

Municipality of West Perth

Affordable Housing Community Improvement Plan



2025

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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. Like 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 or 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:

- Physical improvements to existing buildings (structural, mechanical, aesthetic, etc.) will help improve the long-term sustainability and viability of existing *affordable* and/or *attainable 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, the Township of Wellington North reports that over a six-year period between 2012-2018, 40 applications for financial incentives have been received, and nearly \$85,000 in grants has been provided to local businesses, motivating almost \$270,000 of investment into land and buildings on behalf of the landowners/tenants. Using the case of Wellington North, the ROI can be calculated based on the total value of improvement projects (\$270,000) versus the Township investment (\$85,000). Therefore, for every \$1.00 invested by the Township, \$3.17 has so far been invested by the private sector.

An *affordable* housing specific example can be taken from the Town of Bradford West Gwillimbury (BWG). BWG's *CIP* grants incited the *development* of 3111 new living units, including 290 independent and assisted living suites for seniors, 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 inciting 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 *CIP*. 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 (in effect as of October 20, 2024) and for the purposes of this *CIP*, *affordable* is referred to

- 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 *Municipality*.
- 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 *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 West 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 More Homes Built Faster Act, 2022

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; and
- 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 (CIPA)*’ and prepare a ‘*CIP*’;
- Tools that can be implemented once a ‘*CIP*’ 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 *CIPA*, 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 ‘*CIPA*’.

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*; and
- 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; or
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
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 Planning Statement, 2024

The 2024 Provincial Planning Statement (PPS) provides policy direction on matters of provincial interest related to land use planning and *development* and came into effect October 20, 2024. The *development* of a *CIP* for *affordable* housing is consistent with the objectives of the PPS and implements the following policies:

2.1.6 Planning authorities should support the achievement of complete communities by:

- a. accommodating an appropriate range and mix of land uses, housing options, transportation options with multimodal access, employment, public service facilities and other institutional uses (including schools and associated childcare facilities, long-term care facilities, places of worship and cemeteries), recreation, parks and open space, and other uses to meet long-term needs;

2.2.1 Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market by:



- a. establishing and implementing minimum targets for the provision of housing that is *affordable* to *low- and moderate-income households*, and coordinating land use planning and planning for housing with Service Managers to address the full range of housing options including *affordable* housing needs;
- b. permitting and facilitating:
 - i. all housing options required to meet the social, health, economic and wellbeing requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities; and
 - ii. all types of residential intensification, including the *development* and *redevelopment* of *underutilized* commercial and institutional sites (e.g., shopping malls and plazas) for residential use, *development* and introduction of new housing options within previously developed areas, and *redevelopment*, which results in a net increase in residential units in accordance with policy 2.3.1.3.

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 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 *municipality*; 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 *municipality*.



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 October 2024, and the regulations therein. The Official Plan provides direction for strategic growth, progressive *development*, and planning for healthy communities over a planning horizon of 25 years.

The Ministry of Municipal Affairs and Housing (MMAH) is the approval authority for the 2024 County Official Plan. The 2024 County Official Plan does not come into effect until the day after the MMAH has issued a decision. At the time of the writing of this CIP, a decision has not yet been issued.

Under policy directions for *Community Improvement Plans* (Section 6.4.7), the *County* aims to maintain and improve attractive and safe living and working environments by accomplishing community improvement through:

- Ongoing maintenance, rehabilitation, *redevelopment* and upgrading of areas characterized by deteriorated buildings and social, community, or recreational services, land use conflicts, deficient municipal services;
- Establishment of programs to encourage private sector, co-operative, non-profit *redevelopment* and rehabilitation that addresses identified economic *development*, land *development*, environmental, housing, and/or social *development* issues/needs;
- Designation by by-law of Community Improvement Project Areas, the boundaries of which may be the entire *County*, or any part of the *County*; and
- Preparation, adoption and implementation of Community Improvement Plans, pursuant to the Planning Act.
- Community Improvement Plans may be prepared by Lower-Tier Municipalities and may target any of the following priorities:
 - Encourage the construction of a range of housing types and the construction of *affordable* housing; and
 - Inadequate mix of housing types.
- To implement Community Improvement Plans within designated Community Improvement Project Areas, the *County* and Lower-Tier Municipalities may undertake a range of actions, including:
 - The municipal acquisition of land and/or buildings within Community Improvement areas and subsequent activities in 6.4.7(h)(i).
 - Provision of public funds such as grants, loans and other financial instruments;
 - Application for financial assistance from senior level government programs;
 - Participation in any senior level government programs that assist private landowners for the purposes of community improvement;



- Provision of information on municipal initiatives, financial assistance programs, and other government assistance programs;
- Supporting heritage conservation through the Ontario Heritage Act and the *County* Heritage Committee;
- Supporting the efforts of the Chambers of Commerce and Business Improvement Associations to revitalize the downtowns and main streets in the Urban Areas and Village and Hamlet Areas, through the implementation of various programs; and
- Encouraging off-street parking and providing municipal parking facilities where feasible and appropriate
- All developments participating in programs and activities contained within the Community Improvement Plans will conform with the policies contained in this *Plan*, the Zoning By-laws, Property Standards By-laws, and all other related municipal policies and by-laws.
- The *County* and/or Lower-Tier Municipalities will be satisfied that its participation in community improvement activities will be within its financial capabilities.

The *County* also aims to focus on housing issues through policies found in Section 4.2.1 of the OP. The OP aims to implement this through the following:

- To establish and monitor housing targets for the provision of housing that is *affordable* to a range of household incomes, and especially for *low- and moderate-income households*;
- To permit a broad range of housing options in sufficient supply and variety in type, cost and ownership models, to meet the varying housing needs of the community;
- To support the *development* of attractive and healthy residential neighbourhoods;
- To support the integration of medium density and high density housing into walkable areas of the *County* settlement areas, particularly near central commercial areas, to create healthy, *mixed use* neighbourhoods;
- To facilitate residential intensification according to the policies in Section 2.3 of this *Plan*;
- To provide for high quality urban design standards;
- To recognize the role of existing housing and *additional residential units* in providing choices for a full range of housing, including market and non-market *affordable* housing.

In regard to *affordable* housing targets, the OP includes the following:

- The *County* has an *Affordable* Housing target that requires an average of 20% of new residential *development* across all Serviced Urban Areas constitute *affordable* housing/. This target includes both market and non-market housing *developments* and is to be measured *County-Wide*.

Section 4.2.3.1 of the OP addresses *Affordable* Market Housing through the following policies:



- Encourage Lower-Tier Municipalities to implement the Stratford, Perth *County*, and St. Marys 10 Year Housing and Homelessness Plan, as amended from time to time. Lower-Tier Municipalities are also encouraged to undertake more detailed housing strategies that outline opportunities to increase the supply of *Affordable* Market Housing in their *municipality*. Councils of Lower-Tier Municipalities are also encouraged to keep a housing inventory outlining the mix of housing by type and tenure to reinforce the *County* housing policies.
- Focus the *development* of *affordable* market housing within the Serviced Urban Area which offer residents easy access to existing services, facilities, and infrastructure.
- Encourage, where feasible, the creation of purpose-built *rental units* as *affordable* market housing for *low- and moderate-income households* to address the identified rental need in Table 4.1.
- Encourage all new *development* proposing ground-related housing, including single-detached, semi-detached, and street townhouse dwellings, to include design options that provide purchasers the ability to have two residential units within the main building and/or an additional residential unit in an ancillary structure.
- Increase the supply of *affordable* housing by:
 - Updating the Zoning By-Laws to permit Additional Residential Units in accordance with Section 4.2.5 of this *Plan*;
 - Permitting increased residential densities and a full range of housing types, provision of adequate land supply, and through *redevelopment* and residential intensification opportunities;
 - Providing infrastructure in a timely manner;
 - Supporting the reduction of housing costs by streamlining the *development* approvals process, and waiving (in full or in part) fees to encourage the *development* of *affordable* market housing;
 - Promoting agreements with the public and private sectors to address the provision of *affordable* market housing through the draft plan of subdivision and condominium approval process;
 - Considering innovative and alternative residential *development* standards that facilitate *affordable* housing and more compact urban forms; and
 - Preparing a more detailed housing strategy that outlines annual housing targets, mixes of housing types, affordability thresholds and related data.

Additionally, section 4.2.3.2 of the OP addresses Non-Market *Affordable* Housing through the following policies:



- Non-Market *Affordable* Housing means rental or for-sale housing provided for low- and moderate-income groups outside the private market. It is typically made *affordable* through public and/or non-profit ownership of housing units.
- The *County* shall make decisions about new *development* that align with the Stratford, Perth *County* and St. Marys Housing and Homelessness Plan. The *County* will participate in updating the Stratford, Perth *County* and St. Marys Housing and Homelessness Plan every five years, so it is kept current with the housing needs of all residents throughout the jointly serviced area.
- Perth *County* and Lower-Tier Municipalities shall prioritize municipally owned land and properties, including those being considered for disposal or *redevelopment*, for the provision of non-market *affordable* housing, social (Rent Geared to Income) housing and/or supportive housing.
- The *County* and Lower-Tier Municipalities shall work with all levels of government, service providers, private sector and not-for-profit sector and Indigenous communities to provide non-market *affordable* housing, social housing, Rent-Geared-to-Income housing and/or supportive housing.
- The *County* and Lower-Tier Municipalities shall consider innovative and alternative residential *development* standards that facilitate non-market *affordable* housing, social housing, Rent-Geared-to-Income housing and/or supportive housing.
- Local Zoning By-laws shall permit the provision of housing options including but not limited to rooming houses, retirement residences, residential care facilities, group homes, and other long-term housing forms that serve the needs of single person households. These housing options may be considered in Settlement Area zones where residential uses are permitted.
- Perth *County* and Lower-Tier Municipalities may create and implement a range of planning and regulatory incentives that encourage *affordable* housing. Such incentives may include but are not limited to:
 - Collaborating with community partners to foster the provision of *affordable* housing and community housing;
 - *Community Improvement Plans*;
 - Deferring or waiving *Development Fees* and Charges;
 - Municipal land contributions;
 - Municipal tax incentives or rebates;
 - Municipal grants or loans; and
 - Promoting agreements with the public, private and not-for-profit sector to address the provision of *affordable* housing through the approval process.



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 *CIP*.

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*;
- (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; and
- (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; and
- (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; and
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; and
- 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; and
- **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:

- Staff and Council Workshop;
- Stakeholder Meeting; and
- 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 grant program, application and building permit fees grant, and commercial & rental housing conversion and expansion grant; and
- 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; and
- 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:

- 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; and
- 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 West Perth *Affordable* Housing *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 Housing CIP* designates certain areas of the *Municipality* as *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). 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, 2.5).

As such, two CIPAs have been identified for the West Perth *Affordable Housing CIP*: a Primary *CIPA* (Mitchell) and a 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

The *Municipality's* Secondary CIPA includes the villages of Dublin and Staffa. The Secondary CIPA has 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 the Secondary CIPA, 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 CIPA. 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 the Secondary CIPA, will occur within the existing settlement boundaries.

The Primary and Secondary CIPA are identified as Schedules 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 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 General CIP Advertising Program

To make the public and stakeholders aware of the programs that exist within this *CIP* for increased uptake of the programs, it is recommended that the *Municipality* create a *CIP* webpage on the *Municipality's* website. This section of the website will be devoted to the *CIP* and will provide details about the incentive programs, the general eligibility requirements, and the application process. This *CIP* document will be accessible through the webpage. Along with the webpage, the *CIP* can be regularly promoted through the *Municipality's* social media platforms with information for property owners, tenants, and business owners. These social media advertisements will link back to the *CIP* webpage.

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

5.2 Additional Residential Units 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.

5.3 County Tax Increment Equivalency Grant 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.

5.4 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.

5.5 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 *CIPA* 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;
- 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 *CIP*'s, 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.

5.6 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.



5.7 Prioritization of CIP Program Applications

To address timelines on development application processes, the Municipality may consider prioritizing development applications of CIP program-eligible applicants in the future. This program could support the development of affordable housing by prioritizing applications that are in line with the goals of this CIP.

This is a medium priority Municipal Program to be considered at the discretion of Council, subject to the availability of resources for application review.



6 FINANCIAL INCENTIVES PROGRAMS

6.1 Overview

The West Perth *Affordable 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) Grant 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);
- 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-month period shall not exceed \$20,000 per project and / or property (or the total value of *eligible costs*, whichever is less). This excludes programs that defer or waive monies, including the TIEG and DC Grant 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*; and

- 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 / 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 Grant Program

The *Development* Charge Grant 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 Grant 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 Grant 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 *development*. The maximum value of the grant shall be 100% of the value of the applicable *development* charges.



Eligibility Criteria

- The subject property shall not be in a position of property tax arrears;
- Outstanding Work Orders from the *Municipality* and request to comply shall be addressed prior to grant approval;
- This program does not apply to any required performance securities (i.e. Letter of Credit) posted by the proponent, required professional studies, or to expenses incurred by the applicant because of 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; and
- Projects must contribute to achieving three (3) or more *affordable* and / or *attainable* rental dwelling units to be eligible for the *Development* Charges Grant 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; and
- 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;
- 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; and
- 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;
- 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; and
- In year ten, a grant that is equivalent to 10% of the Municipal portion of the *Tax Increment* will be provided to a property owner.

Where a proposed project satisfies the eligibility requirements, meets the general intent of the design guidelines of this *CIP*, and meets the definition of a *sustainable building* or green building to the satisfaction of the *Municipality's* Chief Building Official, a TIEG may be provided on approved applications as 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; and
- Following the first five years of the TIEG for *sustainable buildings*, for years six to fifteen, a grant will be provided that is equal to the percentage of the Municipal portion of the *Tax Increment* that is provided in the ten-year TIEG for non-*sustainable buildings*.

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

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



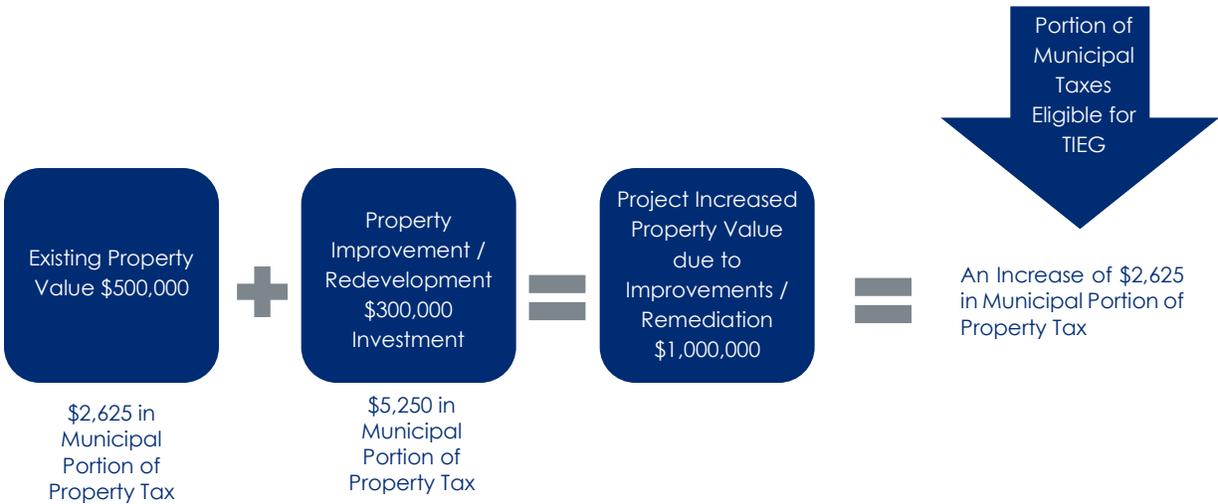


Figure 1: Tax Increment Equivalency Grant example

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; and
- 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 or family, and \$76,400 if applying as an individual. The current maximum purchase price of an eligible residential property for 2022 is \$591,300. A home inspection is also a mandatory condition of receiving a loan. More information on the *Affordable* Homeownership Loan Program can be found [here](#).

6.4.3 Ministry of Municipal Affairs and Housing Programs

In 2017, the Federal government announced Canada's 10-year National Housing Strategy which aims to ensure that all Canadians can access housing that meet their needs and that they can afford. As 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 *CIP* 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 *CIP*. The aim of the Guidelines is 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 guidelines 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; and
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; and
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; and
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; and
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; and
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; and
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 *CIP* 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*; and
- 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 Grant Program if and / or when required; and
- 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; and
- 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; and
 - Other criteria as may be determined by *Council*;
- The *CIP Administrator* will evaluate all applications and supporting materials in a timely manner and will only bring complete applications before the *CIP Implementation Committee* for final review and consideration. Applicants will be notified if their submission is incomplete;
- For applications that are approved, a Financial Assistance Agreement will be prepared and executed by the *CIP Implementation Committee* or *CIP Administrator* and signed by the property owner. An *Attainable* Housing Agreement will also be required between the property owner and the *Municipality*, and the agreement will be registered on-title. The agreement may be made with respect to terms, duration, default, penalty, and termination provisions of the grant(s);
- If an application is not approved by the *CIP Implementation Committee*, the applicant will be provided an opportunity to appeal the decision to municipal *Council*. In such cases, *Council* will reconsider the application. If *Council* approves the application, the *CIP Implementation Committee* will execute the *financial incentive program agreement*. An applicant shall not have the option to appeal their application to *Council* if the reason for refusal is related to lack of funding availability. In the event that an application is refused due to lack of funding availability, the applicant may resubmit their application once funding becomes available. However, in no case shall funding be provided retroactively for a completed project;

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

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

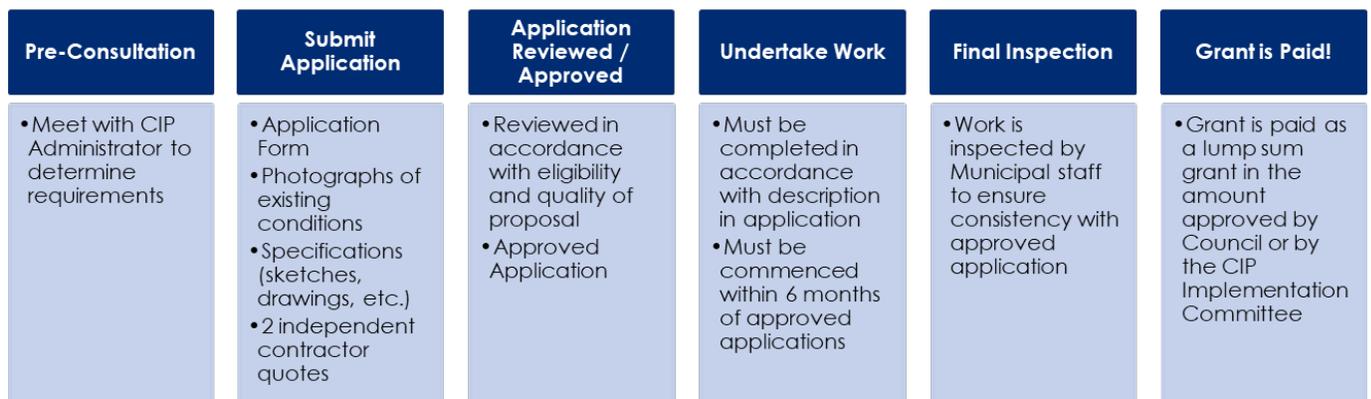


Figure 2: CIP Program Application and Review Process

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; and
- 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; and
 - Other relevant supporting documentation, as determined by the *CIP Administrator* at the pre-consultation meeting.

Additional application requirements may be identified for certain *financial incentive program* 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 *Affordable* Housing *CIP*, amendments to the *Plan* may be required. The following summarizes when *Plan* amendments are and are not required:

- a) An amendment to the *CIP* will not be required to:
 - i. Reduce funding levels 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.

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 Housing on any amendments to this *CIP*.

10 GLOSSARY

Additional Residential Unit (ARU): as defined by Perth County, an additional residential unit is a self-contained unit with a private kitchen, bathroom facilities and sleeping areas. They are accessory units to the primary dwelling on the property in both use and appearance. ARU's may be located within the primary dwellings, within other structures or as a standalone structure.

Affordable: is defined by the PPS 2024 (in effect as of October 20, 2024) 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*.

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: 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 West 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*.

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

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

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

CIP (Community Improvement Plan): This community improvement plan will be referred to as *CIP* throughout the document.

CIPA (Community Improvement Project Area): is defined by Section 28(2) of the Planning Act and means a *Municipality* or an area within a *Municipality*, the *Community Improvement* of which in the opinion of the *Council* is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic *development* reason. *Council* may, by By-law, designate the whole or any part of an area covered by the *Municipality* Official Plan as a '*community improvement project area*' (*CIPA*).

County: means the County of Perth.

Council: means the West Perth Council.

Development: means the creation of a new lot, a change in land use, or the construction of buildings and structures, requiring approval under the Planning Act; but does not include:

- a) activities that create or maintain infrastructure authorized under an environmental assessment process or identified in provincial standards; or
- b) works subject to the *Drainage Act*; or
- c) for the purposes of PPS policy 4.1.4.a), underground or surface mining of minerals or advanced exploration on mining lands in significant areas or mineral potential in Ecoregion 5E, where advanced exploration has the same meaning as under the *Mining Act*. Instead, those matters shall be subject to policy 4.1.5.a).

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

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

(iv) the cost of complying with any certificate of property use issued under section 168.6 of the Environmental Protection Act.

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

Eligible Costs: means costs related to environmental site assessment, environmental remediation, *development, redevelopment*, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements, or facilities.

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

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

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

Low- and Moderate-Income Households: means

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

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

Municipality: means the *Municipality* of West Perth.

Plan or This Plan: means the *Municipality's Affordable Housing CIP*, unless otherwise specified.

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

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

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

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

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

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

11 APPENDIX A: CIP AREAS

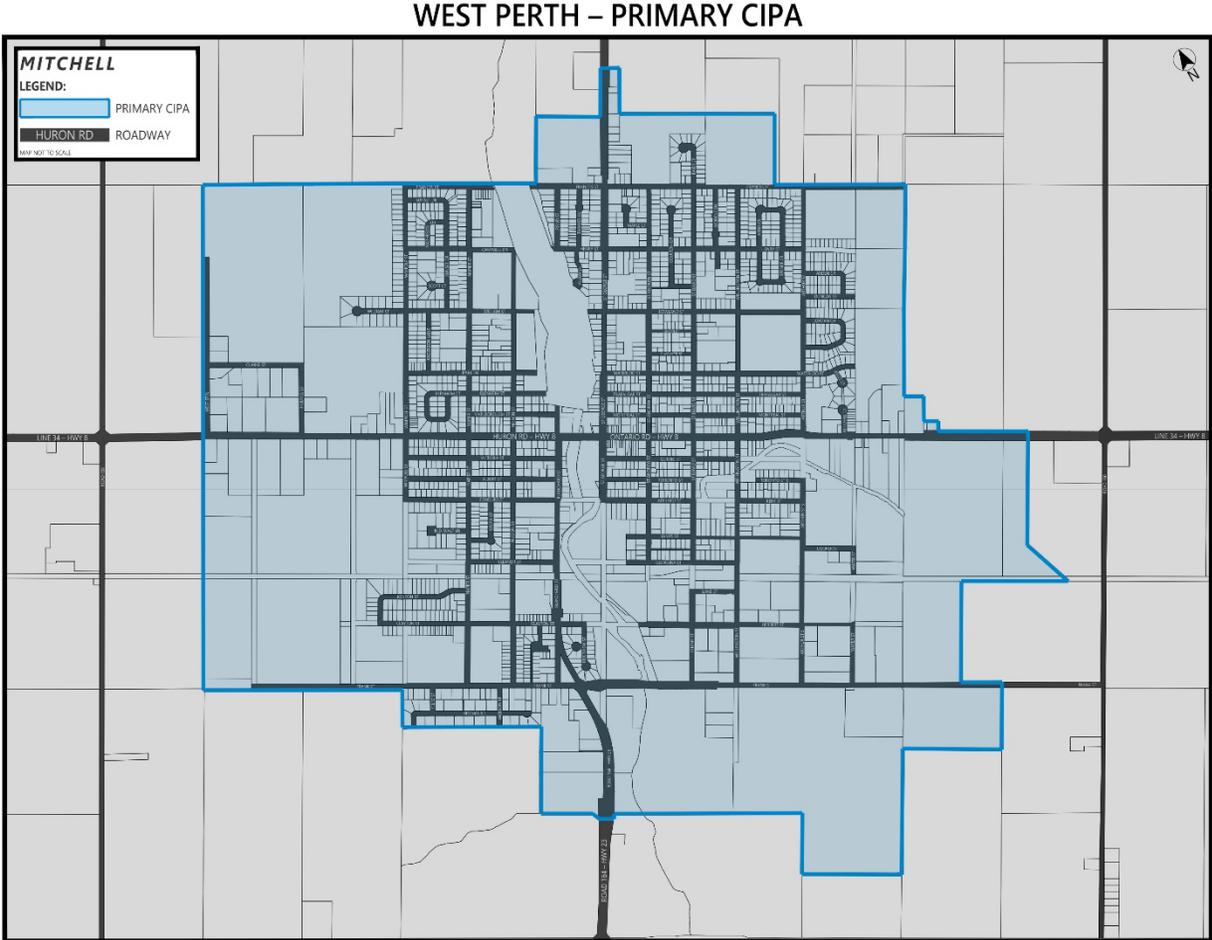


Figure 3: Primary CIPA (Mitchell)

WEST PERTH – SECONDARY CIPAs

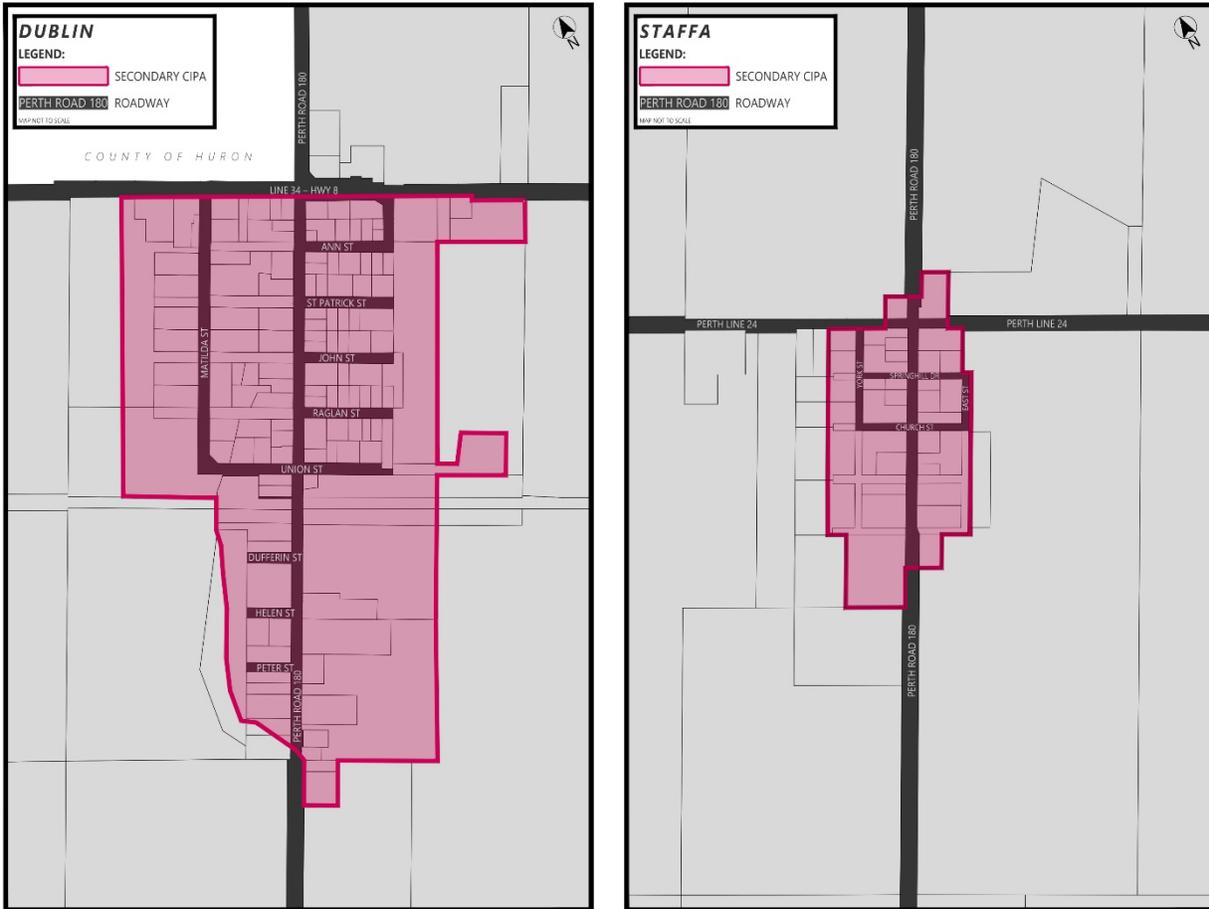


Figure 4: Secondary CIPAs (Dublin and Staffa)



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West Perth