

North Perth Attainable and Affordable Housing Community Improvement Plan



MUNICIPALITY OF
North Perth



Acknowledgements

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Disclaimer

This is the *Municipality* of North Perth's Attainable and Affordable Housing Community Improvement Plan. For ease of administration of the programs, projects that meet either the definition of *affordable* and *attainable* in this document or projects that meet a definition of *affordable* and *attainable* provided by an upper level of government (e.g. CMHC, MMAH) are eligible for programs outlined within this Plan.





1. INTRODUCTION

1.1. What is a CIP?

A Community Improvement Plan ('CIP') is a strategic municipal planning and economic *development* tool established through the Ontario Planning Act. Similar to an Official Plan or a Zoning By-law, a CIP is primarily focused on the use of land and buildings within certain areas of a Municipality. However, a CIP is different than other municipal plans and planning tools because it is not intended to direct/regulate how land and buildings are used. Generally, a CIP is a plan or framework that sets out tools and strategies for improving the built, economic, and social environment in a designated area of a Municipality. To achieve this, it delivers on one or more of the following goals:

- Facilitating change and transition in certain areas;
- Stimulating economic growth and *development*;
- Motivating rehabilitation and *redevelopment* of private buildings/properties; and
- Raising awareness to local needs and priorities.

Traditionally, CIPs have been used in a focused manner, for example: to improve downtown or 'core areas,' or to encourage/facilitate the remediation and *redevelopment* of *brownfield* properties. Over the past 10 years or so, CIPs have been used more innovatively and strategically to encourage municipal-wide goals, including sustainable *development* (i.e., energy efficient buildings), intensification, and the creation of *affordable* housing.

1.2. Why Prepare a CIP?

Under Section 106 of the Municipal Act, municipalities are prohibited from directly or indirectly assisting local businesses by giving or lending money (considered "bonusing"). However, under Section 28 of the Planning Act, having a CIP in place effectively cancels this prohibition against 'bonusing' and allows the *Municipality* to assist financially with improvements to private properties within the *Community Improvement Project Area* (CIPA).

The *Municipality* of North Perth already has a CIP in place to maintain and enhance the downtown core as a 'vibrant place.' The CIP in place also encourages property owners and developers of *brownfield* sites to identify the extent of contaminations on a site and to determine the feasibility of a proposed *redevelopment* project. As such, the financial incentives (i.e. grants, loans, tax relief, etc.) included as

part of a new CIP are intended to encourage and facilitate improvements that will ultimately result in spin-off benefits for the community, such as:

- Physical improvements to existing buildings (structural, mechanical, aesthetic, etc.) to help improve the long-term sustainability and viability of existing and/or proposed *affordable* and/or *attainable* housing rental housing units;
- Elements of a new CIP should also be geared towards larger scale *development* including *redevelopment* projects (e.g. tax incentives, planning application fee grants, *development* charges grants, etc.), which can facilitate significant change in affordability, such as increasing the availability of housing units which, in turn, support local businesses; and
- Some sites have been contaminated through past land uses, by the placement of contaminated fill from other locations, or through the use of hazardous building materials. These sites could be ideal locations for *infill development*, however, the existing condition of the sites can create significant health and safety risks, as well as impacts to surrounding areas and natural habitats. Rehabilitation of these areas can be very costly, and often make *redevelopment* of the sites for *affordable* or *attainable* housing unviable. Encouraging *brownfield development* through CIP tools can provide long term benefit to the natural, social, and economic sustainability of the community.

In addition to the physical impact of a CIP on targeted areas of a *Municipality*, there can also be a less obvious economic impact, often referred to as ‘Return-on-Investment’ (ROI). For example, the Township of Wellington North reports that over a six-year period between 2012-2018, 40 applications for financial incentives have been received, and nearly \$85,000 in grants has been provided to local businesses, motivating almost \$270,000 of investment into land and buildings on behalf of the landowners/tenants. Using the case of Wellington North, the ROI can be calculated based on the total value of improvement projects (\$270,000) versus the Township investment (\$85,000). Therefore, for every \$1.00 invested by the Township, \$3.17 has so far been invested by the private sector.

An *affordable* housing specific example can be taken from the Town of Bradford West Gwillimbury (BWG). BWG’s CIP grants incited the *development* of 3111 new living units, including 290 independent and assisted living suites for seniors, sixteen condominiums and five apartments. Among these new living units, the 290 seniors’ units include commercial amenities as part of the *developments*, and the five apartments include retail operations. From the perspective that BWG’s CIP goals include inciting residential *development*, *mixed-use development* and housing for seniors, the program was clearly successful.

1.3. Community Improvement Planning in North Perth

The existing Community Improvement Plan for North Perth from 2012 was developed in a manner that required significant community involvement to ensure economic and social wellbeing for the Downtown Areas, businesses, and residents were considered. Similarly, the *development* of a new Community Improvement Plan for North Perth will focus on identifying community priority areas and projects with significant involvement from business owners and residents. In addition to a focus on downtown



economic and social well-being, the goal of this new CIP is to promote the *development of affordable/attainable* housing and encourage the conversion of existing lands and structures for new housing opportunities. Goals of the CIP process include coordinating community leadership, guiding Municipal funds, leveraging private sector investment, increasing tax assessment and revenues, as well as improving key features such as employment, tourism, living, aesthetics, and accessibility. More on community improvement planning will be discussed further in this report.





2. BASIS OF THE CIP

Normally, municipalities are prohibited from offering financial incentives to private landowners. That said, Section 28 of the Planning Act (supported by other Provincial legislation) provides municipalities a broad toolkit to facilitate private investments that will have spin-off benefits for the community through a Community Improvement Plan.

The CIP must operate within the applicable provincial, upper-tier (County) and local municipal plans and policies. This section provides an overview of the key legislation that enables the *development* of CIPs in Ontario and within the *Municipality* of North Perth.

2.1. Bill 23

2.1.1. The Planning Act

The Planning Act provides the guidelines for the preparation of a CIP and sets out:

- Types of projects/activities/works that are considered ‘community improvement’;
- A process by which a *Municipality* can identify a ‘community improvement project area’ and prepare a ‘community improvement plan’;
- Tools that can be implemented once a ‘community improvement plan’ is prepared; and,
- *Eligible costs* for which a *Municipality* can provide incentives.

2.1.2. Community Improvement

Section 28(1) of the Planning Act defines ‘community improvement’ as “the planning or replanning, design or redesign, re-subdivision, clearance, *development* or *redevelopment*, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a *Community Improvement Project Area*, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary.” Section 28(2) states that where there is an official plan in effect in a local *Municipality* or in a prescribed upper-tier *Municipality* that contains provisions relating to ‘community improvement’, the *Council* may, by By-law, designate the whole or any part of an area covered by such an official plan as a ‘community improvement project area’.

2.1.3. Definition of Community Improvement Project Area

Section 28(1) of the Planning Act defines the term ‘community improvement project area’ 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”.

2.1.4. Community Improvement Project Area

Section 28(4) of the Planning Act states that once a ‘community improvement project area’ has been designated by By-law, “the *Council* may provide for the preparation of a plan suitable for adoption as a Community Improvement Plan for the *Community Improvement Project Area*”.

2.1.5. Tools

The *Municipality* may then prepare and use a ‘community improvement plan’ to:

- Acquire, hold, clear, grade or otherwise prepare land (Section 28(3));
- Construct, repair, rehabilitate or improve buildings on land acquired or held by the *Municipality* (Section 28(6));
- Sell, lease, or dispose of any land and buildings acquired or held by the *Municipality* (Section 28(6));
- Make grants or loans to owners and tenants of land and buildings within the *community improvement project area* to pay for the whole or any part of ‘eligible costs’ related to *community improvement* (Section 28(7)).

2.1.6. Eligibility Costs

‘Eligible costs’ are specified in Section 28(7.1) of the Planning Act, and 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”.

Section 28(7.3) states that the total of the grants and loans provided in respect of the lands and buildings shall not exceed the *eligible costs* of the community improvement project with respect to those lands and buildings.

2.1.7. Upper Tier Participation

An upper tier, in this case Perth County, can contribute financially to CIP programs adopted by its local municipalities. Section 28(7.2.) of the Planning Act states:

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

This means that Perth County can participate financially in a CIP adopted and implemented by one or more of its local municipalities, including North Perth, subject to having required Official Plan policies in place. While it is the aim of this CIP to solely be implemented by the *Municipality*, consultation with the County during Phase 1 of this project determined that there may be options for County involvement following the first year of implementation of the *Plan*.

2.1.8. Tariff or Fees

Outside of Section 28, municipalities also use provisions from Section 69 of the Planning Act (related to establishing tariffs or fees in respect to planning and building) as part of community improvement plans. Under Section 69(2), municipalities are permitted to reduce the amount of, or waive entirely, the requirement for the payment of a fee in respect of an application where the *Council*, planning board or committee is satisfied that it would be unreasonable to require payment; however, it is noted that a CIP is not required as a basis for implementing this tool. 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 through a CIP.

2.1.9. Additional Residential Units

Under the Planning Act on Additional Residential Units outlines the following requirements and standards:

1. Each additional residential unit shall have one parking space that is provided and maintained for the sole use of the occupant of the additional residential unit, subject to paragraph 2.
2. Where a by-law passed under Section 34 of the Planning Act does not require a parking space to be provided and maintained for the sole use of the occupant of the primary residential unit, a parking space is not required to be provided and maintained for the sole use of the occupant of either additional residential unit.
3. A parking space that is provided and maintained for the sole use of the occupant of an additional residential unit may be a tandem parking space.
4. An additional residential unit may be occupied by any person regardless of whether,
 - i. the person who occupies the additional residential unit is related to the person who occupies the primary residential unit, and
 - ii. the person who occupies either the primary or additional residential unit is the owner of the lot.
5. Where the use of additional residential units is authorized, an additional residential unit is permitted regardless of the date of construction of the primary residential unit.

2.2. Development Charges Act

In addition to the range of community improvement tools established by the Planning Act, Section 5 of the Development Charges Act allows a *Municipality* (through its Development Charge By-law) to provide for full or partial *development* charge exemptions for certain types of *development*. This tool is often incorporated into municipal CIPs; however, again, a CIP is not required to use it.

2.3. The Municipal Act

2.3.1. Brownfield Legislation

Section 365.2 of the Municipal Act enables municipalities to implement the Brownfields Financial Tax Assistance Program, which is intended to bring *brownfields* back into productive use (in a *development* context). Under this program, municipalities may pass by-laws providing for the cancellation of all or a portion of the taxes for municipal and school purposes levied during the assistance period eligible properties on eligible properties, on such conditions as the municipality may determine. As defined by the Municipal Act, Section 365.1 (1):

Assistance period means, with respect to an eligible property, the period of time starting on the date on which the by-law under subsection (2) providing tax assistance for the property is passed and ending on the earlier of,

- a) the date specified in the by-law, and
- b) the date that the tax assistance provided for the property equals the sum of,
 - (i) the cost of any action taken to reduce the concentration of contaminants on, in or under the property to permit a record of site condition to be filed in the Environmental Site Registry under section 168.4 of the Environmental Protection Act, and
 - (ii) the cost of complying with any certificate of property use issued under section 168.6 of the Environmental Protection Act;

This program also includes provisions for participation by the province, through cancellation of the education portion of the taxes by application to the Minister of Finance.

2.3.2. Heritage Property Legislation

Section 365.2 of the Municipal Act enables municipalities to implement the Heritage Property Tax Relief Program, which is intended to provide tax reductions or refunds between 10 and 40 percent, for eligible heritage properties. Under this program, if municipalities pass a by-law providing for tax relief of an eligible property, the rules applicable are as follows:

- a) If the local *Municipality* is a lower-tier *Municipality* and the upper-tier *Municipality* passes a by-law described in subsection (7), the tax reduction or refund must be shared by both *Municipalities* and the school boards in the same proportion that they share in the revenue from taxes from the properties to which the tax reduction or refund relates.
- b) If the local *Municipality* is a lower-tier *Municipality* and the upper-tier *Municipality* does not pass a by-law described in subsection (7), the tax reduction or refund must be shared,
 - i. without affecting the taxes levied for upper-tier purposes, by the lower-tier *Municipality* and the school boards in the same proportion that they share in the revenue from taxes from the properties to which the tax reduction or refund relates, or
 - ii. by the school boards in the same proportion that they share in the revenue from taxes from the properties to which the tax reduction or refund relates and by the lower-tier *Municipality*

in respect of the taxes levied for both lower-tier and upper-tier purposes. 2002, c. 17, Sched. A, s. 69.

2.4. The Provincial Policy Statement

The 2020 Provincial Policy Statement (PPS) provides policy direction on matters of provincial interest related to land use planning and *development*. This *development* of a CIP for *affordable* housing is consistent with the applicable provisions of the PPS, and implements the following policies:

2.4.1. Healthy, Livable, and Safe Communities are Sustained by:

- a) accommodating an appropriate *affordable* and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, *affordable* housing, and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries, and long-term care homes), recreation, park and open space, and other uses to meet long-term needs.

2.4.2. Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area by:

- a) establishing and implementing minimum targets for the provision of housing which is *affordable to low- and moderate-income households* and which aligns with applicable housing and homelessness plans. However, where planning is conducted by an upper-tier *Municipality*, the upper-tier *Municipality* in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities.

The definition for affordable means:

- a) 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 percent of gross annual household income for *low- and moderate-income households*; or
 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- b) in the case of rental housing, the least expensive of:
 1. a unit for which the rent does not exceed 30 percent 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.

The term “affordable housing” and the definition presented in the P.P.S., 2020 have been removed in the proposed P.P.S., 2024. Instead, the proposed P.P.S., 2024 uses the more general term “housing

affordability.” It is anticipated that an updated provincial definition of *affordable* housing that reflects income and market factors will be introduced with forthcoming changes to the Development Charges Act.

The definition for *low- and moderate-income households* means:

- a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or
- b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area.

The definition for regional market area refers to an area that has a high degree of social and economic interaction. The upper or single-tier *Municipality*, or planning area, will normally serve as the regional market area. However, where a regional market area extends significantly beyond these boundaries, then the regional market area may be based on the larger market area. Where regional market areas are very large and sparsely populated, a smaller area, if defined in an official plan, may be utilized. Since no alternative region market area has been defined in the applicable Official Plans, the County serves as the regional market area in Perth.

2.5. The County of Perth Official Plan

As a lower tier *Municipality*, North Perth is governed by the Perth County Official Plan adopted in late 1990s and was consolidated in 2020. The Official Plan is an essential policy document that manages growth, planning, *development* and change in the County. Under policy directions for *Community Improvement* (Section 18.10), the County aims to prioritize the improvement of economic and social vitality for designated communities. Section 18.10.3 of the OP outlines the following objectives:

- To promote a program of continued *community improvement* on a comprehensive scale, where economically feasible;
- To assist in establishing a framework for guiding the expenditure of funds on future *community improvement* endeavours without unduly burdening financial capabilities of the County and of the local municipalities;
- To encourage County and local municipal participation in cost sharing programs for *community improvement* which are sponsored by the Provincial and/or Federal Governments;
- To strive towards an adequate distribution of both hard and soft services throughout the County and the local municipalities, where economically feasible;
- To encourage the improvement of municipal services and facilities, where necessary, to a suitable standard to serve present and future needs of the communities throughout the County;
- To assist in creating a climate which is favourable for private investment in *community improvement*;

- To encourage the maintenance, rehabilitation, and/or renovation of existing residential, commercial, industrial, and institutional buildings in both the urban and rural parts of the County; and
- To support industrial *development* by encouraging the provision of adequate services and facilities in the urban areas throughout the County.

The County also aims to focus on housing issues through appropriate policies found in Section 6.4.4.3 of the OP. The OP aims to implement this through the following:

- Maintaining at all times a minimum 10-year supply of land that is designated and available for residential *development* and residential intensification;
- Maintaining at all times, where new *development* is to occur, a minimum 3-year supply of lands for residential *development* with servicing capacity in draft approved or registered plans;
- Encouraging housing forms and densities designed to be *affordable* to moderate- and lower-income households; and
- Encouraging residential intensification in existing built-up and newly developing areas. Existing density targets and intensification policies shall be reviewed and updated as appropriate.

2.6. Local Strategic Plan

The *Municipality* of North Perth's Corporate Strategic Plan 2023-2026 was updated with a renewed focus on current and future strategic priorities. The four main strategic goals of the *Municipality* include service effectiveness, corporate sustainability, growth and economic *development*, and community planning and *development*.

According to Priority 4.2 North Perth Plays an Active Role in Creating Diverse Housing Options and Improving Housing Density, the following action items have been identified:

- Investigate and determine current and future housing needs to support effective community planning;
- Promote and encourage a range of housing options and densities in new *developments*;
- Establish policies that encourage and incent *development of attainable* housing and increases housing density in the *Municipality*; and
- Lead the *development* of diverse housing options for residents of all demographic groups. These should consider the *development* of a complete cluster of services, amenities, and connections to the broader community (i.e. via active transportation).

2.7. Downtown Areas Revitalization and Beautification Strategy

2.7.1. Part One - Community Improvement Plan

The current CIP was created with the goal of achieving a “Principal Goal” outlined in Section 18.10.2 of the County of Perth Official Plan and Section 17.10.2 of the Listowel Official Plan: *to foster a continuing process of comprehensive renewal in the form of redevelopment, rehabilitation, and maintenance as a means of ensuring the economic and social vitality of the principal settlement area (Listowel) of North Perth and the various communities (including Atwood and Monkton) of Perth County.*

The specific goals outlined in the CIP to guide public and private revitalization and *redevelopment* within Downtown Listowel, Atwood, and Monkton are as follows:

- To coordinate and encourage community leadership;
- To guide the expenditure of Municipal funds;
- To motivate and leverage private sector investment;
- To increase tax assessment and revenues;
- To retain and increase employment, shopping, tourism, and living opportunities;
- To improve the physical state and visual aesthetic of public and private property and buildings; and
- To improve conditions for walking, cycling, and accessibility.

The following *Financial Incentive Programs* are included in the existing North Perth CIP to address the need for financial incentives through tax assistance, grants, and rebates to eligible landowners and tenants of land and buildings:

- **Downtown Rehabilitation/Redevelopment Tax Increment Equivalent Grant Program** – this program offers grants to property owners whose property tax has increased due to substantial rehabilitation or *redevelopment* of a property.
- **Downtown Housing Grant Program** – this program offers grants to property owners for the rehabilitation of existing upper floor/rear building residential units or the conversion of existing commercial/*mixed-use* building space to residential units.
- **Commercial Building and Façade Improvement Grant Program** – this program offers grants to property owners for improvements or the façades to existing commercial, institutional, or *mixed-use* buildings.
- **Commercial Landscape Improvement Grant Program** – this program offers grants to property owners for improvements to the landscape of existing commercial, institutional, or *mixed-use* properties.
- **Development Charge and Planning/Building Fee Rebate Program** – this program offers full or partial rebates to property owners for applicable planning application fees, building permits fees,

and *development* charges required for the *development, redevelopment*, construction, and reconstruction of a commercial, institutional, or *mixed-use* building.

2.7.2. Part Two - Streetscape Plan

The Streetscape Plan was prepared to complement the Community Improvement Plan by establishing a design vision that can guide public landscapes and streetscapes in Listowel, Atwood, and Monkton. The Streetscape Design Concept Plans illustrate recommended streetscape improvements to identified priority areas in these communities to support the goals of the CIP.

2.8. Stratford, Perth County, and St. Mary's Homelessness Plan – 5-Year Update (2020-2024)

In 2014, the City of Stratford released its 10-Year Housing and Homelessness Plan for Stratford, Perth County, and St. Mary's (2014-2024) in accordance with the Housing Services Act with the City acting as the Service Manager. The 10-Year Plan outlined a framework for delivering housing and homelessness services in order to meet the distinct needs of local communities.

In the updated Plan, the strategic objectives have been revised to the following:

1. Ending Homelessness – Shifting resources and service provision from managing to ending homelessness, with a focus on chronic homelessness.
2. Creating *Attainable* Housing Options – Increasing the range of housing options that is available, *affordable*, appropriate, and achievable to meet people's needs, situations, and choice.
3. Sustaining Community Housing – Ensuring the existing community housing stock is well maintained and continues to play a key role in the delivery of permanent geared-to-income housing locally.
4. Addressing a Diversity of Needs – Providing a broad range of services and supports that reflect the unique local landscape in an inclusive and culturally appropriate way, including advancing Truth and Reconciliation with Indigenous peoples.

The updated Plan defines *attainable* housing as housing that is not only *affordable* to the income level of the household, but must also be available at the time, appropriate to the circumstances of the individual or family, and an option that the household is able to put into action. On the other hand, according to the updated Plan, *affordable* housing only refers to rental units constructed since 2002 in which rents are maintained at or below 80% of the Average Market Rent (AMR) for at least 20 years.

For Strategic Objective #2 – Creating *Attainable* Housing Options, the updated Plan recommends the following activities between 2020-2024:

- Leverage municipal, provincial, and federal funding sources (e.g. OPHI) to create more *attainable* housing options (e.g. rental assistance, *affordable* home ownership, municipal rent supports, home sharing).

- Continue to develop data-gathering strategies to better understand local housing supply and costs (e.g., secondary rental market, accessory units).
- Explore feasibility of establishing a community-wide online inventory of available rental housing.
- Continue to engage and recruit landlords to increase housing options in the private market.
- Continue to collaborate with municipal and economic *development* partners to develop incentives for building *attainable* housing.

2.9. County of Perth Residential Intensification Guidelines (Draft)

A draft of the County of Perth Residential Intensification Design Guidelines, prepared in August 2022, serve as a guide to provide design direction for residential intensification projects across the County of Perth. The guidelines provide a series of comprehensive recommendations that support aspects of building orientation, site layout, parking, vehicle access, garage design, built form, massing, articulation, landscaping, amenity areas, servicing, and utilities. These aim to improve compatibility between new *infill developments*, adjacent land uses, and the scale and character of existing neighbourhoods. To help support the objective of creating complete, vibrant, inclusive, and sustainable communities, it outlines the following principles:

- **High standard of architecture and landscape design** for all intensification projects that positively contributes to community character and/or neighbourhood identity.
- **Affordability** for low to moderate income households through cost-efficient *development* and compact housing forms.
- **Universal and age-friendly design** for amenity spaces, parks, and housing including a diverse mix of unit types and sizes.
- **Connectivity and active transportation networks** to create accessible, pedestrian-friendly neighbourhoods.
- **Community safety** prioritized in all public spaces by providing clear, continuous, and highly visible pedestrian circulation to increase the presence of people and maximize natural surveillance in shared spaces.
- **Sustainable and climate-ready design** through low impact design technologies, renewable energy systems, energy efficient technologies, and building design elements.

While the guidelines do not provide much direction for *affordable* or *attainable* housing specifically, such housing projects should conform to the above principles noted in the guidelines and display attractive and integrated designs that accommodates a wide range of people and incomes. Future updates to the guidelines could include more specific policies on designing *affordable* and *attainable* housing.

2.10. Community Consultation Results

This CIP is also based on input obtained from the community, key stakeholders, members of *Council*, and other municipal staff who participated in the consultation events and initiatives, as listed below.

Consultation events were aimed at identifying needs and opportunities for *community improvement*, as well as obtaining feedback on proposed *community improvement* programs. They included:

1	Virtual Survey (Public & Developer/Realtor Industry)
54	Survey Responses
1	Stakeholder Workshop
30	Stakeholders (Workshop and Interviews)
1	Public Open House



3. CIP GOALS AND OBJECTIVES

3.1. Overview

A goal statement has been developed based on the findings of the background work and consultation activities described in Section 2. The goal statement articulates how the North Perth Attainable and Affordable Housing CIP will provide an overall public benefit to the *Municipality* and represents the overall intended result of this *Plan*.

Objectives have also been identified, which represent the tangible actions and outcomes that the *Municipality* aims to achieve through the implementation of the North Perth CIP. For each of the objectives, a set of measures has also been established for the purpose of monitoring the effectiveness of this CIP. The measures are presented as part of a monitoring strategy in Section 9 of this *Plan*.

Importantly, as set out in Section 6.2, in order to be eligible for any of the *Financial Incentive Programs* offered through the CIP, a proposed project must directly support the goal statement and one or more of the objectives in Section 3.1.2.

3.1.1. Goal Statement

The following is the goal statement for the North Perth CIP:

The North Perth Attainable and Affordable Housing Community Improvement Plan (CIP) will minimize financial barriers to the creation of rental *affordable* and *attainable* housing within the *Municipality* to encourage the *development* of a mix of housing along the Housing Continuum within North Perth.

3.1.2. Objectives

The following objectives for the CIP have also been identified:

1. Reduce the number of *vacant* or *underutilized* or non-performing buildings and properties through the promotion of renovation, repair, or rehabilitation of said buildings for affordable and *attainable* housing purposes;
2. Increase the *Municipality's* inventory of affordable and *attainable* housing;
3. Encourage a mix of housing types;
4. Encourage a range of *affordable* units along the housing continuum, from deeply *affordable* units to close-to-market;

5. Provide support for projects that are considered more deeply-affordable along the housing continuum and/or those which are more sustainable; and
6. Reinforce the provision of *attainable* housing as a community priority.



A blue sign with white text that reads "Welcome to the Municipality of North Perth". To the right of the text is the North Perth logo, which features a torch and the names of the communities: LISTOWEL, ELMA, WALLACE, and NORTH PERTH. The sign is set against a background of a snowy field and a house in the distance.

Welcome to the Municipality of North Perth

4. COMMUNITY IMPROVEMENT PROJECT AREA

In accordance with the Planning Act, the North Perth Attainable and Affordable Housing CIP designates certain areas of the *Municipality as Community Improvement Project Areas (CIPAs)*, for:

- Implementing Municipal Programs (as described in Section 5), subject to the availability of municipal resources; and
- Providing *Financial Incentive Programs* (as described in Section 6) to *eligible applicants*.

The Perth County Draft Official Plan 2023 recognizes North Perth as “the fastest growing community in Perth County” (1.3.2), with Listowel identified as a “regional commercial and service hub for nearby communities in Perth, Wellington and Huron counties” and Atwood identified as a second serviced settlement area (1.3.2). The Draft Official Plan also notes that villages and hamlets “may continue to experience limited growth” and “new lot creation and growth will be accommodated in accordance with the servicing and lot creation policies of this Plan” (3.2.1).

As such, **two CIPAs have been identified for the North Perth Attainable and Affordable Housing CIP: Primary CIPA (Listowel and Atwood) and Secondary CIPA (Gowanstown, Monkton, Trowbridge, Newry, Britton, Molesworth, Kurtzville, and Donegal)**. The basis and rationale for two CIPA’s is a result of best practice research, legislative policy review, and consultation with stakeholders and the public, which indicates that there should not be a single concentration of *affordable* and/or *attainable* housing in one area of the *Municipality* but rather *affordable* and/or *attainable* housing should be available across the *Municipality* to provide for an appropriate mix and range of housing.

4.1. Primary Community Improvement Project Areas

The *Municipality’s* Primary CIPA includes the Serviced Urban Areas of Listowel and Atwood. The Primary CIPAs have been identified based on the following:

- They are identified by the County Official Plan as the focus for future residential and employment intensification;
- The Official Plan encourages revitalization of these areas;
- They are the largest settlement areas in North Perth, with the most significant concentration of employment uses and residential densities;

- They provide a significant social, cultural, and economic function to the broader *Municipality*; and
- Investment in housing within these areas will have cascading benefits on the quality of life for residents of the *Municipality*.

As primary CIPAs, Listowel and Atwood will be prioritized in terms of the implementation of Municipal Programs and the availability of Financial Incentives.

4.2. Secondary Community Improvement Project Areas

The *Municipality's* Secondary CIPAs includes the Villages and Hamlets of Monkton, Gowanstown, Trowbridge, Newry, Britton, Molesworth, Kurtzville, and Donegal . The Secondary CIPAs have been identified based on the following:

- They are identified by the County Official Plan as having potential for residential and employment growth through appropriate infilling and *vacant land development*;
- They serve as focal points for the surrounding rural areas; and,
- They serve as entry points for the *Municipality*, as the most southern and northern settlement areas in North Perth (Monkton and Gowanstown).

As Secondary CIPAs, these Villages and Hamlets will not be prioritized in terms of the availability of Municipal Programs or Financial Incentives until significant improvements have been realized in the Primary CIPAs.

Primary and Secondary CIPAs are identified in **Appendix A** of this CIP and may be updated in the future without necessitating an amendment to the plan.



5. MUNICIPAL PROGRAMS

A set of Municipal Programs has been identified as a means for the *Municipality* to participate in *community improvement* and to provide proactive and visible leadership in achieving the objectives of the North Perth Attainable and Affordable Housing CIP. While the *Financial Incentive Programs* in Section 6 are dependent upon private sector participation for results, Municipal Programs use public resources, such as staff time and municipal funds, to implement improvement projects and initiatives. They can also act as stimulus to leverage further private sector investment.

The *Municipality* may engage in any of the initiatives outlined in this Section as part of implementation of the CIP, subject to the *Municipality's* capital budget and the availability of resources. An indication of anticipated timing is also provided as a target. However, by identifying the programs and anticipated timing in this Section, the *Municipality* does not guarantee a year-over-year financial commitment to implementing each of these programs during the lifecycle of the *plan*; rather, the *Municipality* commits to execution if/when the time is right based on available financial and staff resources.

5.1. Secondary Dwelling Unit Advertising Program

To make the public more aware of the existing permissions surrounding *secondary dwelling units*, it is recommended that the *Municipality* explore an advertising program. The *Municipality* will create a dedicated webpage on the *Municipality* website to act as a 'hub' for all information related to the *development of Secondary Dwelling Units*. With support of *Council*, the *Municipality* could also undertake a mapping exercise to identify all existing residential lots of adequate size that have potential to support *additional dwelling units*. This information could then be shared directly to landowners and/or an interactive public map could be created so that interested landowners can easily determine if their property qualifies and then reach out to the *Municipality* to undertake the necessary process. Additionally, at a minimum of twice a year, the *Municipality* can distribute an e-blast reminding landowners that *Secondary Dwelling Units* are permitted and linking them to the relevant *Municipality* webpage for more information.

This is a high priority Municipal Program that should be implemented upon adoption of this CIP by *Council*.

5.2. County TIEG Program Partnership

It is recommended that the *Municipality* work with the County of Perth to adopt a matching CIP *Tax Increment Equivalency Grant (TIEG)* program and/or otherwise participate in the *Municipality's* CIP. Having a cancellation of all taxes, excluding provincial education taxes, versus the municipal portion of taxes would be further incentive for large scale affordable and *attainable* housing options within the *Municipality* and County.

This is a high priority Municipal Program that should be implemented upon adoption of this CIP by *Council*.

5.3. Residential Rental Registry

While North Perth currently operates an ARU (Additional Residential Unit) Registration program, there are more benefits that could be added to this program to further entice property owner(s) in appropriately registering their residential rental through this program. Property owners and managers are often the most vocal opponents of rental registries, so the communications surrounding the program should make the value and benefits of this program clear to increase buy-in. Some of the most beneficial additions to the program could include:

- Storage of business documents and forms with 24/7 access for owners and managers;
- Online payments and automated processes to reduce the need for duplication of forms;
- Knowledge base with direct access to financial assistance;
- Partnership opportunities between local housing providers and service/construction industry interested in providing *affordable* and/or *attainable* housing; and,
- Online grant application for pre-registered rentals and/or automatic consideration of registered rentals for unutilized grant funding.

This registry could be undertaken by North Perth or through partnership with the County, considering the level of effort required. This is a medium priority Municipal Program that can be considered for implementation following successful implementation of the CIP, subject to the availability of funding and other resources.

5.4. Strategic Land Banking Program

The Strategic Land Banking Program is a general program that permits the *Municipality* to become involved in property acquisition, property investment and public/private partnerships to clean-up and/or rehabilitate properties in the *Community Improvement Project Area* with the intention of providing more housing options. North Perth could create an inventory of surplus municipally owned properties (and surplus institutional sites, including but not limited to schools and churches, when appropriate), which have been evaluated and determined to be suitable sites for future *development* of *affordable* housing. These sites would then be held by the *Municipality* for future *affordable* housing opportunities. These

sites may also be further prepared for future *affordable* housing *development*, including initiating planning, studies, or demolition approvals, as required, while in the land bank.

Through this program, North Perth could increase *affordable* housing stock in various ways including:

- Divesting of surplus municipal land at less than market value with an *affordable* housing agreement in place;
- Selling sites at full market value and utilizing the revenues to fund *affordable* housing *development* at a different location; and/or,
- Utilizing funds to acquire strategic sites that meet locational criteria for *affordable* housing *development*.

Section 28 of the Planning Act outlines the powers available to municipalities for community improvement plans, which include acquiring, holding, clearing, grading or otherwise preparing land for *community improvement* in areas designated by by-law as being a *community improvement project area*. Powers also include selling, leasing or otherwise disposing of municipal land, in addition to allowing the provision of grants or loans.

This is a medium priority Municipal Program that should be implemented after 5 years upon adoption of this CIP by *Council*, subject to the availability of funding and other resources.



6. FINANCIAL INCENTIVES PROGRAMS

6.1. Overview

The North Perth Attainable and Affordable Housing CIP sets out five *Financial Incentive Programs* that may be available to *eligible applicants*. The purpose of the *Financial Incentive Programs* is to provide support for physical improvements to privately owned land and buildings, where such improvements will result in or contribute to the goal statement and objectives in Section 3.0.

Like the Municipal Programs outlined in Section 5, the *Municipality* also can engage in any of the initiatives outlined in this Section as part of implementation of the CIP, subject to the *Municipality's* capital budget and the availability of resources, as well as subject to modifications to provincial legislation. It should be recognized by Staff, *Council*, and the *CIP Implementation Committee* that the Development Charge Rebate Program included within this CIP should only be put into effect should the DC waiver policies of Bill 23 be rescinded or removed by the Provincial Government.

Further, by identifying the incentive programs in this Section, the *Municipality* does not guarantee a year-over-year financial commitment to implementing each of these programs. During annual municipal budget deliberations, the *CIP Implementation Committee* will provide *Council* with a report recommending which programs should be put into effect for the upcoming year. It will be the responsibility of the *CIP Administrator* to continually review provincial policy changes over the lifespan of this CIP and bring forward amendments to the CIP if and/or when required based on said policy changes.

Detailed information about how each of the incentive programs works is provided following the General Eligibility Criteria in Section 6.2.

6.2. General Eligibility Criteria

To be eligible for any of the *Financial Incentive Programs* that may be offered by the *Municipality*, the following General Eligibility Criteria must be met:

- a) The lands and buildings subject to an application must be located within the CIPA designated by by-law for this CIP.



- b) Only existing or proposed housing that is designated for residential use and marketed to be rental *affordable* or *attainable* housing, in accordance with the Perth County Official Plan and/or the definition section of this *plan*, will be eligible for Financial Incentives.
- c) All projects must contribute to achieving one or more *community improvement* objectives (as identified in Section 3).
- d) All projects must contribute to achieving more *attainable* and/or *affordable* housing within the *Municipality* of North Perth and the value of the grant associated with each of the *financial incentive programs* offered within this CIP will be proportional to the number of purpose-built *affordable/attainable* dwelling units on a given property.
- e) All proposed projects must result in some level of improvement or rehabilitation over the existing conditions and will not simply represent a life cycle replacement.
- f) Unless otherwise specified, registered owners, assessed owners, and tenants (with written consent of the owner) of private land or buildings may be eligible for Financial Incentives.
- g) The total value of all grants provided to an owner/tenant shall in no case exceed the total value of *Eligible costs* associated with the *community improvement* project.
- h) Unless otherwise specified in the Program Specific Eligibility Criteria, an applicant may be eligible for multiple grants during the term of this CIP; however, **the total combined value of grants provided by the *Municipality* in any 24-month period shall not exceed \$20,000 per project and/or property (or the total value of *eligible costs*, whichever is less).** This **excludes** programs that defer or waive monies, including the TIEG and DC Rebate Program.
- i) Financial incentives will not be applied retroactively to works (i.e., construction) started prior to approval of applications and any application for costs incurred prior to the adoption of this CIP will not be considered eligible.
- j) The property owner must have no outstanding property tax arrears or any other outstanding Municipal obligation on the subject property at the time of application or during the term of the grant.
- k) Applicants will be required to disclose all other funding sources, including governmental, private, or not-for-profit funding to support the project. These shall be taken into consideration in the review of applications and the value of incentives provided by the *Municipality* may be reduced, at the sole discretion of *Council*.
- l) The proposed works will conform with all applicable policies, standards, and procedures, including (but not limited to) the Official Plan and Zoning By-law, in addition to being subject to a review and the issuance of necessary planning and *development* approvals and building permits pursuant to the Ontario Building Code.
- m) Residential units developed under this *Plan* must be maintained as *affordable* or *attainable* for a minimum period of 15 to 20 years, dependent on the CIP program. An agreement between the *Municipality* and the owner will be required and the agreement will be registered on title. The



minimum period of time can be extended by the *Municipality* or at *Council's* discretion and will be confirmed through the application and approval process.

- n) If a property or building containing purpose-built affordable or *attainable* rental dwelling units that were developed through the *financial incentive programs* of this *Plan* is sold, in whole or in part, the new owner of the property or building must enter into the same agreement with the *Municipality* ensuring the dwelling unit(s) remain affordable or *attainable* for the duration in accordance with the original agreement. For clarity, the registered owner will remain entitled to the program incentives. In addition, any outstanding payments owed to the *Municipality* (e.g. taxes, permit fees, etc.) will be the responsibility of the current owner(s) regardless of the original applicant. Failure to do so may result in cancellation of the *financial incentive program* benefits and any outstanding or deferred fees in favour of the land owner will be collected by the *Municipality*.
- o) An affordable or *attainable* dwelling unit developed under this *Plan* shall not be permitted to be used for a short-term accommodation. For full clarity, *financial incentive program* administered through this *Plan* shall not be used for the *development* or *redevelopment* of a residential dwelling unit for the purpose of short-term accommodation. This policy shall be given effect through an agreement that is registered on title.

In addition to these General Eligibility Criteria, a set of Program Specific Eligibility Criteria must also be met, which are outlined in the description of Financial Incentives.

6.3. Financial Incentive Programs

6.3.1. Planning and Building Permit Fee Grant

Purpose and Anticipated Benefits

The Planning and Building Permit Fee Grant may be available to *eligible applicants* to offset the Planning Act application(s) and building permit fees required by the *Municipality*.

Value of Grant

Where all eligibility requirements are fulfilled, a Planning and Building Permit Fee Grant may be provided to cover 50% of the eligible fees required by the *Municipality* in relation to a proposed project and/or property.

The *Municipality* will provide a maximum of \$5,000 per project and/or property as part of a Planning Application and Building Permit Fee Grant.

Eligible costs

Properties will be eligible for the Planning and Building Permit Fee Grant if the proposed or potential use is in accordance with the eligible uses identified in Section 6.2. *Eligible costs* include fees levied by the *Municipality* associated with the *development* or *redevelopment* of eligible properties. Applicable Municipal fees may include applications/permits associated with:

- Official Plan and Zoning Bylaw amendments;
- Minor variances;
- Site plan control;
- Building permits;
- Cash-in-lieu of parkland dedication;
- Cash-in-lieu of parking requirements;
- Other required *development* fees as identified through the *Municipality's* fee schedule/bylaw, as amended.

Payment

Regular fees are paid at the time of the *development* application, and the grant in the amount of the fees paid is provided to the applicant following substantial completion of the project/*development*. This is done to ensure that projects are completed in accordance with the approved CIP application.

6.3.2. Tax Increment Equivalency Grant

Purpose and Anticipated Benefits:

The *Tax Increment Equivalency Grant* (TIEG) program will provide a grant to *eligible applicants*, which is equivalent to a percentage of the Municipal portion of a property *Tax Increment* that is incurred because of an affordable and/or *attainable* housing project.

The purpose of the TIEG is to stimulate investment by effectively deferring part of the increase in property taxation because of an affordable and/or *attainable* housing project.

Value of Grant:

Where a proposed project satisfies the eligibility requirements, a TIEG may be provided on approved applications as follows:

- Grants will be provided for a period of 10 years;
- In year one, a grant that is equivalent to 100% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year two, a grant that is equivalent to 90% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year three, a grant that is equivalent to 80% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year four, a grant that is equivalent to 70% of the Municipal portion of the *Tax Increment* will be provided to a property owner; and
- In year five, a grant that is equivalent to 60% of the Municipal portion of the *Tax Increment* will be provided to a property owner.

- In year six, a grant that is equivalent to 50% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year seven, a grant that is equivalent to 40% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year eight, a grant that is equivalent to 30% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- In year nine, a grant that is equivalent to 20% of the Municipal portion of the *Tax Increment* will be provided to a property owner; and
- In year ten, a grant that is equivalent to 10% of the Municipal portion of the *Tax Increment* will be provided to a property owner.

Where a proposed project satisfies the eligibility requirements, meets the general intent of the design guidelines of this CIP and meets the definition of a *sustainable building* or green building to the satisfaction of the *Municipality's* Chief Building Official, a TIEG may be provided on approved applications as following:

- Grants will be provided for a period of 15 years;
- In years one - five, a grant that is equivalent to 100% of the Municipal portion of the *Tax Increment* will be provided to a property owner;
- Following the first five years of the TIEG for *sustainable buildings*, for years six to fifteen, a grant will be provided that is equal to the percentage of the Municipal portion of the *Tax Increment* that is provided in the ten-year TIEG for non-sustainable buildings.

To determine the suitability of the TIEG, the *Municipality* will attempt to estimate the total potential value of the grant prior to submitting an application for the program.

The estimate will consider current assessment value, total anticipated investment, and the potential reassessment based on completing the approved *community improvement* works. Applicants should refer to the definition for *Tax Increment* provided in the Glossary of this CIP to further understand how grant values will be calculated.

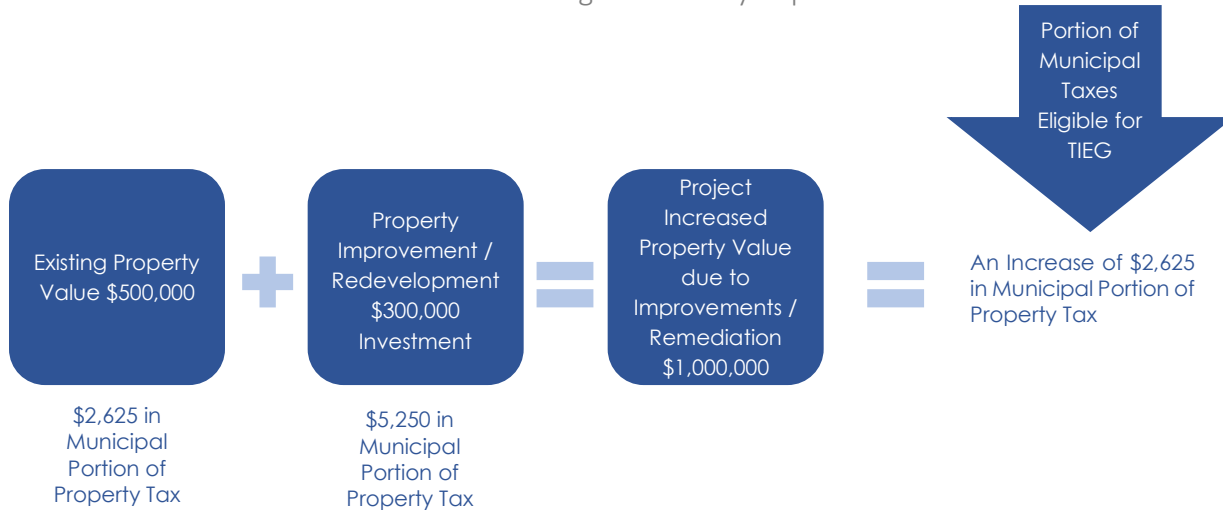


Figure 1: TIEG example

Eligibility Criteria:

- *Eligible applicants* will only include the registered owner/assessed owner of the subject property. Tenants will not be eligible for the TIEG.
- Only those projects that are anticipated to generate an increase in assessment will be eligible.
- Properties will be eligible for the TIEG if the proposed use is in accordance with the list of eligible uses in Section 6.2.
- Projects must contribute to achieving five (5) or more attainable and/or affordable rental dwelling units to be eligible for the TIEG, subject to annual monitoring by the *CIP Implementation Committee*.

Eligible Projects and Costs:

Eligible projects and costs for the TIEG include the following:

- Costs associated with the *redevelopment* of a property for the purpose of a new eligible uses;
- Costs associated with the restoration or improvement of an existing building to accommodate an additional eligible use;
- The conversion or *adaptive reuse* of an existing building to accommodate an eligible use;
- The expansion of a building that results in an increase to the gross floor area of an eligible use;
- Infrastructure work including the improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewer); and
- The services of a professional engineer, architect, or planner to design the project, if implementation is completed;
- Other types of projects may also be considered eligible, at the discretion of the *CIP Implementation Committee* and/or *Council*.



Payment:

All completed projects must comply with the description as provided in the grant application form.

Grants may be provided in accordance with a Financial Assistance Agreement made between the *Municipality* and the owner(s) upon successful completion of the approved project, to the satisfaction of the *Municipality*, and payment of the full reassessed value of Municipal taxes.

If a property is sold, in whole or in part, before the grant period lapses, the original owner is not entitled to receive the remaining grant payments and the grant program is cancelled. The new owner of the property or building may enter into the same agreement with the *Municipality* ensuring the dwelling unit(s) remain affordable or *attainable* for the duration in accordance with the original agreement.

6.3.3. Development Charge Rebate Program

The Development Charge Rebate Program shall not be put into effect for affordable units unless the DC waiver policies of Bill 23 are rescinded or removed by the Provincial Government. It will be the responsibility of the *CIP Implementation Committee* to recommend implementation of the DC Rebate Program to Council for attainable units. It will be the responsibility of the *CIP Administrator* to continually review provincial policy changes over the lifespan of this CIP and bring this program into full effect if and/or when required based on said policy changes.

Purpose and Anticipated Benefits

Section 5 of the Development Charges Act identifies the method for determining a Development Charge, but any resulting shortfall cannot be made up through higher Development Charges for other types of *development*. This allows municipalities to offer partial or total exemption from municipal Development Charges (also known as a reduction of Development Charges) in order to promote *community improvement*.

The Development Charges Rebate Program is intended to waive the cost of *Municipal* Development charges that are incurred by property owners through the *development* application and approval process. This program is intended to promote significant investment in the *development* of *attainable* housing within North Perth.

Value of Grant

The grant will be in the form of DC fee waiver. The value of the fees to be waived is based on the value of *development* charges applicable to the number of *attainable* dwelling units in a *development*. The maximum value of the grant shall be 100% of the value of the applicable *development* charges.

Eligibility Criteria

- The subject property shall not be in a position of property tax arrears.
- Outstanding Work Orders from the *Municipality* and request to comply shall be addressed prior to grant approval.

- This program does not apply to any required performance securities (i.e. Letter of Credit) posted by the proponent, required professional studies, or to expenses incurred by the applicant because of a Local Planning Appeal Tribunal, Ontario Municipal Board Hearing or Court proceedings.
- Improvements made to the buildings or lands shall be made pursuant to a Building Permit and constructed in accordance with the Ontario Building Code and all application Zoning requirements, *Council* approved design guidelines and any other necessary approvals.
- Projects must contribute to achieving three (3) or more attainable and/or affordable rental dwelling units to be eligible for the Development Charges Rebate Program, subject to annual monitoring by the CIP Implementation Committee.

Eligible Projects & Costs

- *Development* of a *mixed-use* or multi-residential building that results in new *attainable* dwelling units;
- *Development* of a *vacant* property that results in at least three new *attainable* dwelling units;
- *Redevelopment* of a non-residential building for a *mixed-use* or multi-residential building;
- *Adaptive reuse* of a property to suit a new *mixed-use* or multi-residential building, where the *redevelopment* or rehabilitation results in an increase in the assessed value and taxes on the property;
- Major additions to an existing *mixed-use* or multi-residential building involving an increase of at least three additional *attainable* dwelling units.

Payment

Assistance will be in the form of forgiving up to 100% of the applicable *Municipality* Development Charges.

6.3.4. Additional Dwelling Unit Grant Program

Purpose and Anticipated Benefits:

Provide financial incentives to homeowners to add legal second suites that are accessory to a single detached dwelling, semi-detached dwelling, duplex dwelling, or townhouse dwelling. These programs are designed to encourage homeowners to add well-constructed and safe second suites that contribute to the limited current supply of *affordable* or *attainable* rental housing.

Value of Grant:

The maximum value of a grant shall be 50% of *eligible costs* to a maximum of \$10,000 per property as long as applicable Provincial policy allows for the *additional dwelling unit*.

Where a proposed project satisfies the eligibility requirements, meets the general intent of the design guidelines of this CIP and meets the definition of a *sustainable building* or green building to the

satisfaction of the *Municipality's* Chief Building Official, the maximum value of the grant shall be 50% of *eligible costs* to a maximum of \$15,000 per property.

Program Specific Eligibility:

- Properties used for a single detached dwelling, semi-detached dwelling, duplex, or townhouse dwelling and that are located within the designated *Community Improvement Project Area* shall be eligible for this program.
- The project must be to create one (1) secondary suite or garden suite. The proposed secondary suite must be a self-contained unit with a private kitchen, bathroom facilities, and sleeping areas, within an existing family home, or on the property lot of a single-family home.
- A minimum of two written quotes from a certified, insured, arm's length contractor must be provided. If the homeowner performs the work themselves, the cost of materials for the project will be considered, but not labour.
- Units must be modest relative to the community norms in terms of floor space and amenities.
- Units, upon completion, must be rented as affordable or *attainable* units, under this CIP.

Eligible Projects and Costs:

The potential value of a grant or loan shall be based on the value of any of the following *eligible costs* as they directly apply to a proposed *additional dwelling unit*:

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

Payment:

The grant will be provided upon successful construction and completion of the secondary suite, indicated by occupancy permit. The grant will be paid in a lump sum as a reimbursement of up to 50% of *eligible costs* incurred, or the maximum value of the grant, whichever is less.

6.3.5. Commercial and Rental Housing Conversion and Expansion Grant

Purpose and Anticipated Benefits

The Commercial and Rental Housing Conversion and Expansion Grant may be available to *eligible applicants* to assist in the small-scale conversion of existing *vacant* space (or underused space) into new commercial, rental housing, *Mixed-use* and other eligible uses. The purpose of this program is to support growing businesses and increase the number of *affordable and attainable* housing units in North Perth.

Value of Grant

- Where general eligibility requirements (Section 6.2) are fulfilled, a Commercial and Rental Housing Conversion and Expansion Grant may be provided for up to \$20 per square foot of converted or expanded floor space.
- The *Municipality* will provide 50% of eligible costs up to a maximum of \$10,000 per project and/or property as part of a Commercial and Rental Housing Conversion and Expansion Grant.
- Where a proposed project satisfies the eligibility requirements, meets the general intent of the design guidelines of this CIP and meets the definition of a *sustainable building* or green building to the satisfaction of the *Municipality's* Chief Building Official, the maximum value of the grant shall be 50% of *eligible costs* to a maximum of \$20,000 per property.

Eligibility Criteria

- All general eligibility criteria set out in Section 6.2 of this CIP must be met.

Eligible costs

- The Commercial and Rental Housing Conversion and Expansion Grant may be provided for the construction and renovation costs related to the following types of projects:
 - Conversion of non-commercial or vacant building space into new commercial, rental housing, *mixed-use*, secondary uses, and other eligible uses;
 - Conversion of upper storey space (whether *vacant*, office, commercial or other non-residential use) into new *affordable* or attainable residential units;
 - Expansion of existing eligible uses to increase the gross floor area.
- The Grant will also apply to the *adaptive reuse* of derelict structures.
- The services of a professional engineer, architect, or planner to design and implement the project will also be considered *eligible costs*; however, the maximum amount for such services shall not exceed 15% of the grant.

Payment

All completed projects must comply with the description as provided in the grant application form. The grant will be provided upon successful completion of the approved project. The grant will be paid in a lump sum as a reimbursement of costs incurred.

6.4. Alternative Funding Methods for Housing

In addition to the above-mentioned incentives provided by the *Municipality* within this CIP, a project might also be eligible for other funding sources. It is recommended that the applicant review the below resources simultaneously with those offered in this toolkit to ensure maximum benefit.

6.4.1. Brownfield Financial Tax Incentive Program

The *Brownfield* Financial Tax Incentive Program (BFTIP) is a financing tool from the Government of Ontario that helps municipalities give tax assistance to clean up *brownfield* properties. A *brownfield* property is a *vacant* or underused place where past industrial or commercial activities may have left the soil or water contaminated.

Under the program, municipalities can get provincial education property tax assistance to match municipal property tax to help offset the remediation costs a property owner incurs when cleaning eligible *brownfield* properties. If a property is eligible for the program, the Province can cancel all or a portion of the property owner's education property taxes for up to six years for business *development* and up to 10 years for residential *development*. Matching is proportional, so if a Municipality cancels 50% of municipal property taxes to help the property owner, then the Province would consider cancelling 50% of the education portion of the property tax.

6.4.2. Affordable Homeownership Loan Program

The City of Stratford Social Services Department has re-launched its Affordable Homeownership Loan Program, which provides qualified low- to moderate-income households with down payment assistance loans of up to 5% of the purchase price of a home. The maximum household income limit for applications to the Affordable Homeownership Loan Program is \$90,700 if applying as a couple or family and \$76,400 if applying as an individual. The current maximum purchase price of an eligible residential property for 2022 is \$591,300. A home inspection is also a mandatory condition of receiving a loan. More information on the Affordable Homeownership Loan Program can be found [here](#).

6.4.3. Ministry of Municipal Affairs and Housing Programs

In 2017, the Federal government announced Canada's 10-year National Housing Strategy which aims to ensure that all Canadians can access housing that meet their needs and that they can afford. As a part of the strategy, the Ministry of Municipal Affairs and Housing (MMAH) offers programs that delivers housing and homelessness programs and services:

Investment in Affordable Housing (IAH): a joint federal and provincial funding program for service managers to improve access to housing that is *affordable*, suitable, and sustainable for households in need. This includes partnering Indigenous government and organizations to support Indigenous families living off-reserve through the delivery of new *affordable* rental units, home ownership loans and/or repair funding within or outside of the Greater Toronto Area (GTA).

Canada-Ontario Community Housing Initiative: an initiative that provides funding to service managers to repair, regenerate and expand community housing, protect affordability support for tenants, support

community housing providers whose original programs are expiring and/or to help community housing providers become more sustainable. This is to replace the federal Social Housing Agreement funding that expires each year.

Social Infrastructure Fund (SIF), funding under IAH, is available for service managers to build, renovate, and provide critical *affordable* housing.

Ontario Priorities Housing Initiative: an initiative that provides funding to all service managers and Indigenous program administrators to address local priorities in the areas of housing supply and affordability including new *affordable* rental construction, community housing repair, rental assistance, tenant supports and/or *affordable* homeownership.

6.4.4. CMHC Programs

The Canada Mortgage and Housing Corporation (CMHC) offers a broad range of funding and financing opportunities to support housing needs across the housing continuum as part of the National Housing Strategy. Funding programs include the Affordable Housing Innovation Fund, the Housing Supply Challenge, the Rapid Housing Initiative, and Seed Funding. These programs can provide funding for new and innovative approaches to *affordable* housing, expedite the process of creating new permanent *affordable* housing, and can provide interest-free loans to develop and preserve *affordable* housing.

6.4.5. Federation Of Canadian Municipalities (FCM) Programs

The Federation of Canadian Municipalities (FCM) is the national voice of municipal government who advocate for municipalities' needs to ensure that they are reflected in federal policies and programs. As a part of the FCM's Green Municipal Fund, the Sustainable Affordable Housing (SAH) Initiative provides funding for municipal, not-for-profit organizations and housing cooperatives to retrofit existing *affordable* housing units or construct new energy efficient buildings. The following are four funding options that SAH provides:

Planning – Early Support Grant for Sustainable Affordable Housing Projects: planning grants to assist housing providers in the early stages of sustainable *affordable* housing *development*. This includes project initiation, needs assessment, financial assessment, stakeholder engagement, property evaluation, evaluation of energy efficient approaches, and other design considerations may be proposed by the applicant.

Pilot Project – Retrofit or New Construction of Sustainable Affordable Housing: funding for pilot projects to support the integration of leading-edge deep energy efficiency measures and onsite renewable energy generation for existing *affordable* housing retrofits and new builds.

Capital Project – New Construction of Sustainable Affordable Housing: grants and loans to support the construction of a new *affordable* housing project to a higher environmental performance standard.

Capital Project – Retrofit of Sustainable Affordable Housing: retrofit capital projects that integrate leading-edge deep energy efficiency measures and onsite renewable energy generation for existing *affordable* housing units through a combination of loans and grants.



7. DESIGN GUIDELINES

7.1. Purpose

The *Municipality* of North Perth prides itself on being a vibrant, growing community that cultivates a unique sense of place, and a balance of business, open space, and community heritage. Building on this identity, these Design Guidelines have been prepared to guide the design of *affordable* and *attainable* housing projects to promote innovative housing forms and *development* techniques within the CIPA that is acceptable to the residents and business community of North Perth. Though primarily directed towards the private sector, these guidelines may also be considered and/or adopted for public realm improvements so that there can be a consistency in style, form, materials etc. with private sector initiatives, as well as coordination within the public-private interface areas. These Design Guidelines are meant to help guide architectural, landscape, and general improvements to buildings, properties, and streets within the CIPAs and aim to enhance the desired local character and aesthetics of each serviced community. The Design Guidelines are intended to complement and assist the *Financial Incentive Programs* enabled by this CIP as a flexible guide for design and *development*. The purpose of the guidelines is to help support well-designed, small-scale, and pedestrian oriented projects that contribute to a vibrant and memorable urban environment.

7.2. Application

The Design Guidelines are intended to be used by all participants involved in the planning and design process. These participants include:

- a) property owners and developers when planning and designing their projects and *developments*;
- b) property and business owners when preparing applications for *Financial Incentive Programs* available under the CIP; and,
- c) the *Municipality* when:
 - i. reviewing applications for planning and *development* approvals;
 - ii. evaluating applications for *Financial Incentive Programs*.

The Design Guidelines are meant to provide design guidance, with the understanding that they are to be applied on a case-by-case basis and are not meant to be a “checklist.” While their application is flexible, all new *developments* and all improvements to existing properties and buildings are to be consistent with all the design principles. The Design Guidelines are not meant to be read as “policies” or

“regulations”, but rather are to be used as a flexible guidance tool by applicants during the planning and design process and by the *CIP Implementation Committee* when reviewing applications and will be applied in a flexible fashion to not restrict creativity in design.

7.3. Design Principles

A set of design principles form the foundation of the design guidance in Section 7.4. These design principles are meant to be the general, higher-level guidance to new *developments* and property and building improvements, while forming the foundation for the more specific design guidelines. The design principles for new developments and improvements to properties and buildings within the CIP are as follows:

1. **Scale:** new *developments* and improvements to existing buildings that reinforce and complement scale of the existing built fabric in terms of building height, massing, and orientation while maintaining key views and remaining sensitive to built and natural heritage assets.
2. **Safe and Connected:** new *developments* and site improvements that are designed to be safely connected with the surrounding community in terms of pedestrian and vehicle linkages, main street linkages, linkages to amenities, and waterfront linkages;
3. **Green:** new *developments* and site improvements that enhance the “greenness” of the community through landscape additions that complement the natural environment and existing plantings;
4. **Complementary:** new *developments* and improvements to existing buildings that are designed to complement and contribute to the existing architectural styles and natural settings within the CIPA and not overshadow the existing character of the area;
5. **Precedent:** new buildings and improvements to existing buildings that are designed using the best built form and architecture examples; and
6. **Sustainable:** new building and site *developments* and improvements that are designed to incorporate sustainable and energy-efficient practices and initiatives through the design of buildings and the layout of sites.

7.4. Guidelines

The following section provides guidelines for:

- General Building Design
- Inclusive Design
- Landscaped Open Space
- Site Circulation
- Site Lighting & Signage

- Energy Efficiency

7.4.1. General Building Design

1. The general intent of the guidelines is to provide functionally efficient, sustainable, design excellence and cost effective *affordable* rental housing buildings.
2. Building heights should be compatible with neighbouring building heights. Greater height differences between existing and new *development* should be designed to transition through step backs, materiality, colour, façade articulation or other architectural elements.
3. Buildings should front directly onto public streets with visually distinct design entrances to create an inviting and safe pedestrian environment.
4. Buildings at corner locations should be sited to address the intersection for enhanced visibility, with consideration given to both street frontages.
5. Existing neighbourhood setbacks should be maintained where possible for better integration and consistency with surrounding buildings.
6. Durable materials are preferred for *rental housing units* since they reduce long-term maintenance costs for the owner/operator.
7. The building and landscape design should be indistinguishable from surrounding market buildings and landscaping in terms of expression, quality, and character, including balconies and window coverings. If the surrounding market housing has such elements, *affordable* rental buildings should incorporate them to contribute to the existing neighborhood character.

7.4.2. Inclusive Design

1. The housing provider has the duty to accommodate tenants as defined by the Human Rights Code.
2. Exterior routes to buildings, entranceways, common areas, and park space within buildings should meet accessibility requirements to accommodate all users.
3. Barrier-free parking stalls should be located close to building entrances to ensure safety and convenience.

7.4.3. Exterior Landscaped Open Space

1. Design, configuration, and detailing of exterior open space should be carefully considered with respect to the use and tenant population, to include and enhance active and passive activities for toddlers, preteens, teens, adults, and seniors where appropriate. This can be provided at the ground floor (ideally) or on top of a podium, terrace, or roof top.
2. Outdoor open spaces should offer comfort and shelter, creating sitting areas with amenities such as benches and trees to provide shade.
3. Provide outdoor common space that is visually connected to interior amenity space.

4. Provide private outdoor spaces for ground-related *affordable* units that are clearly identifiable as private. A combination of hardscape and softscape can be utilized to distinguish between public and private open spaces.
5. Provide exterior landscaped open space that is adequately lit, usable and visible from adjacent spaces.
6. Distinctive materials should be used for clear pedestrian walkways through landscaped open spaces and large parking areas.
7. Maximize the retention and protection of existing healthy landscape features of ecological value wherever possible.
8. Provide landscape buffers for visual screening, if possible, between driveways, laneways, parking areas, public sidewalks, property lines, and utility services. A combination of evergreen vegetation for year-round screening and flowering plants or other deciduous vegetation may be used for visual screening.
9. Explore low impact *development* features such as rain gardens/rain barrels, permeable pavers, pollinator gardens, and the use of drought resistant native plant species.

7.4.4. Site Circulation

1. Design of vehicular drop-off and pedestrian entrances should be clearly identifiable and visible.
2. Main entrances should be oriented directly to the street and be accessible from public sidewalks.
3. Continuity of pedestrian circulation should be enhanced between building entrances, parking areas, and shared spaces to the sidewalk and street.

7.4.5. Lighting

1. Adequate exterior lighting should be provided to highlight all key wayfinding signage.
2. Exterior walkways and all signage should be well lit to enhance user and pedestrian safety, particularly at night.
3. Comprehensive wayfinding and signage should be provided that includes high contrast, legible characters and symbols, raised tactile letters/numbers and Braille. Where possible, alternate auditory information should be provided.
4. Pedestrian, vehicular and emergency routes should be clearly identified.

7.4.6. High Performance Buildings and Energy Efficiency

1. A tight building envelope should be implemented in all new-builds and retrofits. High levels of insulation and airtightness can greatly increase a building's energy performance.
2. Explore efficient HVAC system options with the building design team to allow for the selection of the most appropriate systems as per building design requirements.

3. Use high-performance windows and orient them well to allow increased solar heat gain from the sun in winter months. The building design team should also consider windows with higher thermal resistance, keep the window-to-wall ratio to an optimum value, and shade the windows against the summer sun.
4. Utilize high-performance lighting systems, such as LED, which use 10 to 90 percent less energy and last five to twenty times longer, reducing maintenance costs. Lighting controls such as occupancy or daylight sensors should be considered as they offer additional gain in performance and comfort.
5. Implement efficient water heating and appliances in all residential buildings, such as ENERGY STAR® products or equivalent which not only save energy but also have a lower total cost of ownership and a longer life.
6. Avoid the use of dark surface materials and impermeable surfaces to reduce the heat island effect.
7. Explore the use of renewable energy systems and energy efficient technologies such as solar panels, natural ventilation, high-efficiency appliances, and smart systems.





8. IMPLEMENTATION PLAN

The Implementation Plan is an important component of the CIP, as it outlines a number of administrative details.

8.1. Implementation Period

It is anticipated that the CIP will be implemented over a 10-year period ending June 2034. The implementation period may be extended or reduced as deemed appropriate or necessary, subject to an amendment to the CIP.

8.2. Administration

8.2.1. Council Roles and Responsibilities

- a) Municipal *Council* will adopt the Community Improvement Plan through Bylaw.
- b) Municipal *Council* will appoint a *CIP Administrator*, which is recommended to be the Municipal Manager of Strategic Initiatives. The *CIP Administrator* will be responsible for managing the day-to-day responsibilities of the CIP, including coordinating application submission process. The *CIP Administrator* will also be responsible for coordinating pre-consultation meetings with potential applicants and ensuring financial incentives are discussed during pre-consultation meetings.
- c) It is recommended that Municipal *Council* consider delegating its responsibility for approving or refusing applications for *Financial Incentive Programs* to the *CIP Implementation Committee*.
- d) In addition, Municipal *Council* will contribute to the overall administration of the CIP (subject to the *Municipality's* priorities and the availability of resources/funding) as follows:
 - i. Providing approval for which of the CIP *Financial Incentive Programs* will be put into effect in any given year during the implementation period, if any; and
 - ii. Providing approval for (as part of the annual budgeting process) a community improvement budget for Financial Incentives that have been put into effect for that year, if any, in accordance with Section 6.3 of this CIP.

8.2.2. CIP Administrator

Once appointed by *Council*, the *CIP Administrator* will be responsible for:

- a) Managing the day-to-day responsibilities of the CIP, including coordinating the application submission process.
- b) Coordinating pre-consultation meetings with potential applicants and ensuring financial incentives are discussed during required pre-consultation meetings.
- c) Notification of application approval to applicants.
- d) Continually review provincial policy changes over the lifespan of this CIP and bring forward CIP amendments to the *CIP Implementation Committee* for *Council* consideration if and/or when required based on said policy changes.
- e) Recommending the enactment of the DC Rebate Program if and/or when required.
- f) Continually reviewing the CIP application processing times throughout the lifespan of the CIP and recommending additional staffing resources if required.

8.2.3. CIP Implementation Committee

The *CIP Implementation Committee* for the *Municipality* of North Perth Attainable Housing CIP shall consist of the following members:

- *CIP Administrator*
- Building Department representative
- Planning Department representative
- Finance Division representative
- Strategic Initiative representative (optional)

The *CIP Implementation Committee* shall also be authorized to retain other qualified professionals as required. The *CIP Implementation Committee* will be responsible for:

- a) Reviewing and evaluating applications for *Financial Incentive Programs*;
- b) Recommending applications for approval or refusal for *Financial Incentive Programs* (in accordance with Section 8.2.1 c);
- c) Marketing the CIP;
- d) Monitoring the CIP, and providing annual reports to *Council* and citizens with respect to the costs and benefits of the CIP; and
- e) Making recommendations to *Council* with respect to: *Financial Incentive Programs* to be put into effect in any given year; and identifying an annual *community improvement* budget for Financial Incentives.

8.2.4. Administration and Financial Incentives

The *Municipality* may put into effect any number of the Financial Incentives identified in this *Plan* during the implementation period, subject to the availability of Municipal funds and other resources.

Annually, the *CIP Implementation Committee* may make recommendations to *Council* with respect to the administration of Financial Incentives. An annual/bi-annual deadline for financial incentive applications will be identified by the Implementation Committee. All applications will be received and evaluated in accordance with this deadline.

The following criteria will be used to evaluate all financial incentive applications received in advance of the deadline:

- General eligibility requirements, as outlined in Section 6.2;
- Program eligibility requirements, as outlined in each grant program detail (Section 6.5.1 to 6.6.1);
- Application requirements, as outlined in Section 7.4.2; and
- A *Council* approved budget.

Following the evaluation of all financial incentive applications received at the time of the annual/bi-annual deadline, successful applicants will be selected based on the results of the evaluation and on the limit of available funding for that year. Notwithstanding, applications may be reviewed upon receipt and funding can be prioritized based on the number of applications received by the *Municipality* before the annual/bi-annual deadline. The Committee has the authority to set interim deadlines for certain types of CIP incentive programs throughout the lifespan of this CIP, if required.

In cases where the Implementation Committee refuses an application for Financial Incentives, applicants will have the right to appeal the decision to *Council* or *Council's* delegate. If a decision is appealed, a staff report will be prepared for *Council* detailing the Committee's decision. The applicant may appear before *Council* to detail their appeal.

8.3. Financial Management

As part of the annual Municipal budgeting exercise, *Council* will approve a *community improvement* budget for Financial Incentives that have been put into effect for that year, if any.

The provision of any incentives shall be to the limit of the available funding for that year.

During the implementation period of this *Plan*, *Council* will determine if funding and incentive levels are necessary or warranted to ensure that the CIP functions properly in respect of the goal statement and the objectives (as set out in Section 3) and the *Municipality's* financial circumstances.

8.4. Applying for Incentives

8.4.1. The Application Process

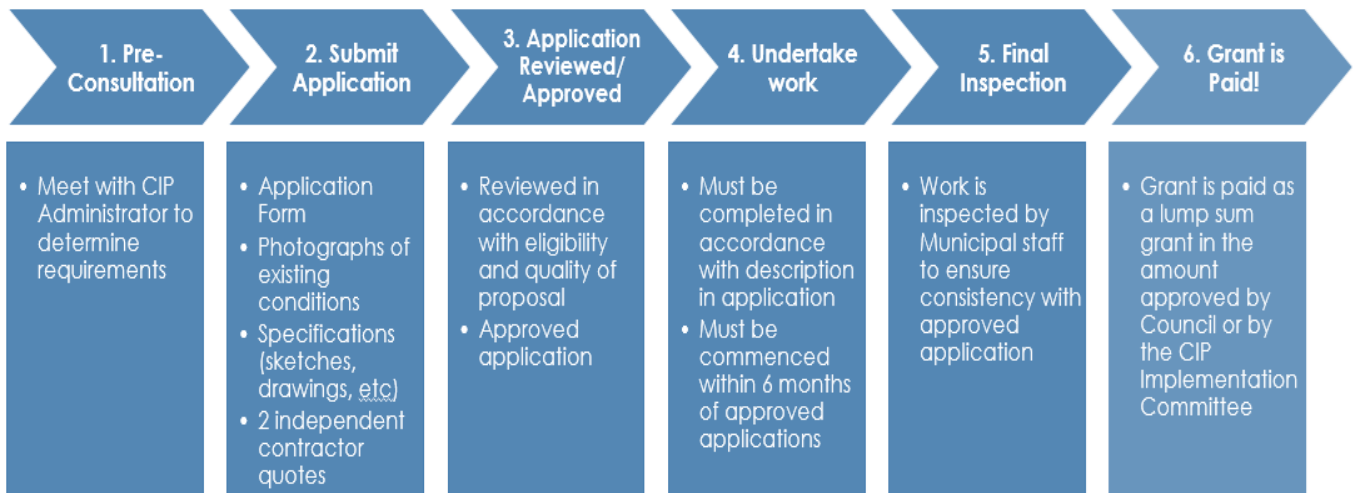
The following is a summary of the process for the submission, evaluation, and approval of applications for CIP Financial Incentives:

- Applicants must discuss their application with the *CIP Administrator* prior to submitting their application. This is to discuss eligibility, identify application requirements, and to ensure that applicants make use of all available funding opportunities.
- The *Municipality* will implement an “intake window” process. Under an intake window application process, the *Municipality* will establish a set timeframe in which it will accept all applications for the *financial incentive programs* of this *Plan*. All applications will be reviewed and decided upon at a meeting of *Council* or the delegated approval authority. The *Municipality* will endeavour to communicate the timeframe of the “intake window” in advance to ensure interested applicants have sufficient time to prepare the applications. During this process, funding may become exhausted. Accordingly, there may be a need to prioritize which approved applications will receive funding. Should there be more approved applications than there is funding available, the prioritization will be at the sole discretion of the *Municipality* in consideration of the following guidelines:
 - Applications which demonstrate a significant investment in developing affordable or *attainable* housing within the *Municipality*.
 - Applications that are located in areas of the *Municipality* with a heightened need for affordable or *attainable* housing.
 - Consultation with the applicants to determine if any applicants are accepting of application deferral until funding becomes available.
 - Other criteria as may be determined by *Council*.
- The *CIP Administrator* will evaluate all applications and supporting materials in a timely manner and will only bring complete applications before the *CIP Implementation Committee* for final review and consideration. Applicants will be notified if their submission is incomplete.
- For applications that are approved, a Financial Assistance Agreement will be prepared and executed by the *CIP Implementation Committee* or *CIP Administrator* and signed by the property owner. An *Attainable* Housing Agreement will also be required between the property owner and the *Municipality* and the agreement will be registered on-title. The agreement may be made with respect to terms, duration, default, penalty, and termination provisions of the grant(s).
- If an application is not approved by the *CIP Implementation Committee*, the applicant will be provided an opportunity to appeal the decision to municipal *Council*. In such cases, *Council* will reconsider the application. If *Council* approves the application, the *CIP Implementation Committee* will execute the *financial incentive program* agreement. An applicant shall not have

the option to appeal their application to *Council* if the reason for refusal is related to lack of funding availability. In the event that an application is refused due to lack of funding availability, the applicant may resubmit their application once funding becomes available. However, in no case shall funding be provided retroactively for a completed project;

- Any program commitments may be cancelled if work does not commence within six months of approval of an application, or if a project is not undertaken or completed in accordance with the Financial Assistance Agreement;
- When projects are completed, a statement with supporting paid invoices shall be submitted to the *CIP Implementation Committee* or *CIP Administrator*. Following this, the work will be inspected by the *CIP Implementation Committee* or *CIP Administrator* and, if approved, notice of completion will be issued and the financial assistance will be initiated;
- Upon completion of a *community improvement* project, the *CIP Implementation Committee* or *CIP Administrator* reserves the right to inspect any properties/buildings, or to audit final costs at the owner’s expense;
- Funding approval will lapse if a notice of completion is not issued within twelve months of the date of execution of the Financial Assistance Agreement; and,
- The *CIP Implementation Committee* or *CIP Administrator* may grant an extension for *community improvement* works following receipt of a written request by the owner setting out the reasons for the extension and providing a new date of completion.

The following figure summarizes the key steps in the application and review process.



8.4.2. Applicant Default

At any time during the lifespan of the *Plan* should an applicant of an approved eligible property fall into default of any of the requirements of the incentive program or other requirements established by the *CIP Implementation Committee*, the funds paid as part of the incentives and grant programs, plus

interest, will become payable to the *Municipality* in full, unless the default is resolved within 30 days of notice from the *Municipality*.

8.4.3. Application Requirements

Applications for financial incentives offered through this *Plan* must include:

- One (1) copy of the completed application form;
- One (1) copy of all supporting documentation, as determined by the *CIP Implementation Committee* or *CIP Administrator*, which may include (but is not limited to):
 - One copy of a complete and signed application form
 - Proponent contact information and project team (if applicable)
 - Property Details
 - Proposed improvements, in detail
 - Good quality pictures of the existing condition of the building and/or property
 - Specifications of the proposed project, including design drawings prepared by a design professional (if available) or sketches, renderings, and/or elevation drawings illustrating the proposed improvement
 - *Development* strategy, including phasing and construction (if applicable)
 - *Development* schedule
 - Proposed start and completion times
 - Work estimates and project financing
 - Two detailed independent contractor estimates for each component of the proposed eligible work, or two estimates covering all the components of the eligible work, the lowest of which will be used as a base for the Grant Funding
 - Financial incentives applied for, amounts broken down by program
 - Certification and/or support for being a sustainable or green building, if the sustainable building top-up incentives are being applied for
 - Other relevant supporting documentation, as determined by the *CIP Administrator* at the pre-consultation meeting

Additional application requirements may be identified for certain *financial incentive program* application. Requirements should be confirmed during initial discussions with the *CIP Administrator*.



9. MONITORING PLAN

9.1. Purpose

The purpose of the following monitoring strategy is to:

- Track funds provided by the CIP to owners and tenants of land located within the *Municipality* of North Perth CIPA;
- Evaluate whether the programs are achieving the goals and objectives set out by the CIP;
- Determine whether program adjustments are required; and
- Provide the basis for reporting the results of the CIP, and specifically the uptake and success of *Financial Incentive Programs*, to Council.

9.2. Baseline Information and On-going Data Collection

In order to accurately track the progress and success of the CIP, the *Municipality* should begin by establishing baseline conditions, which may include but are not limited to:

- an inventory of *Vacant or underutilized or derelict* buildings;
- an inventory of existing rental units and buildings; and,
- an inventory of existing affordable and *attainable* rental units and buildings.

The *Municipality* should monitor the following on an on-going basis for applications not approved:

- Number of unsuccessful applications: and
- Reason(s) for the application's refusal.

For each approved financial incentive application, the *Municipality* should also monitor the following on an on-going basis:

- Project details as proposed in application;
- Approved value of grants, in total and by program;

- Total private sector investment/total value of construction, to determine the investments being leverage by the CIP municipal contributions;
- Number of building permits issued;
- Timing of completion of the project and payment of the grant;
- Property tax assessment after the completion of the project, if relevant;
- Total value of tax incentives, planning application/building permit and/or *development* charges waived if applicable; and
- Project details of the completed project (“after” photos).

9.3. Reporting

The CIP Administrator should enter information from applications and pre-application consultation meetings into a database on an on-going basis. An annual report will be prepared to highlight the successes and achievements of the CIP. The report will be presented to Municipal *Council* for consideration. The report may recommend adjustments/amendments to the *Plan*, as discussed below.

To ensure accountability and to assist the CIP Administrator and Treasurer in annual reporting, each applicant and/or property owner who obtained grant funding through this CIP will be required to provide annual reporting to the *Municipality* to confirm that each rental unit developed through use of the CIP financial assistance has been maintained as *attainable/affordable*.

9.4. Plan Amendments

As a result of the monitoring and evaluation of the *Municipality* of North Perth Attainable and Affordable Housing CIP, amendments to the *Plan* may be required. The following summarizes when *Plan* amendments are and are not required:

- a) An amendment to the CIP will not be required to:
 - i. Reduce funding levels for the Financial Incentive Programs;
 - ii. Review definitions linked to other policy documents that have since changed or been updated during the lifespan of this *plan*, particularly the definitions of affordable and attainable housing;
 - iii. Discontinue or cancel any of the programs identified; or
 - iv. Revise any appendices to the CIP.
- b) An amendment will be required to the CIP or implementing By-laws to:
 - i. Extend the implementation period of the CIP;
 - ii. Add any new *Financial Incentive Programs*;
 - iii. Modify the eligibility criteria related to *Financial Incentive Programs* offered; and

- iv. Modify the geographic area (i.e., the CIPAs) to which *Financial Incentive Programs* apply.

Amendments to this CIP will be passed by *Municipal Council* under the Planning Act. The *Municipality* will also be required to pre-consult with the Ministry of Municipal Affairs and Ministry of Housing on any amendments to this CIP.



Glossary

The interpretation of this *Plan* rests solely with the *Municipality* of North Perth. To assist in interpretation, the following definitions shall apply.

Adaptive reuse: means the recycling of a building and/or structure usually for a new function, such as the use of a former industrial building for residential purposes.

Additional Dwelling Unit: as defined by the *Municipality*, means a dwelling unit situated within, attached to or on the same property as a Primary Dwelling having a floor area that is less than the floor area of the Primary Dwelling, and:

- a) Consists of a self-contained set of rooms located in, attached to, or on the same property as the Primary Dwelling;
- b) Is used for residential purposes;
- c) Contains kitchen and bathroom facilities that are used only by the occupants of the Additional Residential Unit;
- d) Is used or intended to be used as a single housekeeping unit by one or more persons and containing living, cooking, eating, sleeping and sanitary facilities;
- e) Has a means of egress to the outside of the building or structure in which it is located, which may be a means of egress through another residential unit;
- f) Meets the definitions of a Dwelling Unit and Garden Suite, Dwelling Unit Single Detached and Dwelling Unit Second Unit as defined in the North Perth Zoning By-law; and
- g) Is not located within, attached to or on the same property as a Primary Dwelling that has an existing accessory business use.

Affordable: is defined by the PPS 2024 (Draft) and for the purposes of this CIP, *affordable* is referred to

- a) in the case of ownership housing and means the least expensive of:
 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the *Municipality*.
- b) in the case of rental housing and means the least expensive of:
 1. a unit for which the rent does not exceed 30 percent 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 *Municipality*.

Note: This definition may evolve in accordance with updates to the definition from upper levels of the government, without necessitating an amendment to the plan.

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

- c) the date specified in the by-law, and
- d) the date that the tax assistance provided for the property equals the sum of,
 - (iii) the cost of any action taken to reduce the concentration of contaminants on, in or under the property to permit a record of site condition to be filed in the Environmental Site Registry under section 168.4 of the Environmental Protection Act, and
 - (iv) the cost of complying with any certificate of property use issued under section 168.6 of the Environmental Protection Act;

Attainable: for the purposes of this CIP, *attainable* means a one-bedroom unit rented at no more than 30% of the median renter income for the area, as determined by CMHC (Canada Mortgage and Housing Corporation). A studio/bachelor unit will be calculated at 85% of the one-bedroom unit baseline, a 2-bedroom unit will be calculated at 125% of the one-bedroom unit baseline, and a 3+ bedroom unit will be calculated at 140% of the one-bedroom unit baseline.

Note: For the purpose of applying this definition in administering the CIP and its programs, the most recent median renter income data published by CMHC will be used. If data specific to the Municipality of North Perth is unavailable, data for the County of Perth or Province of Ontario will be applied. This definition may be updated over time to reflect changes introduced by senior levels of government, without necessitating an amendment to the plan.

Brownfield sites: means underdeveloped or previously developed properties that may be contaminated. They are usually, but not exclusively, former industrial or commercial properties that may be underutilized, derelict or *vacant*.

Community Improvement: is defined by Section 28(1) of the Planning Act and means the planning or replanning, design or redesign, re-subdivision, clearance, *development* or *redevelopment*, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a *Community Improvement Project Area*, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary.”

Community Improvement Project Area: is defined by Section 28(2) of the Planning Act and means 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. *Council* may, by By-law, designate the whole or any part of an area covered by the *Municipality* Official Plan as a ‘*community improvement project area*’.

County: means the *County* of Perth.

CIP Administrator: means a staff member appointed by Municipal *Council* (which in many cases is the Economic Development Officer) who is responsible for managing the day-to-day responsibilities of the CIP, including undertaking pre-consultation meetings with potential applicants for financial incentives and coordinating application submission process.

CIP Implementation Committee: means *Council* or the designated committee appointed to review applications for financial incentives and make decisions on financial incentives in accordance with the policies of this *Plan*.

Council: means the North Perth Council.

Development: means the creation of a new lot, a change in land use, or the construction of buildings and structures, requiring approval under the Planning Act; but does not include activities that create or maintain infrastructure authorized under an environmental assessment process; or works subject to the Drainage Act.

Eligible Applicant: means an applicant who meets all the general and program specific requirements of the *financial incentive programs* and prepares and submits an application for a grant or loan that is in accordance with the specific requirements of the program, as outlined in this *Plan*. The *CIP Administrator* reserves the right to determine whether an applicant is eligible for the *financial incentive programs*.

Eligible costs: means 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.

Financial Incentive Program: means a program listed in the Incentives Section of this *Plan*.

Financial Incentive Program Agreement: means an agreement executed between the *Municipality* and a successful applicant for a *financial incentive program*, as required by this *Plan*.

Infill: refers to a form of *development* which makes use of underutilized, *vacant*, or undeveloped lands that are surrounded or partially surrounded by existing *development*.

Low- and moderate-income households: means, in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area.

Mixed-use: means any combination of commercial uses (retail, personal services, restaurants, etc.), offices, institutional uses and/or residential uses, provided that there are commercial uses at grade.

Municipality: means the *Municipality* of North Perth.

Plan or this Plan: means the *Municipality's* Affordable Housing Community Improvement Plan, unless otherwise specified.

Redevelopment: means the creation of new units, uses or lots on previously developed land in existing communities, including *brownfield* sites.

Rental housing Units: is defined by Residential Tenancies Act and means any living accommodation used or intended for use as rented residential premises, and “rental unit” includes:

1. a site for a mobile home or site on which there is a land lease home used or intended for use as rented residential premises; and
2. a room in a boarding house, rooming house or lodging house and a unit in a care home.

Secondary Dwelling Units: For the purposes of this plan, the term Secondary Dwelling Unit is interchangeable with Additional Residential Units as per O. Reg. 299/19.

Sustainable Building: refers to the design philosophy which focuses on increasing the efficiency of resource use — energy, water, and materials — while reducing building impacts on human health and the environment during the building's lifecycle, through better siting, design, construction, operation, maintenance, and removal. When determining whether a building is considered a *Sustainable Building*, the design philosophy of the building should generally follow global standards in green building, such as Passive House®, LEED®, Canada Green Building Council's Zero Carbon Building standard or other equivalent standard to the satisfaction of the *Municipality* of North Perth.

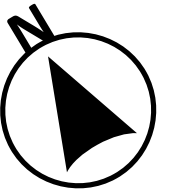
Tax Increment: means an increase in taxes, which is calculated by subtracting the Municipal portion of property taxes before assessment from the Municipal portion of the property taxes after reassessment. The *Tax Increment* does not include any increase/decrease in Municipal taxes due to a general tax increase/decrease or a change in assessment for any other reason.

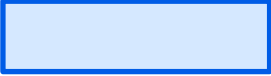



Vacant or underutilized (land and/or buildings): means developable land within a district that would otherwise qualify as substantially developed land, but which contains land, buildings, and/or structures that are not being used to their full potential and may potentially be developed, recycled, or converted into a better, more compatible use, such as a residential or *Mixed-use development*. Part or all of a parcel of land shall be considered vacant and/or underutilized if it is no longer necessary to support the current use, based on factors including but not limited to current and projected employment levels, vacancy rates, and parking demand.

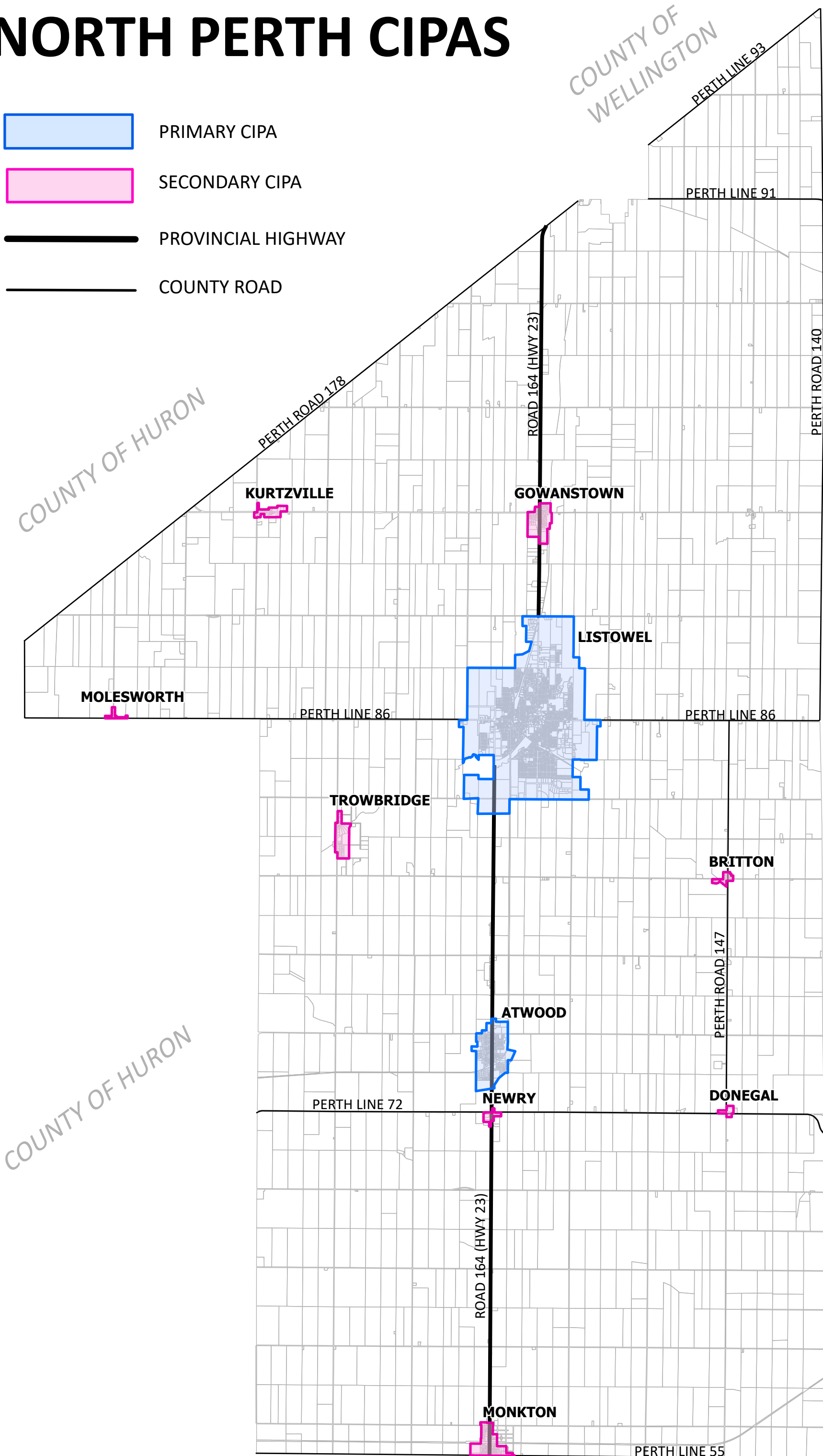
Appendix A: Primary and Secondary CIPAs



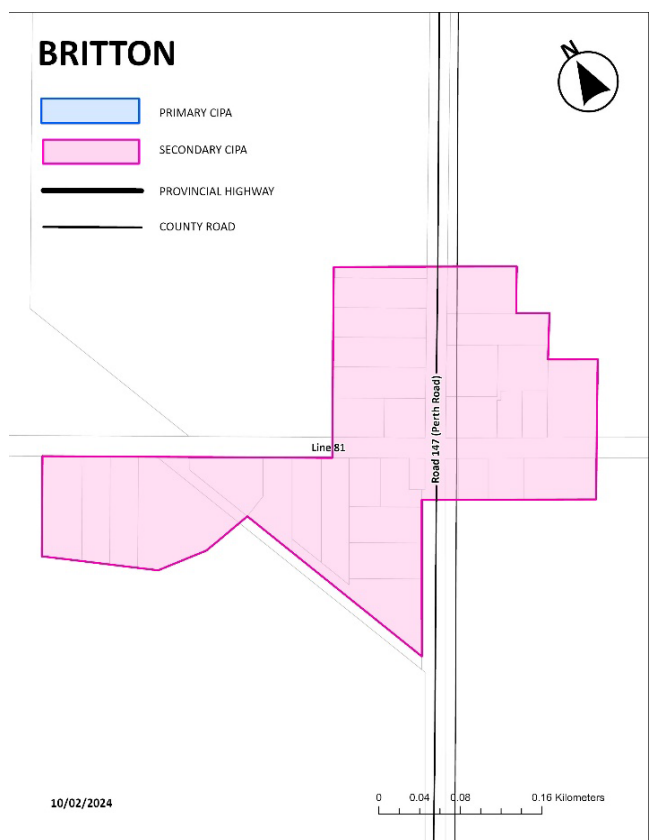
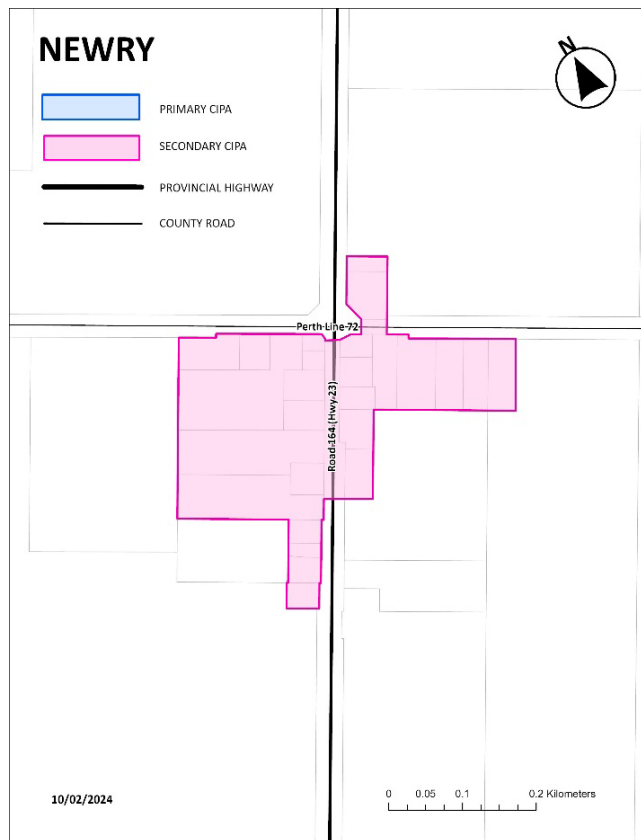
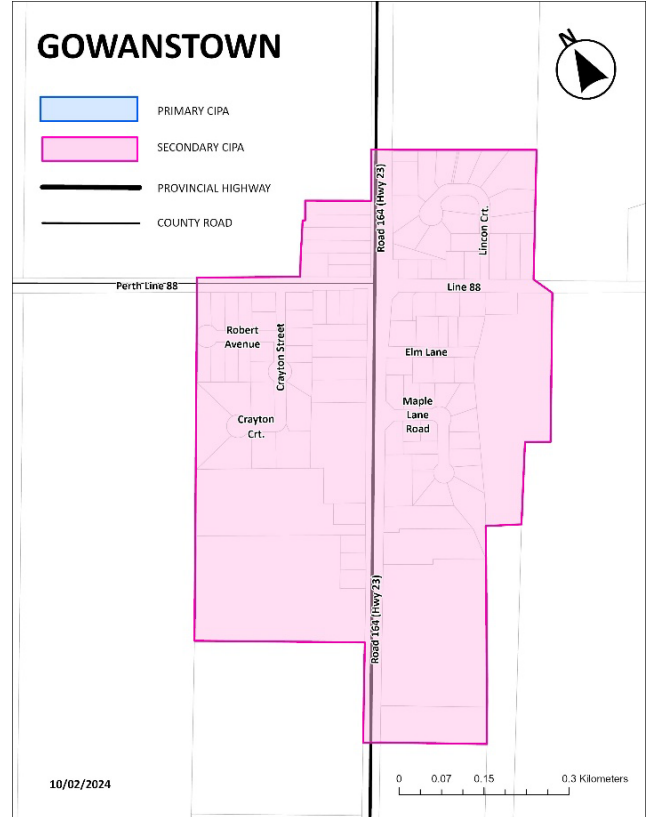
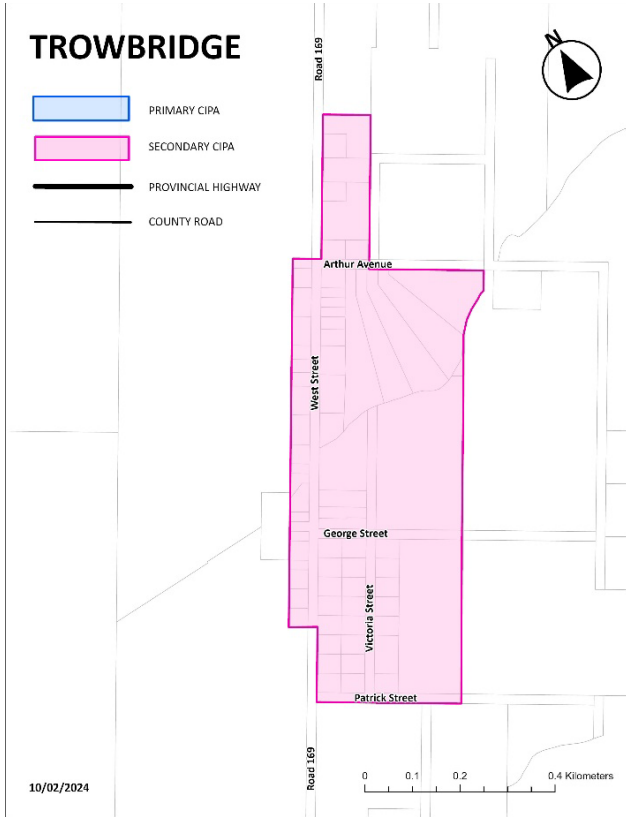
NORTH PERTH CIPAS



-  PRIMARY CIPA
-  SECONDARY CIPA
-  PROVINCIAL HIGHWAY
-  COUNTY ROAD



North Perth - Secondary CIPAs



North Perth - Secondary CIPAs

