

Municipality of West Perth Affordable Housing Community Improvement Plan

Prepared for:
Municipality of West Perth

August 8, 2024

Prepared by:
Emma Borho

Project/File:
161414489



Municipality of West Perth Affordable Housing Community Improvement Plan

Revision	Description	Author	Date	Quality Check	Date	Independent Review	Date



Municipality of West Perth Affordable Housing Community Improvement Plan

The conclusions in the Report titled Municipality of West Perth Affordable Housing Community Improvement Plan are Stantec's professional opinion, as of the time of the Report, and concerning the scope described in the Report. The opinions in the document are based on conditions and information existing at the time the scope of work was conducted and do not take into account any subsequent changes. The Report relates solely to the specific project for which Stantec was retained and the stated purpose for which the Report was prepared. The Report is not to be used or relied on for any variation or extension of the project, or for any other project or purpose, and any unauthorized use or reliance is at the recipient's own risk.

Stantec has assumed all information received from Municipality of West Perth (the "Client") and third parties in the preparation of the Report to be correct. While Stantec has exercised a customary level of judgment or due diligence in the use of such information, Stantec assumes no responsibility for the consequences of any error or omission contained therein.

This Report is intended solely for use by the Client in accordance with Stantec's contract with the Client. While the Report may be provided by the Client to applicable authorities having jurisdiction and to other third parties in connection with the project, Stantec disclaims any legal duty based upon warranty, reliance or any other theory to any third party, and will not be liable to such third party for any damages or losses of any kind that may result.

Prepared by

Signature

Emma Borho

Printed Name

Reviewed by

Signature

Printed Name

Approved by

Signature

Printed Name



Table of Contents

Acknowledgements	iii
Acronyms / Abbreviations	iv
Glossary	
1 Introduction	1
1.1 What is a CIP?.....	1
1.2 Why prepare a CIP?	1
1.3 Community Improvement Planning in West Perth	2
2 Basis of the CIP	3
2.1 Bill 23	4
2.1.1 The Planning Act	4
2.1.2 Community Improvement	5
2.2 Development Charges Act	5
2.3 The Municipal Act.....	8
2.4 The Provincial Policy Statement.....	9
2.5 The County of Perth Official Plan	10
2.6 Local plans and Studies	11
2.7 Stratford, Perth County, and St. Mary’s Homelessness Plan – 5-Year Update (2020-2024)	13
2.8 County of Perth Residential Intensification Guidelines (Draft)	14
2.9 Community Consultation Results	14
3 CIP Goals and Objectives	17
3.1 Overview.....	17
3.1.1 Goal Statement.....	17
3.1.2 Objectives.....	17
4 Community Improvement Project Area	19
4.1 Primary Community Improvement Project Areas (if applicable).....	19
4.2 Secondary Community Improvement Project Areas (if applicable).....	20
5 Municipal Programs	21
5.1 Additional Residential Units Dwelling Unit Advertising Program.....	21
5.2 County TIEG Program Partnership	21
5.3 Residential Rental Registry	22
5.4 Strategic Land Banking Program	22
5.5 Surplus Land Grant Program	23
6 Financial Incentives Programs	24
6.1 Overview.....	24
6.2 General Eligibility Criteria	24
6.3 Financial Incentive Programs	26
6.3.1 Planning and Building Permit Fee Grant	26
6.3.2 Development Charge Rebate Program	27
6.3.3 Additional Residential Unit Grant Program.....	29
6.3.4 Commercial and Rental Housing Conversion and Expansion Grant	30
6.3.5 Tax Increment Equivalency Grant	31
6.4 Alternative Funding Methods for Housing	34
6.4.1 Brownfield Financial Tax Incentive Program.....	34
6.4.2 Affordable Homeownership Loan Program	35



Municipality of West Perth Affordable Housing Community Improvement Plan

Table of Contents

6.4.3	Ministry of Municipal Affairs and Housing Programs.....	35
6.4.4	CMHC Programs	35
6.4.5	Federation of Canadian Municipalities (FCM) Programs	36
7	Design Guidelines	37
7.1	Purpose	37
7.2	Application	37
7.3	Design Principles.....	38
7.4	Guidelines.....	38
7.4.1	General Building Design.....	39
7.4.2	Inclusive Design	39
7.4.3	Exterior Landscaped Open Space	39
7.4.4	Site Circulation	40
7.4.5	Lighting	40
7.4.6	High Performance Buildings and Energy Efficiency.....	41
8	Implementation Plan	42
8.1	Implementation Period.....	42
8.2	Administration.....	42
8.2.1	Council Roles and Responsibilities	42
8.2.2	CIP Administrator	42
8.2.3	CIP Implementation Committee	43
8.2.4	Administration and Financial Incentives	44
8.3	Financial Management	44
8.4	Applying for Incentives	45
8.4.1	The Application Process.....	45
8.4.2	Applicant Default	47
8.4.3	Application Requirements	47
9	Monitoring Plan	49
9.1	Purpose	49
9.2	Baseline Information and On-going Data Collection	49
9.3	Reporting	50
9.4	Plan Amendments	50

List of Tables

Table 1.	Example Table (with 1 Heading Level).....	Error! Bookmark not defined.
Table 2.	Example Table (with 2 Heading Levels).....	Error! Bookmark not defined.

List of Figures

Figure 1:	Example.....	Error! Bookmark not defined.
-----------	--------------	-------------------------------------

List of Appendices

Appendix A Title

A.1 Heading

A.1.1 Heading

Appendix B Title

B.1 Heading

B.1.1 Heading



Acknowledgements

This report is respectfully submitted to the Municipality of West Perth by Stantec Consulting Ltd. A special thank you to the staff of the Municipality of West Perth and the County of Perth for sharing their contributions to West Perth's Affordable Housing Community Improvement Plan. We would also like to thank the many community stakeholders and West Perth residents who participated in the community consultation, which influenced the development of this Plan.



Acronyms / Abbreviations

Enter Acronym / Abbreviation	Enter Full Name
Enter Acronym / Abbreviation	Enter Full Name
Enter Acronym / Abbreviation	Enter Full Name
Enter Acronym / Abbreviation	Enter Full Name



Glossary

Enter Term
Enter Term
Enter Term
Enter Term

Enter Definition
Enter Definition
Enter Definition
Enter Definition



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 very 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.

Other municipalities are preparing CIPs with similar goals as West Perth. Within the County of Perth, 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 this CIP are intended to encourage and facilitate improvements that will ultimately result in spin-off benefits for the community, such as:



Municipality of West Perth Affordable Housing Community Improvement Plan **Error! No text of specified style in document. Error! No text of specified style in document.**

- Physical improvements to existing buildings (structural, mechanical, aesthetic, etc.) will help improve the long-term sustainability and viability of existing affordable and/or attainable housing rental housing units;
- Elements of the CIP should also be geared towards larger scale development/redevelopment projects (tax incentives, planning application fee grants, development charges grants), 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, in 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 incented the development of 3111 new living units, including 290 independent and assisted living suites for seniors, 16 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 incenting residential development, mixed-use development and housing for seniors, the program was clearly successful.

1.3 Community Improvement Planning in West Perth

West Perth does not currently have a Community Improvement Plan. The upcoming CIP will focus on identifying community priority areas and projects with significant involvement from business owners and residents. The specific goal of the CIP is to promote the development of affordable and attainable housing and encourage the conversion of existing structures for new housing opportunities. Objectives 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.



1.3.1 Affordable and Attainable

For the purposes of the West Perth CIP, the following definitions for affordable and attainable will be used.

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.

Attainable: for the purposes of this CIP, *attainable* means housing that costs less than 30% of a household's before-tax income.

Note: For the purposes of applying this definition in administering the CIP and its programs, the most recent median before-tax household income figure for North Perth will be used. In addition, this definition may evolve further in accordance with updates to the definition from upper levels of the government, without necessitating an amendment to the plan.



2 Basis of the CIP

2.1 Bill 23

On October 25, 2022, the First Reading of Bill 23 (the More Homes Built Faster Act, 2022) was carried. Bill 23 was introduced as a part of the Ontario government's larger Housing Supply Action Plan, aiming to have 1.5 million homes built over the next 10 years. If passed, it will make a number of significant changes to numerous planning and development statutes, including the Planning Act, Development Charges Act 1997, Conservation Authorities Act, and Municipal Act. Some of the proposed changes to these statutes include exempting affordable housing, non-profit housing and inclusionary zoning units from development charges, parkland dedication fees, and community charges; reductions to development charges for rental construction and additional units; and reductions in parkland dedication requirements. Bill 23 received Royal Assent on November 28, 2022. Substantial portions of the Bill came into force upon Royal Assent, while other portions will come into force on a date to be proclaimed by the Lieutenant Governor.

Some of the most significant changes proposed that may impact the implementation of this project are summarized below:

- Landowners are permitted to add up to three residential units "as of right" for land zoned for one home in residential areas without requiring a zoning by-law amendment. The three units can be within the existing residential structure or could take the form of a basement suite, in-law suite, or garden suite. The zoning by-law standards respecting matters such as height remain applicable.
- Site plan control requirements are removed for most projects with fewer than 10 residential units.
- Exemptions to development charges for "affordable residential units," "attainable units," "non-profit housing developments", and "affordable housing units" required pursuant to an Inclusionary Zoning By-law;
- Reductions to development charges for the development of rental housing.

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, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a Community Improvement Project Area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary." 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'.

2.2 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.

Section 4 of the Development Charges Act provides exemptions from development charges in the following cases related to affordable and attainable housing:

- A residential unit that is intended to be an affordable residential unit for a period of 25 years or more from the time the unit is first rented or sold.
- A residential unit that is intended to be an attainable residential unit when the unit is first sold.
- A non-profit housing development.
- Residential units that are affordable housing units required to be developed or redeveloped pursuant to a by-law passed under Section 34 of the Planning Act, unless a development charge is payable for the residential unit before the day Section 4 of Schedule 3 of the MHBFA, 2022 comes into force.

The Affordable Homes and Good Jobs Act, 2023, made amendments to the Development Charges Act, 1997, by updating definitions for affordable residential units through the Affordable Residential Units Bulletin. Under Section 4.1 of the Development Charges Act, an affordable residential unit is defined as:

For rental housing, where the rent is no greater than the lesser of:

1. the income-based affordable rent for the residential unit set out in the Affordable Residential Units bulletin, as identified by the Minister of Municipal Affairs and Housing in accordance with subsection 5, and



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

2. the average market rent identified for the residential unit set out in the Affordable Residential Units bulletin.

In identifying the income-based affordable rent applicable to a residential unit, the Minister of Municipal Affairs and Housing shall:

1. determine the income of a household that, in the Minister's opinion, is at the 60th percentile of gross annual incomes for renter households in the applicable local municipality; and
2. identify the rent that, in the Minister's opinion, is equal to 30 per cent of the income of the household referred to in clause (a).

For ownership housing, where the price of the residential unit is no greater than the lesser of:

1. the income-based affordable purchase price for the residential unit set out in the Affordable Residential Units bulletin, as identified by the Minister of Municipal Affairs and Housing in accordance with subsection 6, and
2. 90 per cent of the average purchase price identified for the residential unit set out in the Affordable Residential Units bulletin.

In identifying the income-based affordable purchase price applicable to a residential unit, the Minister of Municipal Affairs and Housing shall,

1. determine the income of a household that, in the Minister's opinion, is at the 60th percentile of gross annual incomes for households in the applicable local municipality; and
2. identify the purchase price that, in the Minister's opinion, would result in annual accommodation costs equal to 30 per cent of the income of the household referred to in clause (a).

The Affordable Residential Units Bulletin, in effect as of June 1, 2024, sets out market-based and income-based thresholds for purchase prices and rent to be used to determine the eligibility of a unit for exemption from development charges. In accordance with the Bulletin, West Perth's thresholds are as follows:

Affordable Purchase Price of Detached House	\$380,900
Affordable Purchase Price of a Semi-Detached House	\$380,900
Affordable Purchase Price of a Row / Townhouse	\$380,900
Affordable Purchase Price of a Condominium Apartment	\$380,900
Purchase Price based on Income	\$380,900
90% of the average purchase price of a detached house	\$576,000



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

90% of the average purchase price of a semi-detached house	\$468,000
90% of the average purchase price of a row / townhouse	\$504,000
90% of the average purchase price of a condominium apartment	\$459,000
Average purchase price of a detached house	\$640,000
Average purchase price of a semi-detached house	\$520,000
Average purchase price of a row / townhouse	\$560,000
Average purchase price of a condominium apartment	\$510,000
Threshold used for a detached house; and substitution	Income; Base
Threshold used for a semi-detached house; and substitution	Income; Base
Threshold used for a row / townhouse; and substitution	Income; Base
Threshold used for a condominium apartment; and substitution	Income; Base
Affordable monthly rent of a bachelor unit	\$1,058
Affordable monthly rent of a 1-bedroom unit	\$1,403
Affordable monthly rent of a 2-bedroom unit	\$1,445
Affordable monthly rent of a 3+ bedroom unit	\$1,456
Rent based on income	\$2,060
Average market rent of a bachelor unit	\$1,058
Average market rent of a 1-bedroom unit	\$1,403
Average market rent of a 2-bedroom unit	\$1,445
Average market rent of a 3+ bedroom unit	\$1,456
Threshold used for a bachelor unit; and substitution	Rent; CD
Threshold used for a 1-bedroom unit; and substitution	Rent; CD
Threshold used for a 2-bedroom unit; and substitution	Rent; CD
Threshold used for a 3+ bedroom unit; and substitution	Rent; CD



2.3 The Municipal Act

Section 365.1 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 purposes levied on eligible properties for which a phase two environmental site assessment has been conducted, confirming that additional remediation is required. The cancellation of taxes applies to the remediation and redevelopment period, as defined by the Municipal Act, Section 365.1 (1):

Rehabilitation 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 earliest of:

- a) the date that is 18 months after the date that the tax assistance begins to be provided,
- b) the date that a record of site condition for the property is filed in the Environmental Site Registry under section 168.4 of the Environmental Protection Act, and
- c) the date that the tax assistance provided for the property equals the sum of,
 - 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.

Development period means, with respect to an eligible property, the period of time starting on the date the rehabilitation period ends and ending on the earlier of,

- a) the date specified in the by-law made under subsection (2), or
- 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.



2.4 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:

1.1.1 Healthy, liveable, 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

1.4.3 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., 2023. Instead, the proposed P.P.P., 2023 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.

2.5 The County of Perth Official Plan

As a lower tier municipality, West Perth is governed by the Perth County Official Plan prepared in March 2020, and the regulations therein. It is important to note that Perth County is currently in the process of updating their Official Plan and the information here

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:



Municipality of West Perth Affordable Housing Community Improvement Plan **Error! No text of specified style in document. Error! No text of specified style in document.**

- 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.

Importantly, the 2020 Official Plan does not have the necessary provisions related to grants and loans between upper- and lower-tier councils for the purposes of carrying out a community improvement plan, but the 2024 New Official Plan contains provisions that make this possible. As of the writing of this report, the 2024 New Official Plan is expected to be presented to Council for endorsement in October 2024, meaning that the provisions may be in place before the approval of the current CIP.

2.6 Local plans and Studies

Mitchell Ward Official Plan

In addition to the Perth County Official Plan, a portion of West Perth, the Mitchell Ward, is also governed by the lower-tier Official Plan for the Mitchell Ward. This Official Plan was approved in 2010, with updates and amendments made as recently as 2020. The Official Plan for Mitchell Ward will be taken into consideration for the West Perth Community Improvement Plan.

Under Community Improvement Policies (Section 19.6), the Official Plan for Mitchell Ward lays out policies 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 community. Section 19.6.3 contains the following objectives for community improvement:

- (a) to promote a program of continued community improvement on a comprehensive scale, where economically feasible;
- (b) to assist in establishing a framework for guiding the expenditure of funds on future community improvement endeavours without unduly burdening financial capabilities of the municipality;
- (c) to encourage local municipal and County, where appropriate, participation in cost sharing programs for community improvement which are sponsored by the Provincial and/or Federal Governments;
- (d) to strive towards an adequate distribution of both hard and soft services throughout the municipality;



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

- (e) to encourage the improvement of municipal services and facilities, where necessary, to a suitable standard to serve present and future needs of the community;
- (f) to assist in creating a climate which is favourable for private investment in community improvement;
- (g) to encourage the maintenance, rehabilitation, and/or renovation of existing residential, commercial, industrial, and institutional buildings;
- (h) and to support industrial development by encouraging the provision of adequate services and facilities.

The Official Plan for Mitchell Ward also addresses housing objectives in Section 5.1.4 with the following objectives:

- (a) to encourage and promote the efficient use of the infrastructure and public services facilities while providing for a wide range of housing types which meets the needs of the West Perth citizenry and responds to the market demands of the community;
- (b) to continue to provide an attractive, safe, healthy, and enjoyable living environment for the residents of West Perth which minimizes the potential for land use conflicts by preventing the indiscriminate mixing of non-compatible uses;
- (c) to encourage and promote housing for senior citizens, those with special needs, and low income households that are unable to find adequate housing through the private market;
- (d) to ensure that residential development occurs in a fashion which is consistent with the resources of the municipality;
- (e) to provide an alternative residential environment for the members of the surrounding farm community;
- (f) to preserve and enhance the character of the residential environment in the Mitchell Ward by ensuring that new residential development is harmonious with existing areas of older development;
- (g) to encourage and promote a wide range of housing types, styles, tenures, and choices which respond to the varying needs of the West Perth community;
- (h) to maintain and improve the existing housing stock and character of residential areas;
- (i) to encourage and promote additional housing through intensification and redevelopment;
- (j) to maintain at least a 10 year supply of land that is designated and available for residential uses and land with servicing capacity to provide a 3 year supply of residential units zoned to facilitate residential intensification and redevelopment, and in draft and registered plans;



- (k) and to establish and implement minimum targets for the provision of housing which is affordable to low and moderate income households.

2.7 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. Marys (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.

2.8 County of Perth Residential Intensification Guidelines (Draft)

A draft of the County of Perth Residential Intensification Design Guidelines, prepared in August 2022, serves 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.

2.9 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:



Municipality of West Perth Affordable Housing Community Improvement Plan **Error! No text of specified style in document. Error! No text of specified style in document.**

- Staff and Council Workshop
- Stakeholder Meeting
- Virtual Public Survey

Staff and Council Workshop:

- Affordable housing was understood as a percentage of income or as an amount relative to other expenses (i.e. groceries, utility bills, etc.),
- When asked which are of the municipality should the CIP and CIP programs focus on, the feedback was that the whole municipality should be in scope including, Mitchell, Staffa, Dublin, Carlingford, and Fullarton.
- The programs that Staff and Council were interested in, listed in order of most to least interest were residential unit creation program, second dwelling unit program, development charges rebate program, application and building permit fees grant, and commercial & rental housing conversion and expansion grant.
- The Staff and Council meeting attendees mentioned prioritizing development in Mitchell to reduce service expansions and utilize existing amenities. Final thoughts from the Staff and Council include their continued input and involvement in the process and increasing education of available programs.

Stakeholder Meeting:

- Stakeholders cited affordable housing as 80% of average market rent, but also pointed out some challenges with the notion of affordable housing in the Municipality. These challenges included the multitude of definitions in CMHC, and municipally, as well as the additional expenses with providing rural affordable housing.
- Feedback indicated that the CIP should be focused on areas of the Municipality that had established services and options for transportation, like Mitchell, but should not be limited to these areas, as there is still some desire for affordable / attainable rural housing.
- Stakeholders showed interest in having as many grants as possible, the most important included: residential unit creation program; commercial & rental housing conversion and expansion grant; and second dwelling unit program and the surplus land grant program.
- In order to consider attainable housing development, Stakeholders are in need of support pertaining to readily available existing housing and program / incentive information and full participation from the municipality including drawn-out project approval timelines.

Public Survey:



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

- Feedback demonstrated that the public defines attainable housing as being affordable (costing less than 25 per cent of wages), accessible and available for all community members.
- The respondents identified all rural areas, and communities, specifically Mitchell, as the regions that should have the most attainable / affordable housing built.
- Survey respondents indicated that West Perth is in a deficit of apartments / starter homes (particularly 2-bedroom and 3+ bedroom), affordable/ low income, and rental, housing types. Respondents also mentioned a need for increased housing for seniors, multigenerational families, and young families.

Engagement Conclusion

In summary, the Stakeholders, Staff, Council and Public members of the Municipality of West Perth strongly believe that there is a general lack of affordable and attainable housing across the entire Municipality. There was a common identification of the need to eliminate construction barriers, utilize lands in Mitchell with infill, continue community engagement, and to maintain the local small-town charm.



3 CIP Goals and Objectives

3.1 Overview

A goal statement has been developed based on the findings of the background research, needs assessment, and the consultation activities previously described. The goal statement will be used to guide the directions of this CIP by articulating how it will provide a benefit to the Municipality and the people who reside within it.

The objectives that are identified in this section represent the tangible actions and outcomes that the Municipality aims to achieve by implementing West Perth's CIP. For each objective, a set of measures has been established for the purpose of monitoring and evaluating the effectiveness of the CIP. The measures are presented in the monitoring strategy in Section 9.

As will be discussed in greater detail in Section 6, proposed projects are only eligible for the Financial Incentive Programs offered through this CIP if the project directly supports the goal statement and one or more objectives.

3.1.1 Goal Statement

The goal statement for the West Perth CIP is:

The West Perth Affordable and Attainable Housing Community Improvement Plan (CIP) will minimize barriers to creating rental and owned affordable and attainable housing within the Municipality to encourage a diverse housing mix.

3.1.2 Objectives

The following objectives have been identified to support the implementation of the CIP:

1. Reduce the number of vacant, 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 through a comprehensive strategy;
3. Encourage a diverse mix of housing types to meet the needs of the growing community;
4. Encourage a range of affordable units along the housing continuum, from deeply affordable units to close-to-market units, to provide for a variety of affordable and attainable options;
5. Provide support for projects that are considered deeply affordable along the housing continuum and / or those which are more sustainable to encourage these types; and



6. Reinforce the provision of affordable and attainable housing as a community priority.



4 Community Improvement Project Area

In accordance with the Planning Act, the West Perth Affordable and Attainable Housing CIP designated 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 2024 recognizes West Perth as a local Municipality, with the Town of Mitchell as one of the County's primary serviced Settlement Areas, also referred to in the Official Plan as Serviced Urban Areas (1.3.3). The County's serviced Settlement Areas are intended to accommodate the majority of population growth over the next 25 years (2.4). Within Settlement Areas, the County 'supports residential and employment intensification and development... to increase their vitality, efficiently use land and optimize the use of infrastructure and public service facilities' (2.3.2). The County also recognizes that these areas of intensification contribute to a wider range of housing choices. The Draft Official Plan also recognizes that villages and hamlets may experience some limited growth over the coming decades, including West Perth villages of Dublin and Staffa (2.4.2).

As such, two CIPAs have been identified for the West Perth Affordable and Attainable Housing CIP: Primary CIPA (Mitchell) and Secondary CIPA (Dublin and Staffa). The rationale for the two CIPAs is a result of best practice research, legislative policy review, and consultation with stakeholders and the public. Together, these sources indicate that affordable and attainable housing is needed across the Municipality, not in a single concentration. The two CIPAs facilitate the provision of a mix and range of affordable and attainable housing across the Municipality, while also considering the need for preserving prime agricultural land, using existing servicing, and intensifying within existing settlement boundaries.

4.1 Primary Community Improvement Project Areas (if applicable)

The Municipality's Primary CIPA includes the Serviced Urban Area of Mitchell. The Primary CIPA has been identified based on the following:

- Mitchell is identified by the County Official Plan as a focus area for future residential and employment intensification;
- The Mitchell Ward Official Plan recognizes Mitchell as a residential area, trade centre, and employment area for the Municipality;
- The Official Plan encourages growth in the Mitchell Ward as a way to support the Municipality;



- Mitchell is the third largest settlement area in Perth County and the largest in West Perth, with the most significant concentration of employment uses and residential densities;
- Within the Municipality of West Perth, Mitchell is the only settlement area with municipal water and municipal sewage services;
- It provides significant social, cultural, and economic function to the broader Municipality; and
- Investment in housing within this area will have cascading benefits on the quality of life for residents of the Municipality.

As the Primary CIPA, Mitchell will be prioritized in terms of the implementation of Municipal Programs and the availability of Financial Incentives.

4.2 Secondary Community Improvement Project Areas (if applicable)

The Municipality's Secondary CIPAs include the villages of Dublin and Staffa. 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 first settlement areas that are encountered to the east of Mitchell.

As Secondary CIPAs, Dublin and Staffa 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. This is in alignment with the County Official Plan, which prioritizes the development of Serviced Urban Areas over Villages in order to optimize land efficiency and preserve prime agricultural land. Development occurring in Dublin and Staffa, as Secondary CIPAs, will occur within the existing settlement boundaries.

Primary and Secondary CIPAs are identified as Schedules in Appendix XX of this CIP and may be updated in the future without necessitating 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 West Perth Affordable and Attainable Housing CIP. While the Financial Incentive Programs in Section 6 depend on private sector participation for results, Municipal Programs use public resources, such as staff time and municipal funds, to implement projects and initiatives. They can also act as stimulus to leverage further private 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 of these programs if / when the time is right based on available financial and staff resources.

5.1 Additional Residential Units Dwelling Unit Advertising Program

To make the public more aware of the existing permissions surrounding Additional Residential Units, it is recommended that the Municipality explore an advertising program. The Municipality will create a dedicated webpage on the Municipality website as a 'hub' for all information related to the development of Additional Residential Units. With support of Council, the Municipality could also consider undertaking a mapping exercise to identify all existing residential lots of adequate size that have potential to support Additional Residential Units. This information can be shared directly with 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 Additional Residential 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 the creation of large-scale 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

It is recommended that the Municipality implement a Residential Rental Registry Program to track the number of rentals in the Municipality and to gather data on these rentals to show trends over time. 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 benefits of the program could include:

- Storage of business documents and forms for 24/7 access for owners and managers;
- Online payments and automated processes to reduce the need for duplicating forms;
- Knowledge base with direct access to financial assistance;
- Partnership opportunities between local housing providers and the 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.

The registry could be undertaken by West 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. West 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, West 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;



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

- 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 CIPA. 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.

5.5 Surplus Land Grant Program

The purpose of the Surplus Land Grant Program is to identify lands that are determined to be surplus to the needs of the Municipality that will subsequently be offered through a Request for Proposal (“RFP”) process for development purposes.

It is a policy of this Plan that Council, at its discretion, may acquire, sell, lease, prepare, and dispose of municipal property at or below fair market value to achieve the goals of the Municipality’s Official Plan and the objectives of this CIP. The Municipality and Council will work together to identify lands that are surplus and to determine the best use for these lands. Priority will be given to proposals for attainable housing developments.

The Municipality will determine the value of a surplus property. As an outcome of the RFP process, surplus lands may be granted at a significantly reduced value or at no cost. Specific eligibility criteria will be identified in the RFP to be released by the Municipality, as the case may be. The eligibility criteria will identify the needs to be met by the Municipality. Proposals submitted will be assessed based on the criteria identified in the RFP. The proposal that best meets or exceeds the eligibility criteria identified in the RFP will be given preference.

This is a medium priority Municipal Program to be considered for implementation after high priority programs have been implemented, at the discretion of Council, subject to the availability of funding, surplus land, and other resources.



6 Financial Incentives Programs

6.1 Overview

The West Perth Affordable and Attainable Housing CIP sets out ten Financial Incentive programs, five facilitated primarily by the Municipality, and five related to Provincial / Federal government 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 the implementation of the CIP, subject to the Municipality's discretion, based on 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 (DC) 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 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).



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

- d) All projects must contribute to achieving more affordable and / or attainable housing within the Municipality of West 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-hour 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 started prior to approval of applications and any application for costs incurred prior to the adoption of the 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 of 20 years. 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 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 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 landowner will be collected by the Municipality.

- o) An 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 affect 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 / 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; or
- 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, based on final inspection per building permit process. This is done to ensure that projects are completed in accordance with the approved CIP application.

6.3.2 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 affordable and attainable housing within West 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 affordable and attainable dwelling units in a



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

development. The maximum value of the grant shall be 100% of the value of the applicable developments 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 an Ontario Land Tribunal Hearing or Court proceeding.
- 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 affordable and / or attainable 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; and / or
- 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.



6.3.3 Additional Residential Unit Grant Program

Purpose and Anticipated Benefits

Provide financial incentives to homeowners to add legal additional residential units (ARUs) 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 ARUs 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 ARU.

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 CIPA shall be eligible for this program.
- The project must be to create one (1) ARU or garden suite. The proposed ARU 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 one written quote 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 and / 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 ARU:

- Works related to Ontario Building Code or Fire Code compliance, such as structural, electrical, safe egress, ventilation, and / or fire protection including associated insulation, and similar improvements;



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

- 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 / or
- 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 ARU, 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.

6.3.4 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 housing units in West 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 residential units; and / or
 - Expansion of existing eligible uses to increase the gross floor area;
- The Grant will also apply to the adaptive reuse of derelict structures; and / or
- 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, based on final inspection per building permit process. The Grant will be paid in a lump sum as a reimbursement of costs incurred.

6.3.5 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 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 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.



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

- 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.
- 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.
- 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 follows:

- Grants will be provided for a period of 15 years.
- In years one to 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



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

to the definition for Tax Increment provided in the Glossary of this CIP to further understand how grant values will be calculated.

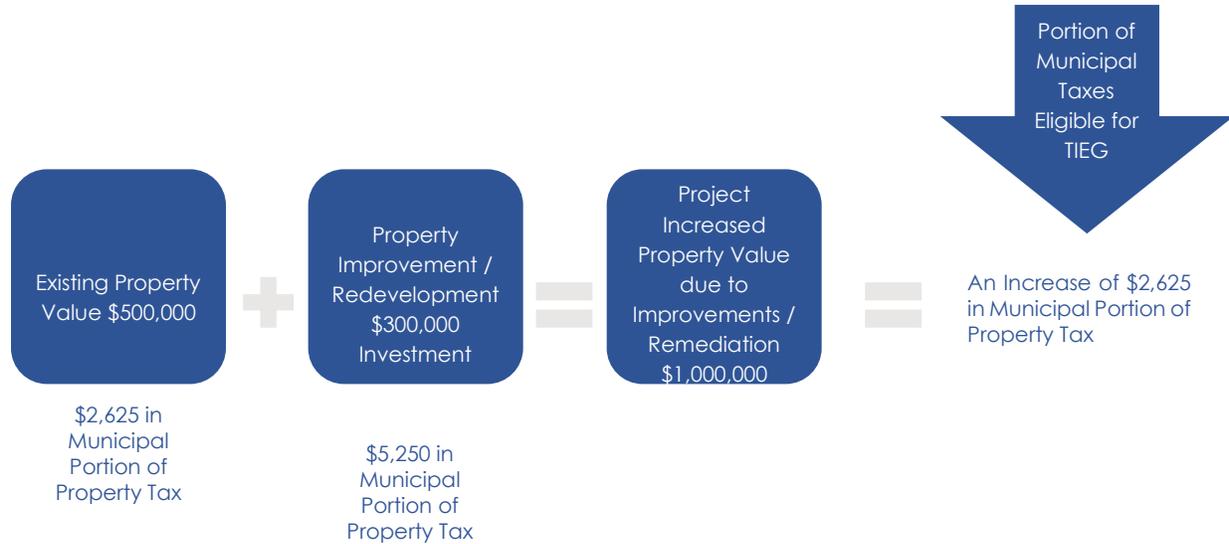


Figure 1: TIEG example

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 affordable and / or attainable 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 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);
- The services of a professional engineer, architect, or planner to design the project, if implementation is completed; and / or
- 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.

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 of 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 part of the strategy, the Ministry of Municipal Affairs and Housing (MMAH) offers programs that deliver 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 partnership with 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): SIF is funding under IAH, and 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 part of the FCM's Green Municipal Fund, the Sustainable Affordable Housing (SAH) Initiative provides funding for municipalities, 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 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 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 grants and loans.



7 Design Guidelines

7.1 Purpose

The Municipality of West Perth prides itself on being a vibrant area with natural charm, which comes from its combination of beautiful nature and rural areas as well as the unique downtowns of places like Mitchell and Dublin. 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 CIPAs that are acceptable to the residents and business community of West 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 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; and
 - 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 intended 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 streets 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.
6. **Sustainable:** new building, 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 and Signage; and
- Energy Efficiency.



7.4.1 General Building Design

1. The general intent of the guidelines is to provide functionally efficient, sustainable, and cost efficient affordable and / or attainable rental housing buildings that exemplify design excellence.
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 neighbourhood 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 older adults 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 2035. 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:
 - a. 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
 - b. 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 West Perth Affordable 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, in accordance with the Marketing Plan set out in Section 9;
- d) Monitoring the CIP, in accordance with the Monitoring Plan set out in Section 10, 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 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 6.3.1 to 6.3.5);
- Application requirements, as outlined in Section 7.2; 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 attainable housing within the Municipality.
 - Applications that are located in areas of the Municipality with a heightened need for 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

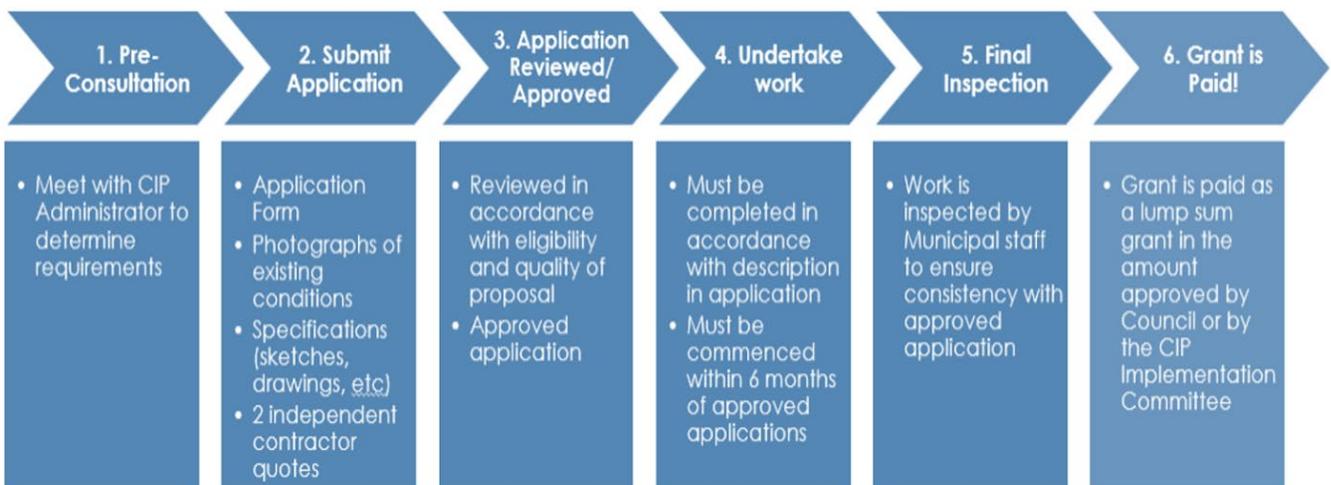


Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

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 be 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's 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 based for the Grant Funding
 - Financial incentives applied for with amounts broken down by program
 - Other relevant supporting documentation, as determined by the CIP Administrator at the pre-consultation meeting



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

Additional application requirements may be identified for certain financial incentive program applications. 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 West 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 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 leveraged 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 results of the monitoring and evaluation of the Municipality of West Perth Attainable 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 of 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.



Municipality of West Perth Affordable Housing Community Improvement Plan
Error! No text of specified style in document. Error! No text of specified style in document.

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.





Stantec is a global leader in sustainable architecture, engineering, and environmental consulting. The diverse perspectives of our partners and interested parties drive us to think beyond what's previously been done on critical issues like climate change, digital transformation, and future-proofing our cities and infrastructure. We innovate at the intersection of community, creativity, and client relationships to advance communities everywhere, so that together we can redefine what's possible.

