tr> <tr> <td data-bbox="618 646 894 688">Year 7</td> <td data-bbox="894 646 1336 688">40%</td> </tr> <tr> <td data-bbox="618 688 894 730">Year 8</td> <td data-bbox="894 688 1336 730">30%</td> </tr> <tr> <td data-bbox="618 730 894 772">Year 9</td> <td data-bbox="894 730 1336 772">20%</td> </tr> <tr> <td data-bbox="618 772 894 800">Year 10</td> <td data-bbox="894 772 1336 800">10%</td> </tr> </tbody> </table>	Year of Increased Assessment Value	Grant as a Percentage of the Year 1 Municipal Taxes on Increased Assessment Value	Year 1	100%	Year 2	90%	Year 3	80%	Year 4	70%	Year 5	60%	Year 6	50%	Year 7	40%	Year 8	30%	Year 9	20%	Year 10	10%
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Year 10	10%																						
Grant Period	Grants will be paid over a ten year period with Year 1 of the program defined as follows: Year 1 is the first full calendar year in which taxes are paid after the project has been completed and re-assessed.																						

#### 4.6 BROWNFIELDS TAX ASSISTANCE PROGRAM

##### Purpose and Description

This Program is intended to encourage the remediation of brownfield sites by providing a cancellation of part or all of the municipal property taxes on a property that is undergoing remediation and redevelopment. The Minister of Finance may provide matching education tax assistance upon application to the Brownfields Financial Tax Incentive Program.

The legislative authority for this program is established under Section 365.1 (2) of the Municipal Act, 2001 which allows municipalities to pass a by-law providing tax assistance to an eligible property in the form of cancellation of all or part of the taxes levied on the property for municipal and education purposes during the “rehabilitation period” and the “development period” of the property. Matching education property tax assistance for eligible properties under the provincial Brownfields Financial Tax Incentive Program (BFTIP), or through any other replacement programs administered by the Ministry of Finance, is subject to application and approval by the Minister of Finance on a case by case basis.

For the purposes of this program:

“Rehabilitation Period” means, with respect to an eligible property, the period of time starting on the date on which the by-law under subsection 365.1 (2) providing tax assistance for the property is passed and ending on the earliest of:

- a) The date that is 18 months after the date that the tax assistance begins to be provided;
- b) The date that a record of site condition for the property is filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act; and,
- c) The date that the tax assistance provided for the property equals the sum of:
  - The cost of any action taken to reduce the concentration of contaminants on, in or under property to permit a record of site condition to be filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act, and
  - The cost of complying with any certificate of property use issued under Section 168.6 of the Environmental Protection Act.

	<p>“Development Period” means, with respect to an eligible property, the period of time starting on the date the rehabilitation period ends and ending on the earlier of:</p> <p>a) The date specified in the by-law made under subsection 365.1 (2) , or</p> <p>b) The date the tax assistance provided for the property equals the sum of,</p> <ul style="list-style-type: none"> <li>• The cost of any action taken to reduce the concentration of contaminants on, in or under property to permit a record of site condition to be filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act, and</li> <li>• The cost of complying with any certificate of property use issued under Section 168.6 of the Environmental Protection Act.</li> </ul>
Area of Application	<p>The Brownfields Tax Assistance Program is available to all registered property owners and assessed owners of an eligible property within the Primary Urban Settlement Area of Meaford, being within the CIPA for the Municipality of Meaford.</p>
Eligibility Criteria	<p>The General Eligibility Requirements outlined in Section 5.4 of this Plan shall generally apply, subject to the following additional or modified requirements:</p> <ul style="list-style-type: none"> <li>• Applicants for the Brownfields Tax Assistance Program must be the registered owner(s) of an eligible property, meeting the following definition:</li> </ul> <p>“Eligible Property” for the purposes of this assistance program, is a property within the Community Improvement Project Area 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) to be filed in the Environmental Site Registry.</p> <ul style="list-style-type: none"> <li>• Municipal staff will conduct a title search of the property and review property tax records. Property owners and assessed owners of lands and buildings who are in arrears of property taxes are not eligible to receive Brownfield Tax Assistance.</li> </ul>



<p>Eligible Costs</p>	<p>Eligible costs for the Tax Assistance program are the costs of any action taken to reduce the concentration of contaminants on, in or under the property to permit a record of site condition (RSC) to be filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act.</p> <p>Such costs include:</p> <ul style="list-style-type: none"> <li>• Phase II ESA, Remedial Work Plan, Risk Assessment and/or Management Plan not reimbursed under the Environmental Study Grant Program;</li> <li>• Remediation costs including the preparation of a Record of Site Condition for filing;</li> <li>• Actions to comply with a Certificate of Property Use;</li> <li>• Placement and compaction of fill to replace material disposed of off-site;</li> <li>• Installing, monitoring, maintaining and operating risk management measures required under any above noted plan;</li> <li>• Environmental Insurance Premiums.</li> </ul> <p>In no case will the total amount of tax assistance provided under the Tax Assistance Program exceed the total of these eligible costs.</p>
<p>General Terms &amp; Procedures</p>	<p>The General Procedures outlined in Section 5.5 of this Plan shall generally apply, subject to the following additional or modified requirements/process:</p> <ul style="list-style-type: none"> <li>• The Municipal and/or Education Property Tax Assistance will cease: <ul style="list-style-type: none"> <li>a) When the total tax assistance provided equals the total eligible costs; or,</li> <li>b) After three (3) years.</li> </ul> </li> <li>• A property approved for Tax Assistance will be subject to the passing of a by-law by the Municipality to authorize the provision of assistance. This by-law will contain any conditions required by the Municipality and Minister of Finance (if applicable). In order for the by-law to apply to education property taxes, before it is passed by the Municipality, the by-law must be approved by the Minister of Finance. Approval through the BFTIP or other replacement program administered by the Ministry, is subject to application and approval on a case by case basis, and may be provided on a different schedule – and subject to different conditions – than the assistance provided by the Municipality. The Municipality may assist the</li> </ul>

landowner in application to the Minister of Finance for the matching education property tax assistance.

- If a property approved for the Brownfield Tax Assistance Program is severed, subdivided, sold or conveyed prior to the end of the three (3) year period of the Tax Assistance, both education and municipal tax assistance will automatically end.
- As a condition for approval of an application for Brownfields Tax Assistance, the property owner may be required to enter into an Agreement with the Municipality to specify the terms, duration and default provisions of the Assistance to be provided.
- The application must be accompanied by a Phase 1 ESA and a Phase II ESA, Remedial Work Plan, Risk Assessment or Risk Management Plan prepared by a qualified person that contains:
  - An estimate of the cost of actions that will be required to reduce the concentration of contaminants on, in, or under the property to permit a Record of Site Condition (RSC) to be filed; and,
  - A work plan and budget for said environmental remediation and/or risk management actions, including pre-remediation studies and a description of the remediation proposed, including the technologies to be used. The application will be reviewed by the Director and Staff Committee, as appropriate. Staff will prepare a recommendation for Council's consideration and approval.
- Should the owner default on any of the conditions in the by-law, deferred property taxes for municipal and school purposes (plus interest) will become payable.
- The owner shall file in the Environmental Site Registry, an RSC for the property signed by a Qualified Person, and the owner shall submit to the Municipality proof that the RSC has been acknowledged by the Ministry of Environment and Climate Change (MOECC)

4.7 AFFORDABLE HOUSING LOAN PROGRAM

Purpose and Description	The Affordable Housing Loan Program is intended to encourage the creation of new affordable rental housing units and to off-set the up-front costs of creating affordable rental housing units.
Area of Application	The Affordable Housing Loan Program is available to registered property owners within the CIPA for the Municipality of Meaford.
Eligibility Criteria	<p>The General Eligibility Requirements outlined in Section 5.4 of this Plan shall generally apply, subject to the following additional or modified requirements:</p> <ul style="list-style-type: none"> <li>• Eligible non-Owner occupied projects are developments that create two or more new affordable rental housing units, where the Owner enters into an Agreement with the Municipality securing the rental rate for the units at or below a maximum affordable rate to be established by the Municipality of Meaford from time to time, in consultation with the Grey County Housing Department, based on the proposed unit type, size and local market conditions. Such agreement will secure the affordability of the unit for a period of not less than 10 years and will include restriction on use of the units for commercial short-term accommodation purposes during that period of time.</li> <li>• In the case of an Owner-occupied property where one or more accessory apartment dwelling units is proposed in accordance with the Municipal Zoning By-law, the Agreement shall reflect the Owner-occupied status, securing the affordable rental rate for the accessory unit and restricting use of either unit for commercial short-term accommodation purposes during that period of time.</li> </ul>

Eligible Costs	<p>Eligible costs for the development of new secured affordable rental housing units, or for the conversion of existing residential, commercial or mixed-use buildings to include new secured affordable rental housing units, include:</p> <ul style="list-style-type: none"> <li>• Engineering and other professional fees;</li> <li>• Construction, labour and materials costs;</li> <li>• Costs incurred for payment of related local Municipal Development Charges (DCs) and Fees, including Planning Application Fees, Parkland Dedication Fees or Community Benefits Charges and/or Building Permit Fees where such costs have not been addressed by a grant under the Development Charges and Fee-Equivalent Grant program;</li> <li>• Studies to assess or detail the technical and economic viability of affordable unit development/conversion, where such costs have not been addressed by a grant under the Study and Business Plan Grant Program.</li> </ul>
General Terms & Procedures	The General Procedures outlined in Section 5.5 of this Plan shall generally apply.

#### 4.8 SURPLUS LANDS AND BUILDINGS

Purpose and Description	Lands and buildings that are deemed to be surplus to the needs of the local Municipality and which have potential for use, adaptation or redevelopment that is expected to further the objectives of this plan may be offered for sale at reduced or no cost, through a Request for Proposals (RFP) process. Through the RFP, the Municipality will identify the lands and buildings that are surplus and will define their best use, along with project-specific standards or criteria.
Area of Application	Municipally owned surplus lands with the Community Improvement Project Area for the Municipality of Meaford.
Eligibility Criteria	The General Eligibility Requirements outlined in Section 5.4 of this Plan shall apply where relevant to a given project/RFP. The proposal that best meets or exceeds criteria identified in the RFP will be awarded the land or building in accordance with the terms of the RFP.
General Terms & Procedures	<p>The General Procedures outlined in Section 5.5 of this Plan shall apply where relevant to a given project, subject to the following additional or modified requirements/process:</p> <ul style="list-style-type: none"> <li>• Proposals submitted will be assessed based on the criteria identified in the Request for Proposal.</li> <li>• The proposal that best meets or exceeds criteria identified in the RFP will be awarded the land or building.</li> <li>• Through the RFP process, lands or buildings may be offered at a price that is less than market value, or where a project significantly furthers the objectives of this Plan, at no cost.</li> </ul>

## 5. IMPLEMENTATION

The Community Improvement Plan will be implemented through the provisions of Section E 1.6 of the Municipality of Meaford Official Plan and Section 28 of the Planning Act, 1990, R.S.O. The overall implementation of the Financial Incentive Programs, including liaison with the Ministry of Municipal Affairs and Housing, shall be the responsibility of the Municipality of Meaford. Council or its designated approval authority will oversee the implementation of this Plan, while day-to-day tasks associated with implementation will be coordinated by municipal staff.

All grant and loan programs will be administered on a first-come first served basis to the limit of the available funding in accordance with any administrative rules governing this and any other grant and loan programs. Council may prioritize certain programs on an annual basis.

The following section outlines how this Plan is implemented and administered.

### 5.1 DEFINITIONS

To assist in the interpretation of this Community Improvement Plan, the following section defines some of the terms used.

**Agriculturally related On-Farm Diversified Use**, unless otherwise specified, is defined as those uses that are secondary to the principle agricultural use of the property and which may include but are not limited to: agriculturally related home occupations and/or industries, agri-tourism uses, farm-related retail uses, and uses that produce value-added agricultural products such as wine, juice, jam, cheese etc...

**Community improvement**, unless otherwise specified, is as defined in accordance with its definition under Section 28 of the Planning Act.

**Community Improvement Plan (CIP)**, unless otherwise specified, is as defined in accordance with its meaning under Section 28 of the Planning Act.

**Community Improvement Project Area (CIPA)**, unless otherwise specified, is as defined in accordance with its meaning under Section 28 of the Planning Act.

**Director** means the Director of Development Services for the Municipality of Meaford.

**Greenfield** means land that is undeveloped.

**Municipality** means the Municipality of Meaford.

**Qualified Person** means a person as defined by Section 168.1 of the Environmental Protection Act, Ontario Regulation 153/04 (as amended by Ontario Regulation 66/08)

## 5.2 INTERPRETATION

- Changes to the Community Improvement Plan boundary or the addition of grant or loan programs shall require an amendment to this Plan.
- This Plan shall be referred to as the Community Improvement Plan for the Municipality of Meaford.

## 5.3 TIMING OF PLAN IMPLEMENTATION

- This Plan is intended to be implemented over a ten-year period from its approval date.
- The longevity of this plan may be extended beyond ten years without requiring an amendment to this Plan.
- This Plan shall continue to be in effect until the Community Improvement Project Area is dissolved by a by-law passed by Council.

## 5.4 GENERAL ELIGIBILITY REQUIREMENTS

The following provides the general eligibility requirements that are common to all of the Financial Incentive Programs established in the Community Improvement Plan. The General Eligibility Requirements must be read in association with any program-specific eligibility requirements detailed in Section 4. The general and program specific requirements contained in this Community Improvement Plan are not necessarily exhaustive, and the Municipality reserves the right to include other requirements and conditions as deemed necessary on a program and/or property specific basis.

- **The decision to fund property improvement, redevelopment, retrofit, study or to provide fee/charge-equivalent funding through the Community Improvement Plan is entirely at the discretion of the Council of the Municipality of Meaford. Based on the limit of annual funding and in evaluating and approving applications submitted in any given year, Council will aim to achieve the greatest potential overall impact towards the stated objectives of this program, which may mean that funding provided to any individual applicant may not reach stated program maximums nor address all eligible costs. The Council reserves the right to determine the level of funding which is to be awarded to an applicant, whether to fund at all or in part, and what conditions, obligations and other requirements are attached to funding allocations.**
- All proposed projects must be within the designated Community Improvement Project Area, as approved by By-law. Schedule 1 within Section 3 of this Plan illustrates the Project Area. Schedule 1 also illustrates an area within the CIPA that is subject to the appended Design, Façade & Streetscape Guidelines (Appendix 2). Projects in this area of the CIPA, are

required to have regard for the approaches and strategies presented in the guidelines. While the guidelines generally dovetail with the Heritage Conservation District (HCD) Plan & Guidelines (2014), the HCD Guidelines shall take precedence should any conflict between the Plans arise.

- All proposed projects must demonstrate some level of improvement or rehabilitation over the existing conditions and must help achieve the objectives of this Community Improvement Plan.
- The applicant must be a registered owner of the property for which the application is being made or an agent authorized by the registered owner. 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. Should ownership change hands during the course of making an application or undertaking works, the applicant shall advise the Municipality. Where Agreements for registration (e.g. loans) are required in relation to the incentive, the Owner must be a party.
- All proposed projects must conform to the County and Municipal Official Plan, and must comply with the Municipal Zoning By-law, as well as Municipal Design & Streetscape, Facade Guidelines (Appendix 2) and the Downtown Heritage Conservation District Plan & Guidelines, where applicable. Projects will be subject to planning and development approvals and building permits pursuant to the Ontario Building Code.
- An application for any financial incentive program contained in this CIP must be submitted and approved prior to the commencement of any works or studies to which the financial incentive program will apply and prior to the application for a building permit. Grants or loans will generally not be retroactively applied on works already commenced.
- A property owner who is in arrears of property tax or any other municipal financial obligation is not eligible to participate in a program approved by Council.
- Property owners may apply for more than one grant or loan program, however, at no time shall the total amount of grant funding, and/or loan servicing and forgiveness costs awarded to a property exceed \$50,000. This amount shall not include amounts addressed under tax incremental equivalent grant funding.
- A property owner may be required to provide a business plan for the proposed work as part of the program application.
- The total value of grants and loan servicing and forgiveness costs received for a subject property shall not exceed the total value of the approved work. Further, all loans and mortgages applicable to a property, including loans awarded under the Community Improvement Plan, must not exceed 75% of the post improvement value of the building and property.
- Loans are transferrable to successors in title provided the new owner meets the eligibility criteria and agrees to the terms and conditions of the loan.
- Applicants who are involved in ongoing litigation with the Municipality are ineligible for



consideration.

- Projects to construct, repair, rehabilitate or improve residential land or buildings are ineligible to receive financial incentive funding under the Community Improvement Plan, with the exception of projects under the 'Affordable Housing Loan Program' or relating to residential buildings within the Downtown Heritage Conservation District that have been specified as 'heritage buildings' under that Plan. Non-residential heritage buildings outside of the Heritage Conservation District that are on the municipal heritage register or for which projects have been endorsed by the Heritage Advisory Committee may receive funding, subject to program specific eligibility criteria. This may include non-residential heritage buildings which have been adapted for residential use where the project supports retention of the property's heritage attributes.
- Any outstanding orders against the subject property must be satisfied prior to the grant or loan being made or be satisfied as part of the proposed work.
- In no case shall a greenfield property be eligible for financial incentive programs.

## 5.5 GENERAL PROCEDURES

The following provides the general procedures that are common to the financial incentive programs established in the Community Improvement Plan. The general procedures must be read in association with any program-specific requirements detailed in Section 4. The general and program specific procedures contained in this Community Improvement Plan are not necessarily exhaustive, and the Municipality reserves the right to include other requirements and conditions as deemed necessary on a program and/or property specific basis:

### **Grant or Loan Application**

The applicant is required to submit a completed CIP application form to the Director of Development Services for approval prior to commencing any works that are the subject of the grant/loan application. There is no fee to apply for any of the programs. The Director may request that the application include a copy of the building permit application including drawings of the proposed works, where applicable. This may require drawings to be prepared by a Professional Engineer or Architect. The application will be reviewed by the Director and ad-hoc Staff Committee, as appropriate. Staff will prepare a recommendation for Council's consideration and approval.

### **Description of Eligible Works or Submission of Quotations**

The applicant will include a description of the proposed improvements and an estimate of costs. The estimation of costs must be from a qualified licensed contractor or other qualified vendor or professional and shall be consistent with the cost estimate indicated on the accompanying building permit application, where applicable.

### **Inspection**

Prior to approving a grant or loan under this Plan, Municipal staff may require the applicant to facilitate their inspection of the building or property to review its condition and the proposed improvements.

### **Decision of Council**

A recommendation to Council as to how much of the proposed works, if any, are eligible for funding under the CIP's grant/loan Program will be made by the Director. Prior to issuing their recommendation, the Director may request further drawings, cost estimates or other information. The decision to approve or deny an application for an incentive under this Plan is made by Council. If the number of qualifying applications exceeds the available grant funding in any given year/intake, the Municipality may provide a lesser grant over all applications, may recommend consideration of an alternative program for which additional funding is available, or recommend deferral until the following year, based upon consultation with the applicant.

### **Expiry of Approval**

If all eligibility criteria and conditions are met and funds are available, Council will approve the loan or grant. A letter from the Director to the applicant will represent a grant or loan commitment and will be valid for a period of eight (8) months. Grants and loans will be paid/advanced upon successful completion of the approved work and documentation of the costs associated with the work. The Director may grant discretionary extensions, beyond the eight (8) month period when justified, however, undue delay beyond the eight (8) month timeframe may result in the allocation being revoked.

If a building, erected or improved with a program grant or loan, is demolished prior to the expiry of the grant or loan period, the grant or loan is forfeited and will be recovered by the Municipality.

The Municipality may at any time discontinue a program, however, any participants in the program prior to its closing will continue to receive loans or grants as approved for their property until the conclusion of their project.

### **Inspection of Completed Work**

Staff from the Building Department and the Director, where appropriate, will conduct an inspection of the completed work. The Municipality may undertake an audit of work done and associated costs if it is deemed necessary.

### **Provision of Loan**

Following the inspection of the work, Council's approval, and the receipt of invoice from the applicant, a loan agreement will be executed. This agreement with the Municipality, will specify the terms of the loan, and in the case of the Affordable Housing Loan Program, the agreement will address the intended affordability period and/or other conditions or use restrictions outlined within that program description. The loan will be advanced to the applicant only upon the completion of works and process payments will not generally be made.

Loans will be secured through a lien placed against the title of the property. The lien will be reflected on the tax roll and will be registered and discharged by the Municipality. Loan repayment will be deferred for six (6) months after the advancement of the funds. Loans will be interest free with an amortization period of ten (10) years. A 2.5% reduction per year (based on the original loan amount) will be rewarded for early payment in full. For example, a \$10,000 loan paid full after Year 1 would be reduced by \$250 (2.5%) for years 2-10, resulting in a forgiveness of \$2250 (\$250x9 years). Loans are fully open and may be paid in full at any time, however loan forgiveness will be calculated as of May 31st of each calendar year.

### **Provision of Grant**

Following the inspection of the work and final building inspection by the Building Department (if applicable) and the Director, the grant will be provided for approved projects. Poor stewardship will not be rewarded - the Municipality reserves the right to withhold payment of a grant to

work/projects that are substandard or completed poorly, inconsistent with the approved application, or which require a building permit and inspections have not been completed.

## 6. APPENDICES

APPENDIX 1 – Heritage Conservation District Boundary, Map

APPENDIX 2 – Design, Façade & Streetscape Guidelines