

Township of Edwardsburgh Cardinal

CIP STUDY: NEEDS ASSESSMENT AND ENVIRONMENTAL SCAN REPORT

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EDWARDSBURGH CARDINAL

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Executive Summary

The Township of Edwardsburgh Cardinal is reviewing its current Community Improvement Plans (CIPs) for Cardinal and Spencerville to make sure they still meet local needs. A CIP is a tool that helps the Township support improvements to buildings, encourage new development, and attract private investment. As part of this update, the Township is also exploring new programs that support more affordable and attainable housing for different stages of life.

Existing financial incentive programs

The Township's two existing CIPs for Cardinal and Spencerville offer a range of financial incentive programs tailored to local needs, but participation has declined significantly since 2015, highlighting the need to understand and address barriers to uptake in the new CIP.

Financial incentive programs in the existing Spencerville and Cardinal CIPs include:

- Façade and property improvement program
- Heritage property improvement program
- Housing improvement program
- Tax increment equivalent grant program
- Application and permit fees rebate program
- Project feasibility study program (Cardinal only)

Housing needs in Edwardsburgh Cardinal

The Township is committed to providing safe, adequate and sufficient affordable housing to meet the needs of its residents at various life stages.

Affordable, Attainable and Core Housing Need

Affordable and attainable housing means different things in different programs, but in general, it usually refers to homes that cost less than 30% of a household's income, or homes that are rented or sold below the average market rate. Not all affordable housing is subsidized housing.

Core Housing Need means a household is living in a home that is too expensive, too small, or in poor condition—and they aren't able to fix it or move to a better option in their community without spending more than 30% of their income.

Housing focus areas for the new CIP

Edwardsburgh Cardinal is growing, especially among seniors and families with kids. But the types of homes available don't meet everyone's needs. This *Needs Assessment and Environmental Scan Report* highlights several important issues to focus on in the new CIP:

Too many of the same kind of homes

Most homes are older, single-family houses with three or more bedrooms. There aren't many smaller or more affordable options like apartments,

condos, or townhomes, which are often better for seniors, singles, or young families.

Not enough rentals

There are very few rental units available, which drives up costs and makes it harder for renters to find housing they can afford.

Rising costs

Like in the rest of Ontario, the price of buying or renting a home has gone up a lot in the past few years, making it harder for many people to keep up.

More people struggling with housing

More residents are in “core housing need,” especially those living on fixed incomes like disability support or pensions.

Project considerations and next steps

- **Define CIP boundaries**
Decide whether the new CIP will apply to the whole Township or just specific areas like Cardinal and Spencerville.
- **Set clear objectives**
Outline specific goals for affordable housing and economic development in the new CIP.
- **Define “affordable housing”**
Work with staff and stakeholders to create a flexible definition of affordability that fits local needs and aligns with provincial standards.
- **Plan for implementation**
Review how existing CIP programs can be updated or combined and create clear eligibility rules that reflect the new goals.
- **Develop an evaluation process**
Create a transparent, collaborative system to assess applications, using a scoring or grading rubric.
- **Establish monitoring tools**
Identify what data should be tracked to measure program results and ensure the Township can manage ongoing evaluation.
- **Design financial incentives**
Offer a mix of grants and rebates to support both housing and economic development and allow “stacking” incentives when it helps meet CIP goals.



1.0 Introduction – NPG

NPG Planning Solutions Inc. (NPG) and Tim Welch Consulting Inc. (TWC) are partnering with the Township of Edwardsburgh Cardinal to conduct a review of the Township's existing Community Improvement Plan (the "CIP Study"). The Township is reviewing existing CIP programs and considering new programs to support current community needs for economic development, reinvestment and meeting housing needs in the community. The goal of the CIP Study is to review the existing boundaries and programs of the CIP and to recommend new or updated programs to support evolving community needs and goals outlined in the Township's 2024-2028 Strategic Plan and 2023 *Housing Needs Assessment*.¹ The preparation of this CIP Study will be informed by virtual and in-person engagement with Township Council and Staff, stakeholder groups and residents.

Key Deliverables for this CIP Study include:

- *Needs Assessment and Environmental Scan Report* (this report)
- On-line survey
- New Community Improvement Plan

The Township's existing CIPs were implemented in 2012 and 2013 to encourage economic reinvestment in the communities of Spencerville and Cardinal. The Township recognizes the on-going need to support commercial businesses and encourage mixed-use development. A new consideration for the CIP programs, given housing pressures across Ontario, is for programs to support the provision of affordable and attainable housing in Edwardsburgh Cardinal.

This *Needs Assessment and Environmental Scan Report* marks the initial step in the CIP Study. The insights and findings from this report will serve as the foundation for future community engagement on existing and potential new CIP programs.

1.1 What is a Community Improvement Plan?

Community Improvement Plans (CIPs) are formal planning tools authorized under the Ontario *Planning Act*. A CIP allows municipalities to offer programs, grants, and incentives to revitalize areas of a city or community. CIPs guide public sector investment and stimulate private sector investment through these programs and financial incentives. Municipal Councils may define an area as a "community improvement project area" because of factors such as its age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings, or for any other environmental, social, or community economic development reason.

¹ Edwardsburgh Cardinal Housing Needs Assessment (2023), <https://www.twpec.ca/en/township-hall/plans-reports-and-studies.aspx#Housing-Needs-Assessment-2023>

1.2 Purpose of this Needs Assessment and Environmental Scan Report

This *Needs Assessment and Environmental Scan Report* provides foundational knowledge for understanding current community needs so that future recommendations for new and updated CIP programs will continue to bolster commercial development and investment, stimulate local growth and revitalize key areas in Edwardsburgh Cardinal.

The *Needs Assessment and Environmental Scan Report* first examines existing CIP programs and the uptake of these programs in Edwardsburgh Cardinal to determine the success of these programs in meeting program goals. This report then considers expectations and needs related to the provision of affordable and attainable housing in Edwardsburgh Cardinal so that new CIP programs can be provided. Community needs relative to affordable housing are informed by the Township's 2023 *Housing Needs Assessment* and census data, which provide a demographic analysis of the municipality outlining projected population and housing needs. Finally, this report conducts an environmental scan of successful CIP programs in other municipalities that may be considered in Edwardsburgh Cardinal, including newly introduced programs in neighbouring Prescott. The Report concludes with a summary of recommendations for the Township and project team to consider in future project phases.

1.2.1 Note on Data

The following data sources have been used throughout this report:

- Statistics Canada Census and Housing Statistics Program data
- Canadian Mortgage and Housing Corporation (CMHC) data
- Government of Canada data
- The United Counties of Leeds and Grenville Official Plan
- Township of Edwardsburgh Cardinal Official Plan
- 2023 Housing Needs Assessment
- Rideau-St. Lawrence Real Estate Board
- Rural Housing Information System
- Income Security Accuracy Centre

All efforts have been made to ensure the data is as up to date as possible, however, the changing nature of house prices and rents means numbers cited in this report may differ from current market prices and rents.

2.0 Legislative and Policy Context

This section outlines the authority for providing a CIP program and financial incentives.

2.1 Legislative Authority for Establishing CIPs

The legislative authority for the provision of a Community Improvement Plan and the programs outlined in this document is derived from the *Planning Act*, the *Municipal Act*, and the *Development Charges Act*. CIPs are one of many tools under the *Planning Act* that can support the provision of affordable housing, support the preservation of heritage buildings and foster the improvement of businesses and public spaces in Ontario.

The process for developing and establishing a CIP is legislated in Section 28 of the *Planning Act*. The authority for the provision of financial incentives is provided by Sections 28(6) and (7) of the *Planning Act*, Section 106 of the *Municipal Act*, and Section 5(1) of the *Development Charges Act*. A full summary of Provincial legislation relevant to the development of an Affordable Housing CIP is provided in **Appendix A**. This is followed by a full summary of provincial, regional, and local municipal policies, plans, and studies in **Appendix B**.

As part of this CIP Study, the Township of Edwardsburgh Cardinal is exploring the programs for the provision of affordable housing. Provincial, county, and local municipal policy and legislation were reviewed to establish the context for an affordable housing CIP.

In terms of policy, the 2024 Provincial Planning Statement (PPS) provides that, “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 area.” The PPS (2024) provides a definition for “affordable” housing, which the Township’s Official Plan relies on. In addition, there is a proposed definition for attainable residential units in the *Development Charges Act* that has not yet been proclaimed. The *Affordable Homes and Good Jobs Act, 2023*, proposes to amend the *Development Charges Act* to change the definition of an affordable residential unit to consider local income, market prices, and housing costs that are affordable for households that, per the discretion of the Minister of Municipal Affairs and Housing, are within the 60th percentile of gross annual income in the applicable local municipality. However, this bill has also not been proclaimed yet. The *Development Charges Act* further provides a definition and exemption for non-profit housing.

2.2 Policy Guidance and Strategic Directions at the County and Township Level

At the sub-provincial level, the United Counties of Leeds and Grenville Official Plan (UCLG), the County’s Housing and Homeless Plan, the Edwardsburgh Cardinal Official Plan and the existing CIPs in the Township of Edwardsburgh Cardinal provide direction relevant to the preparation of an affordable housing CIP.

As noted in the UCLG, local municipalities are encouraged to prepare CIPs to proactively stimulate community improvement, rehabilitation and revitalization. Furthermore, the Edwardsburgh Cardinal Official Plan designates the entire Township as a Community Improvement Area. Policy 7.5.4 of the Township's Official Plan provides the objectives for CIPs which include:

- To encourage residential intensification and potential affordable housing opportunities such as mixed use and infill developments, additional residential units, and residential conversion of upper floor of commercial buildings;
- To ensure the maintenance of the existing building stock;
- To preserve heritage buildings; and
- To foster the improvement of businesses and public spaces to remove barriers which may restrict their accessibility.

In addition, in 2023, HelpSeeker Technologies prepared a *Housing Needs Assessment* for the Township. The findings of this report are discussed in further detail in Section 4.2 of this report. At a high level, the *Housing Needs Assessment* identified that the population of Edwardsburgh Cardinal is changing and noted an increase in both the aging and young population. The Township's housing stock is primarily made up of single detached dwellings, and in order to accommodate the needs of the changing population, the Township needs to diversify its housing stock to include smaller units and multi-storey solutions.

The Township's Strategic Plan delineates the vision, mission and priorities for the development of the Township for 2024 to 2028. This document includes six strategic priority areas which will be considered with development of new CIP programs: Liveable Community, Good Governance, Financial Sustainability, Infrastructure, Growth and Economic Development, and Environment. One of the objectives of the plan is to increase affordable housing in the community. The Strategic Plan states that this will be achieved through:

- Reviewing and updating the community improvement plan(s) to include a definition of affordable housing and offer incentive programs to residents and developers to build housing units that are "affordable"

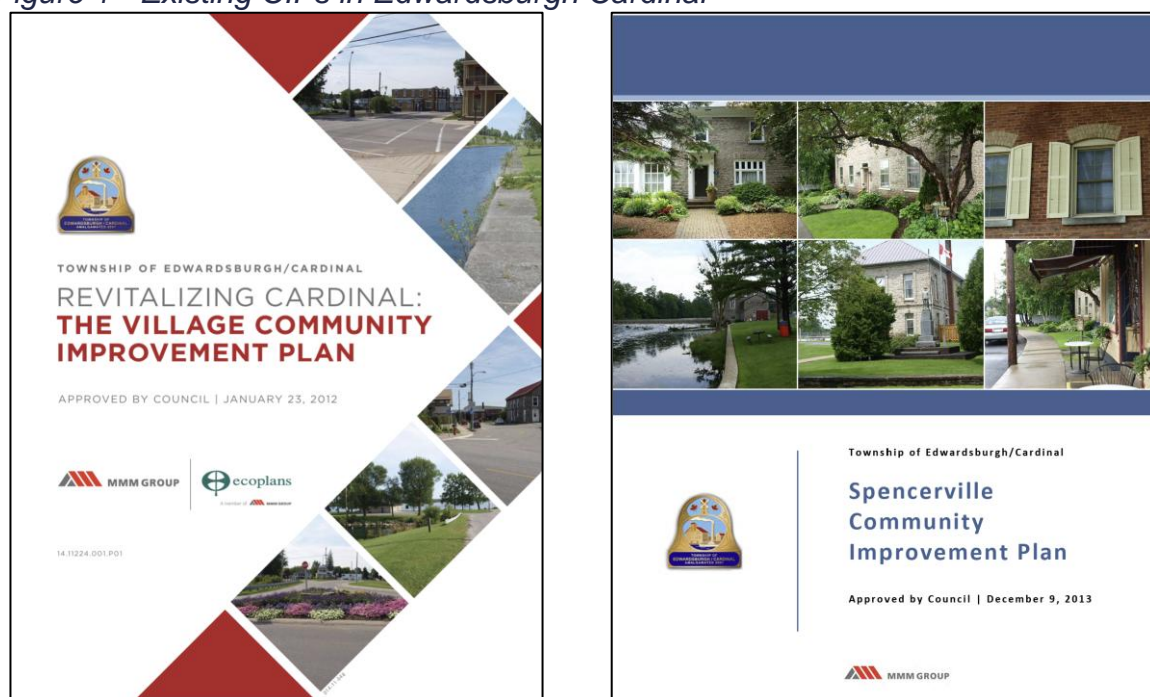
3.0 Existing CIPs in Edwardsburgh Cardinal

The Township of Edwardsburgh Cardinal has two existing CIPs designed to promote revitalization, private investment, and economic development in the villages of Cardinal and Spencerville. While there are similar programs provided between the CIPs, each is geared to the particular needs of the community. There is flexibility built into the programs to allow Council discretion for the provision of different programs to be implemented in any given year through adjustment of funding to specific programs.

The Cardinal Community Improvement Plan was approved by Council on January 23, 2012. This was the Township's first Community Improvement Plan. The CIP for Spencerville was adopted in December 2013 as the initial successes of the Cardinal CIP became evident.

Both CIPs provide clear direction for the implementation of the programs and marketing through a Community Development Committee and designated Township staff. Specific performance indicators were recommended to be identified and monitored.

Figure 1 - Existing CIPs in Edwardsburgh Cardinal



The following table highlights key points from each CIP:

Table 1 – Summary of existing CIPs

	Cardinal	Spencerville
Vision	Cardinal is a vibrant, historic village, located on the St. Lawrence River. The community is an attractive destination for boaters, divers and tourists, who value the amenities of Cardinal's waterfront, the Village's shops and its historic character. It is a strong and proud community that is guided by community leaders who champion community involvement, festivals and activities.	Spencerville is well-known for its history, which comes alive through the charming historic main street, unique shops and services, the Spencerville Mill and the renowned Spencerville Fair.
Reasons for CIP	The need to attract new retail, community services and businesses, and the numerous opportunities to enhance the community's historic assets and waterfront.	There is a need to improve the public realm, building facades the "clock parkette" property and design better wayfinding in Spencerville.
Goals and Objectives	<p><i>Goal #1:</i> Cardinal is a walkable, well-connected Community that is integrated with its waterfront, the historic Canals and the Village Core.</p> <p><i>Goal #2:</i> Cardinal's community facilities and Infrastructure are of a high quality, supportive of a walkable community and waterfront tourism and use.</p> <p><i>Goal #3:</i> That Cardinal offers a range of housing types, including affordable housing and moderate income housing which is provided in the Village's core.</p> <p><i>Goal #4:</i> That the Village's pride is evident in the care and maintenance of its buildings, landscaping and public space.</p> <p><i>Goal #5:</i> Cardinal's existing historic buildings are well utilized and restored.</p> <p><i>Goal #6:</i> Encourage compatible new development and improvement of existing properties</p>	<p><i>Goal #1:</i> Spencerville's streets are well connected, safe, accessible, walkable and complementary to the community's historic character.</p> <p><i>Goal #2:</i> Spencerville is an attractive, unique and historic village.</p> <p><i>Goal #3:</i> Spencerville is a well-known destination for visitors and tourists, attracted annually by festivals and events, and throughout the year by Spencerville's unique character, its parks, amenities, history and unique shops.</p> <p><i>Goal #4:</i> Spencerville offers a wide range of housing options, attracting a diverse group of residents and ensuring the long-term prosperity of the community.</p>

	Cardinal	Spencerville
	<p>and buildings through private investment.</p> <p><i>Goal #7:</i> The Village is an attractive community, with pedestrian scaled streetscapes, high quality buildings and public spaces that have a sense of place.</p>	

These CIP's aim to provide a range of programs and incentives as will be outlined. Some programs have had more uptake than others. Future engagement through this CIP Study will seek to understand the reasons for stronger uptake for some programs over others.

3.1 Overview of Existing CIP Programs

A summary of the available programs is provided below. Further analysis of each program is provided in **Appendix C**.

Table 2 - Overview of Existing CIP Programs in Edwardsburgh Cardinal

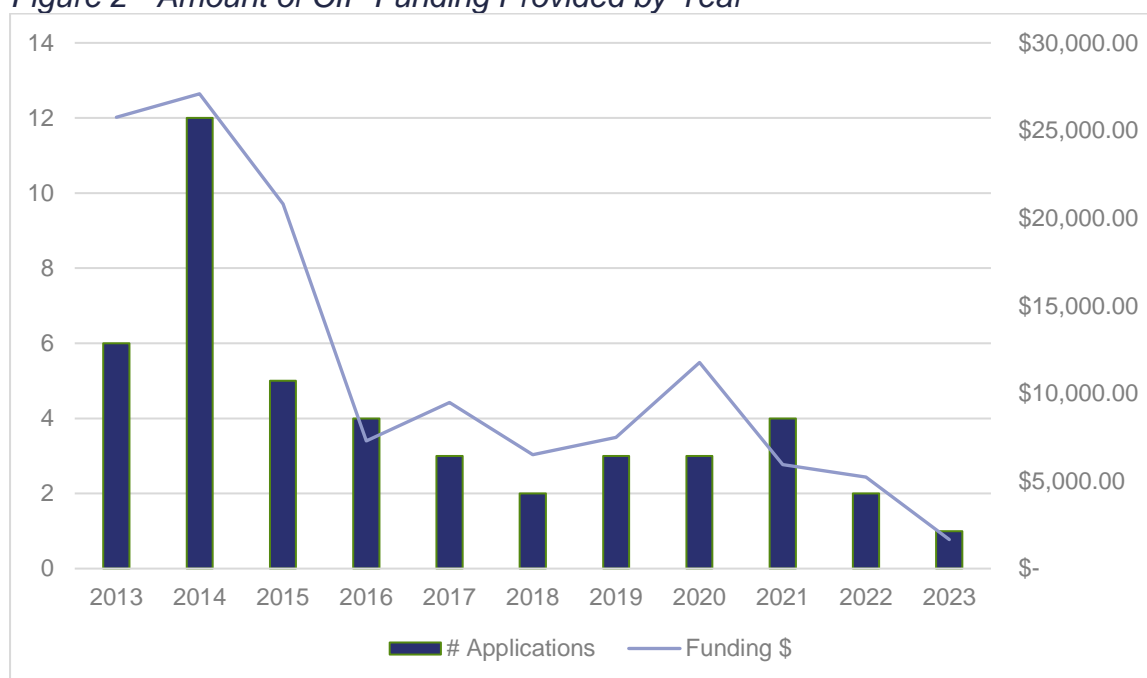
Financial Incentive	Purpose	Applicable Area
Facade and Property Improvement Program	To promote the rehabilitation, reparation or enhancement of facades buildings and properties, and will be administered as a grant and an interest rebate on a loan	<ul style="list-style-type: none"> • Cardinal • Spencerville
Heritage Property Improvement Program	To promote the restoration, repair, rehabilitation, or preservation of designated heritage properties and buildings under Part IV of the Heritage Act, which will be administered as a grant and an interest rebate on a loan	<ul style="list-style-type: none"> • Cardinal • Spencerville
Downtown Housing Improvement Program	To encourages investment in mixed-use buildings for housing which will be administered as a grant and an interest rebate on a loan. The program supports the creation of new housing units by converting non-residential spaces and/or improving existing residential units.	<ul style="list-style-type: none"> • Cardinal • Spencerville
Tax increase-based equivalent rebate program	Offers grants based on the increase in municipal property taxes resulting from rehabilitation, redevelopment, or appropriate infill and intensification.	<ul style="list-style-type: none"> • Cardinal • Spencerville
Application and building permit fees refund program	Provides a refund as a grant to offset fees for development. Eligible projects include retail and mixed-use buildings, involving construction and/or reconstruction, and	<ul style="list-style-type: none"> • Cardinal • Spencerville

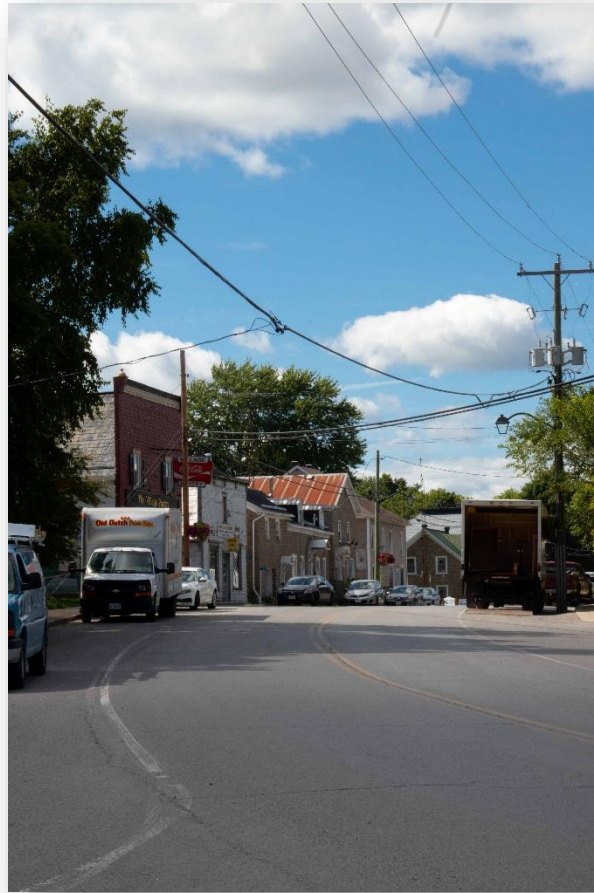
Financial Incentive	Purpose	Applicable Area
	building upgrades, improvements, or rehabilitation.	
Project feasibility Program	To encourage the exploration of building reuse and rehabilitation, and/or redevelopment of land and is administered as a grant	<ul style="list-style-type: none"> Cardinal

3.2 Overview of Uptake for Existing CIP Programs

In general, the Township's monitoring data shows that the number of overall applications and amount of funding provided since 2013 for both the Spencerville and Cardinal CIPs has been a downward trajectory. There was strong uptake of funding from 2013 to 2015, with more than \$20,000 in funding provided each year. However, by 2016, the approved funding had declined to less than \$10,000 and has remained below that threshold for each year aside from 2020. The reason for the limited number of applications submitted is unclear, and it will be a goal of this CIP Study to understand the reasons for the limited uptake.

Figure 2 - Amount of CIP Funding Provided by Year





4.0 New Programs for the Provision of Affordable and Attainable Housing

The Township of Edwardsburgh Cardinal is committed to providing safe, adequate and sufficient affordable housing to meet the needs of its residents at various life stages. Recent insights from the 2023 *Housing Needs Assessment* recognize that affordable and attainable housing is needed in the community, as are a greater variety of housing types to support community needs. This section of the report will outline the meaning of affordability generally and in the context of Edwardsburgh Cardinal, and provide a community profile so housing needs are better understood. This information will inform recommendations for suitable programs to support affordable and attainable housing.

4.1 What Does “Affordable Housing” Mean?

Affordable can mean different things in different places and contexts. However, definitions of affordability generally fall into one of two categories: income-based or market-based.

- **Income-based:** defines affordability in relation to income; housing is considered affordable if it costs less than a certain percentage of annual household income, typically 30%.
- **Market-based:** defines affordability in relation to average or median rents and ownership prices in a market area; housing at or below average or median market rents/prices is considered affordable.

Not all affordable housing is social and/or subsidized. There is a need for housing that is affordable for persons working at modest wages, sometimes referred to as “workforce housing” or “attainable housing.”

Table 2 below includes a summary of the definitions included in relevant policy documents and funding programs, and **Appendix A** includes a list with greater detail of the policies. These definitions will be used as a starting point for discussion as part of the community consultation in the next project phases.

Table 3: Summary of “Affordable” Definitions

	Ownership	Rental
Provincial Planning Statement (PPS) 2024	<ul style="list-style-type: none"> • annual accommodation costs do not exceed 30% of gross income for low- and moderate-income households • the purchase price is at least 10% below the average purchase price of a resale unit 	<ul style="list-style-type: none"> • monthly rent does not exceed 30% of gross annual household income for low- and moderate-income households • a unit that rents at or below the average market rent of a unit in the regional market area

	Ownership	Rental
The United Counties of Leeds and Grenville Official Plan	<ul style="list-style-type: none"> costs at least 10% below average purchase prices for a resale unit in the regional market area annual accommodation costs do not exceed 30% of gross annual household income for low and moderate income households 	<ul style="list-style-type: none"> rent that does not exceed 30% of gross annual household income for low and moderate income households rent that is at or below the average market rent of a unit in the regional market area.
Leeds Grenville Housing and Homelessness Plan (2014-2024)	<ul style="list-style-type: none"> Housing which would have a market price or rent that would be affordable to those households with incomes at or below the Household Income Limits established by the Province under the Housing Services Act. 	
Township of Edwardsburgh Cardinal Official Plan	<ul style="list-style-type: none"> Does not provide a definition for the term affordable 	<ul style="list-style-type: none"> Does not provide a definition for the term affordable
CMHC	<ul style="list-style-type: none"> spending less than 30% of gross income on housing 	<ul style="list-style-type: none"> spending less than 30% of gross income on housing
Core Housing Need, used by Statistics Canada	<ul style="list-style-type: none"> Measures whether a household experiences problems relating to affordability ('affordable' is defined as paying less than 30% of income on shelter costs), suitability (enough space for the number and demographic needs of the people in the household as measured by the Canadian National Occupancy Standard) or adequacy (housing in good repair): 	
National Co-investment Program	N/A	<ul style="list-style-type: none"> Rents for at least 30% of the units must be less than 80% of the Median Market Rent and maintained for a minimum of 20 years
OPHI (Ontario Priorities Housing Initiative)	N/A	<ul style="list-style-type: none"> rents at or below 80% of CMHC Average Market Rent (AMR) in the service manager's area
Affordable Homes and Good Jobs Act, 2023	<p>price of the residential unit is no greater than the lesser of,</p> <ul style="list-style-type: none"> 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, and 	<p>rent is no greater than the lesser of,</p> <ul style="list-style-type: none"> 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, and the average market rent identified for the residential

	Ownership	Rental
	<ul style="list-style-type: none"> 90 per cent of the average purchase price identified for the residential unit set out in the Affordable Residential Units bulletin. <p>In identifying the income-based affordable purchase price applicable to a residential unit, the Minister of Municipal Affairs and Housing shall,</p> <ul style="list-style-type: none"> 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 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). 	<p>unit set out in the Affordable Residential Units bulletin.</p> <p>In identifying the income-based affordable rent applicable to a residential unit, the Minister of Municipal Affairs and Housing shall,</p> <ul style="list-style-type: none"> 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 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).
Bill 23, More Homes Faster Built Act, 2022	<ul style="list-style-type: none"> The price of the residential unit is no greater than 80 per cent of the average purchase price as identified in the bulletin entitled the "Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin"¹ 	<ul style="list-style-type: none"> The rent is no greater than 80 per cent of the average market rent as identified in the bulletin entitled the "Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin"¹

Sources: Provincial Planning Statement (2024), Counties of Leeds and Grenville Official Plan (2022), CMHC (2023), Government of Ontario (2023).

The Housing Continuum (**Figure 4** below) is both a model that describes the range of housing options based on income and the form of housing, from homelessness to market housing, as well as a tool to evaluate the state of housing in a community. Individuals may move along the continuum at different points in their lives based on life circumstances, this is not necessarily a linear path. Ideally, a community will have housing options available at all points on the continuum to meet the varying needs of its current and future residents. In instances where existing housing supply does not provide appropriate housing options, the Housing Continuum can be used to identify these gaps.

Figure 4: The Housing Continuum



Source: CMHC

Things that may influence the ability of a municipality to provide housing along the continuum include population, demand, available funding, zoning, and neighbourhood opposition.

4.2 Housing Needs Assessment

4.2.1 Edwardsburgh Cardinal 2023 Housing Needs Assessment

In 2023, HelpSeeker Technologies prepared a *Housing Needs Assessment* for the Township analyzing data from the 2021 and 2016 Census. These findings remain the most recent and comprehensive data on demographics and housing stock in Edwardsburgh Cardinal as the next census is planned for 2026.

Key Findings

Population Growth

- Edwardsburgh Cardinal is seeing slower population growth than Ontario as a whole at a rate of 7.8% from 2011 to 2021, compared with 10.7% in Ontario as a whole. Edwardsburgh Cardinal's population grew faster from 2016 to 2021 than 2011 to 2016 at 6.1% and 1.7% respectively.
- Population density per square kilometre in Edwardsburgh Cardinal is also increasing at a rate of 6.1%, from 2011 to 2021 although at a slower rate than Ontario which is densifying at a rate of 7.4%.

Demographics

- The Township of Edwardsburgh Cardinal has a slightly older age profile when compared to the provincial average, with 22.9% of the population over the age of 65, compared to 18.5% for all of Ontario. Edwardsburgh Cardinal's median age is 48.4, which is also higher than the provincial median average of 42 years of age.
- The number of visible minorities living in Edwardsburgh Cardinal comprise a smaller proportion of the population at 1.5% compared to Ontario as a whole at 34.3%. The population of visible minorities in the Township is increasing from 1.1% of the population in 2016 to 1.5% in 2021.

Housing Stock

- As of the 2021 Census, Edwardsburgh Cardinal had a total of 3,135 private dwellings. Most of the private dwellings (75.8%) are single-detached houses. 34% were estimated to be 60 years or older, with 62% estimated to be 40 years or older.
- **Household Characteristics**
- Households in Edwardsburgh Cardinal are primarily made up of couples without children (32.3%), couples with children (25.3%), one-person households (25.1%), and single parents with children (7.8%). Other non-family households and multiple-family households make up the remaining 9%.
- The age of household 'maintainers' (meaning those people who are responsible for paying household bills) in Edwardsburgh Cardinal are older than Ontario as a whole, with 45% between 55 and 74 years old compared to 36% in the province.

Income

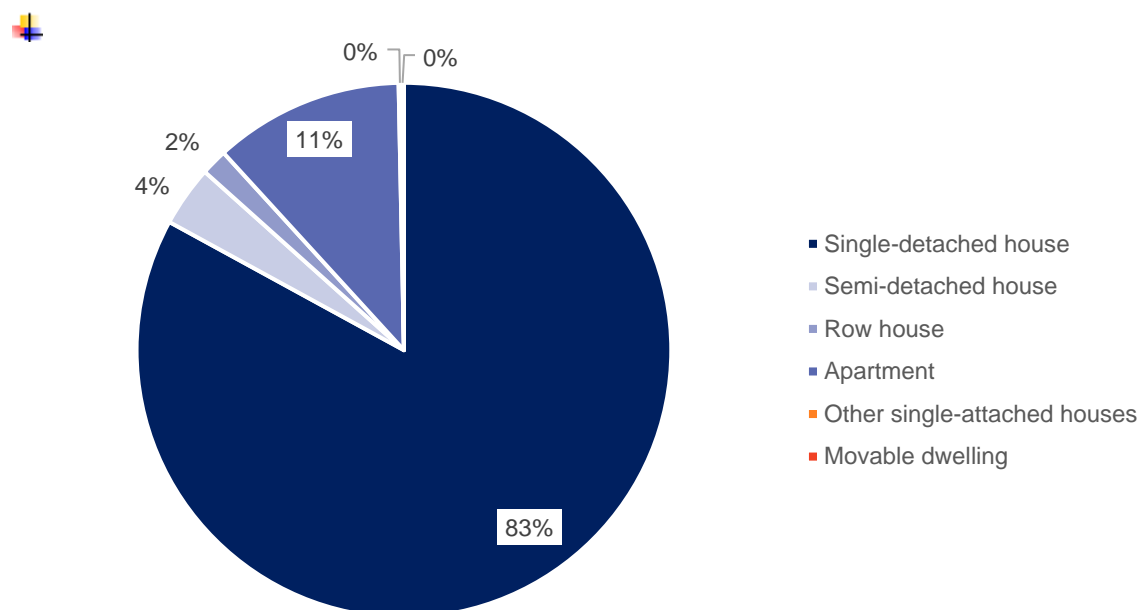
- Edwardsburgh Cardinal has a lower share of high-income households as compared to the province of Ontario as a whole, with 31% of households earning \$100,000 or more per year after tax (36.5% in Ontario). Average and median household incomes are also slightly lower in Edwardsburgh Cardinal (median 2020 after-tax household income of \$74,500) compared to the province (median 2020 after-tax household income of \$79,500).

4.2.2 Housing Metrics

Current and Projected Housing Stock

As of the 2021 Census, the Township of Edwardsburgh Cardinal had a total of 3,140 private dwellings. Most of the private dwellings (75.8%) are single-detached houses.

Figure 5 - Township of Edwardsburgh Cardinal Private Dwellings

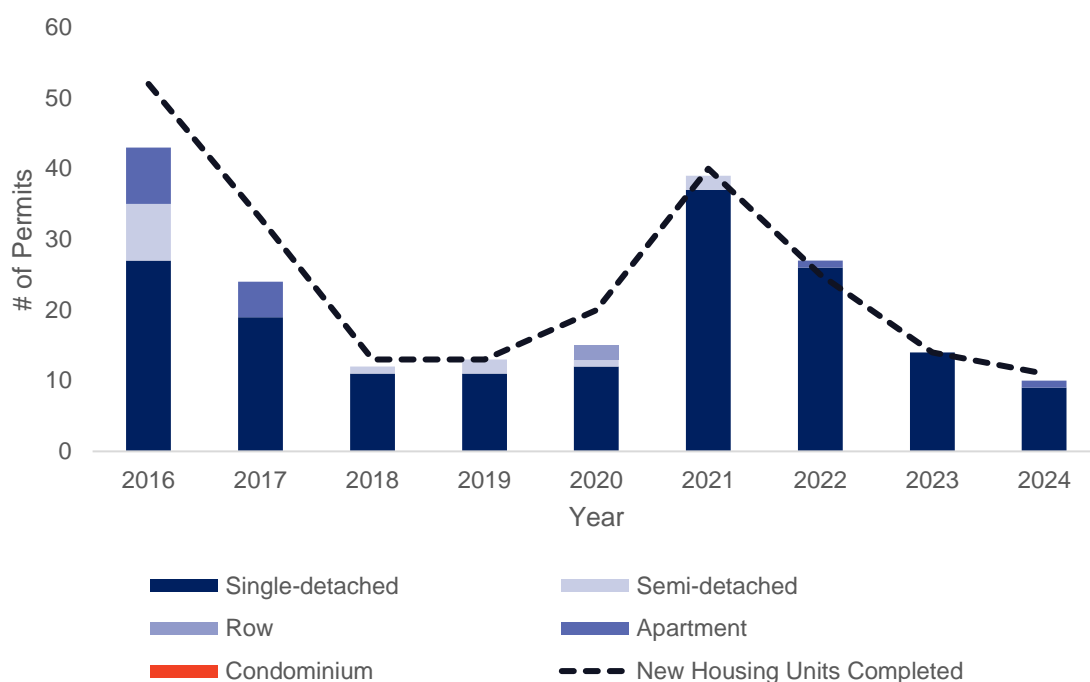


Source: Statistics Canada 2021 Census

Of the 3,140 private dwellings in Edwardsburgh Cardinal, as of 2021, 34% were estimated to be 60 years or older, with 62% estimated to be 40 years or older. The Townships' housing stock is older on average than the province, where only 23% of dwellings are over 60 years old and only 50% 40 years or older.

While apartment dwellings units are increasing at a faster rate, single-detached homes continue to remain the primary form of new housing.

Figure 6 - Permits Issued for New Residential and New Units Completed in Edwardsburgh Cardinal



Source: Statistics Canada, Township of Edwardsburgh-Cardinal

The Township of Edwardsburgh Cardinal indicated they see an average of 25 housing starts per year, the majority of which have been single family dwelling units over the past three years.

This suggests an opportunity to facilitate increased diversity of built form, including but not limited to more relatively affordable row housing, and medium to higher density apartments targeting older adults ready to downsize, working professionals, low-income groups and those requiring a range of housing supports.

There is a need for more affordable and attainable ground level homes, rowhouses, small condominiums and purpose-built rentals with accessibility features and elevators for older adults looking to downsize. This would, in turn, bring more resale homes to the market and keep the housing continuum moving.

Staff indicated multiple subdivisions plans in the planning application process that will contribute an additional 96 single family dwellings and 114 townhomes and semi-detached units. However, the timeline for these projects to apply for a building permit and complete construction are not known at this time.

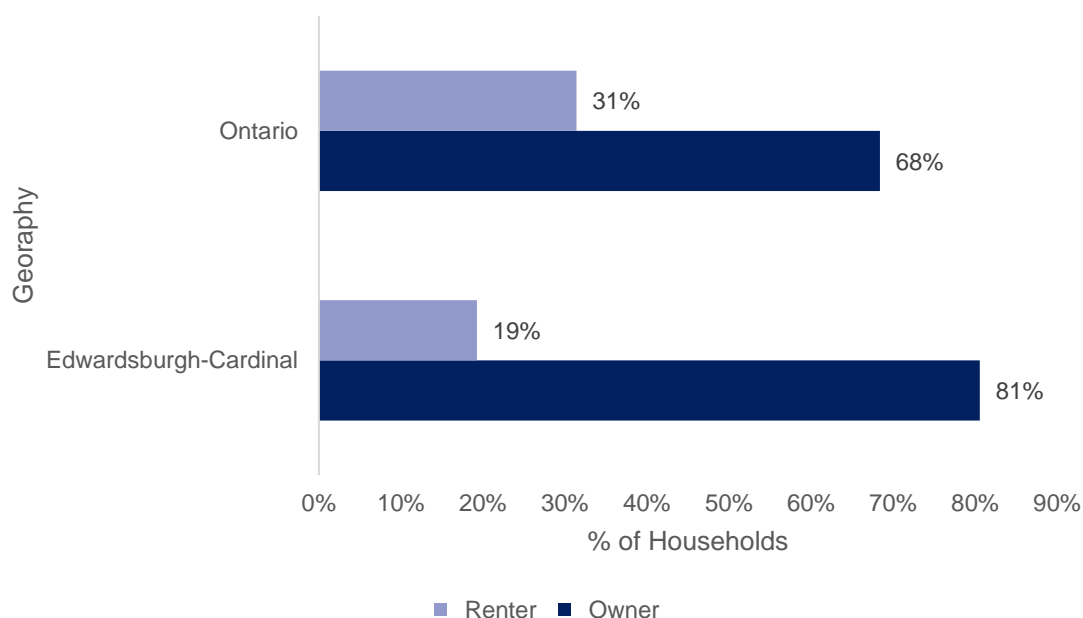
Additional Residential Units (ARUs) in the Township could comprise a significant percentage of the purpose-built rentals permitted in the coming years due to province-wide legislative changes requiring additional units on residential lots connected to municipal services. Per the Township of Edwardsburgh Cardinal, at least one building permit for an ARU has been applied for every year since 2022.

4.2.3 Housing Tenure

Housing tenure falls under two categories – owner-occupied and tenant occupied. In the Township of Edwardsburgh Cardinal in 2021, 81% of housing units were owner

occupied and 19% were tenant occupied. Edwardsburgh Cardinal has a significantly lower share of renter households than the provincial average of 31%. This share of housing tenure isn't uncommon for smaller communities.

Figure 7. Housing Tenure in Edwardsburgh Cardinal and Ontario (2021)



Source: Statistics Canada 2021 Census

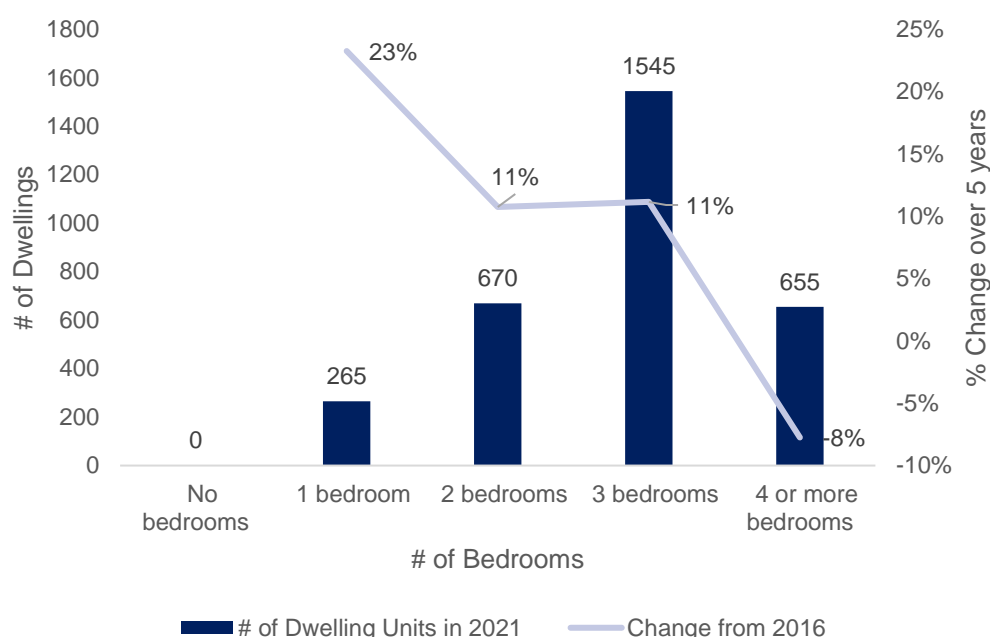
This lower percentage of renter households could be a result of several factors, some of which are covered in this report, such as more long-term residents, and a lack of available rental units. As of the date of data collection for the 2021 Census, there were a collective 350 apartment units in the Township Edwardsburgh Cardinal. The 605 renter households, identified through Census data, suggests that many renter households live in secondary rental units (e.g., rented ownership households, duplex apartments, accessory apartments, or non-registered rental spaces).

As of 2021, 30.3% of renter households spent more than 30% of their income on housing costs compared to 9.1% of owner households. The disparity between renter households and purpose-built rental units indicates the importance of the Township of Edwardsburgh Cardinal encouraging the development of purpose-built rental units and more affordable housing typologies.

4.2.4 Housing Market Indicators

As of the 2021 Census, the Township of Edwardsburgh Cardinal had a total of 3,140 private dwellings. Of the 3,140 dwellings, 49% are 3-bedroom units, making them the most common dwelling type. **Table 8** below looks at the different dwelling types in Edwardsburgh Cardinal based on bedroom count as of 2021.

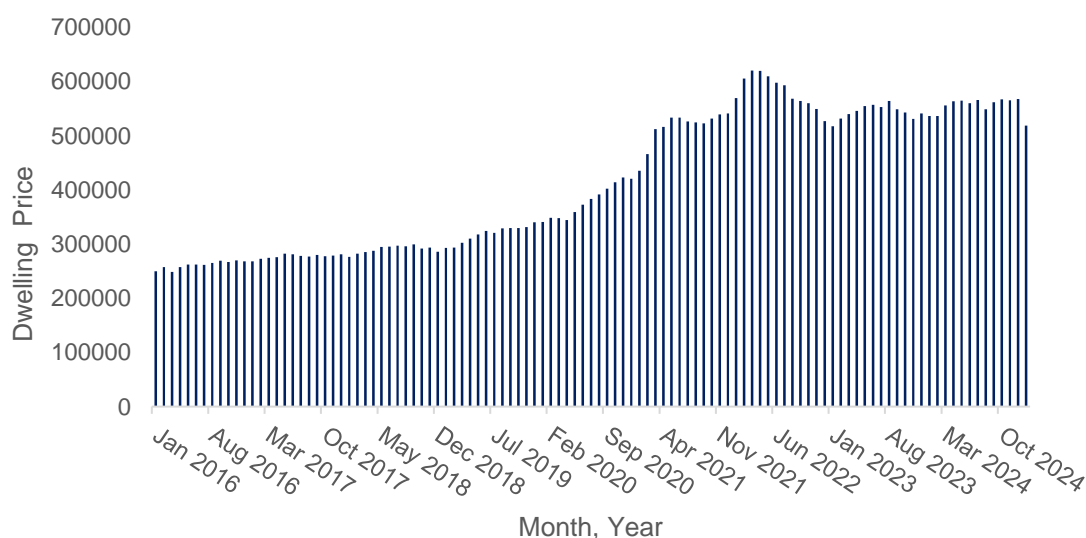
Figure 8. Housing Size in Edwardsburgh Cardinal and Ontario



Source: Statistics Canada 2021 Census

Despite one person households making up 25% of all households in the Township of Edwardsburgh Cardinal and couples without children making up 32% of all households, the chart above shows that there is a lack of one-bedroom dwellings (8% of the share of private dwellings) as well as a lack of two-bedroom dwellings (21% of the share of private dwellings). This suggests that many one-person households and couples without children are over housed, that is, are living in larger or perhaps more expensive dwellings than they require, as a matter of personal preference or a lack of available alternatives.

Figure 9: Residential Multiple Listing Service (MLS) Composite Sale Price



Source: Rideau-St. Lawrence Real Estate Board

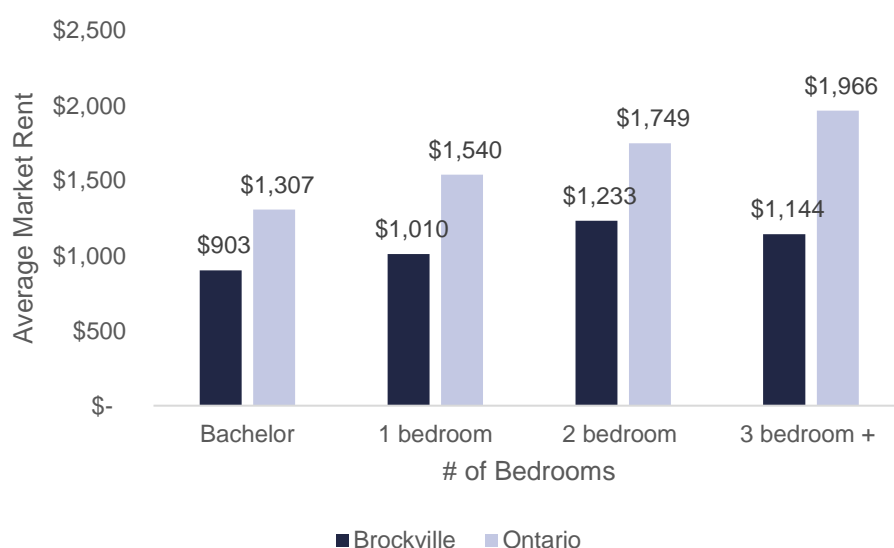
The Township of Edwardsburgh Cardinal does not have their own real estate board but is included in the Rideau-St. Lawrence Real Estate Board. As shown in **Figure 9**, average house prices rose dramatically starting in July 2020, peaking near January of 2022, dropping by July of 2022, and then have remained fairly constant, although significantly above pre-pandemic levels, since that time. In January, the average price of a home was \$552,666.

Increased costs of purchasing a home may make it more challenging for households, particularly young people, entering the housing market. A lack of diverse housing options combined with rising costs may also mean the large proportion of seniors in Edwardsburgh Cardinal are less likely to relocate to a smaller home if it is their preference.

4.2.5 Rental Market Indicators

The closest municipality with available rental data from CMHC is the City of Brockville, where the average rent for a one-bedroom apartment is \$1,010 per month. While rent in Brockville is on average more affordable than the province as a whole, the limited supply of rental housing in the Township of Edwardsburgh Cardinal has likely contributed to higher rental costs.

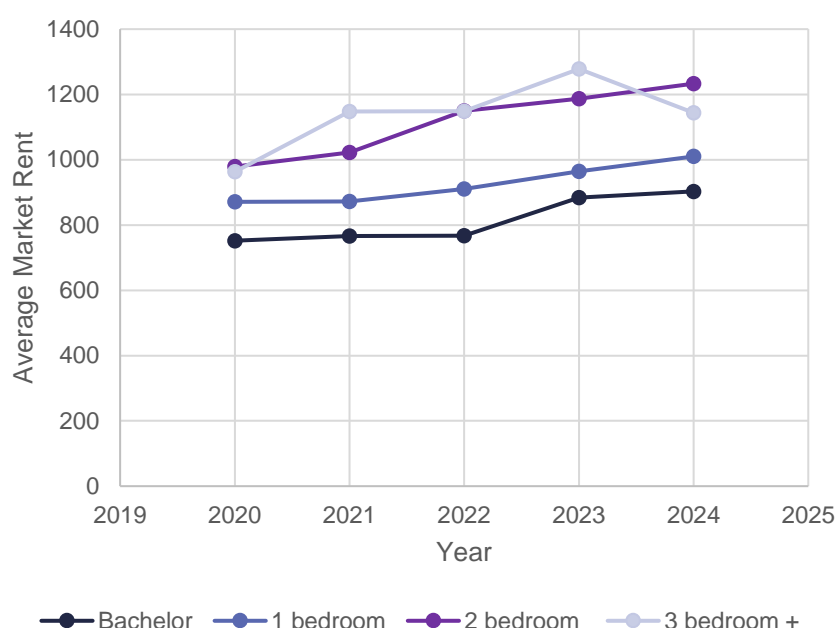
Figure 10. Brockville, and Ontario Average Monthly Rental Prices by Unit Size



Source: CMHC Primary Rental Market Statistics

Rents in Brockville have also increased steadily over the past four years, particularly for one-bedroom units.

Figure 11. Brockville Average Rental Prices by Unit Size from 2019-2014



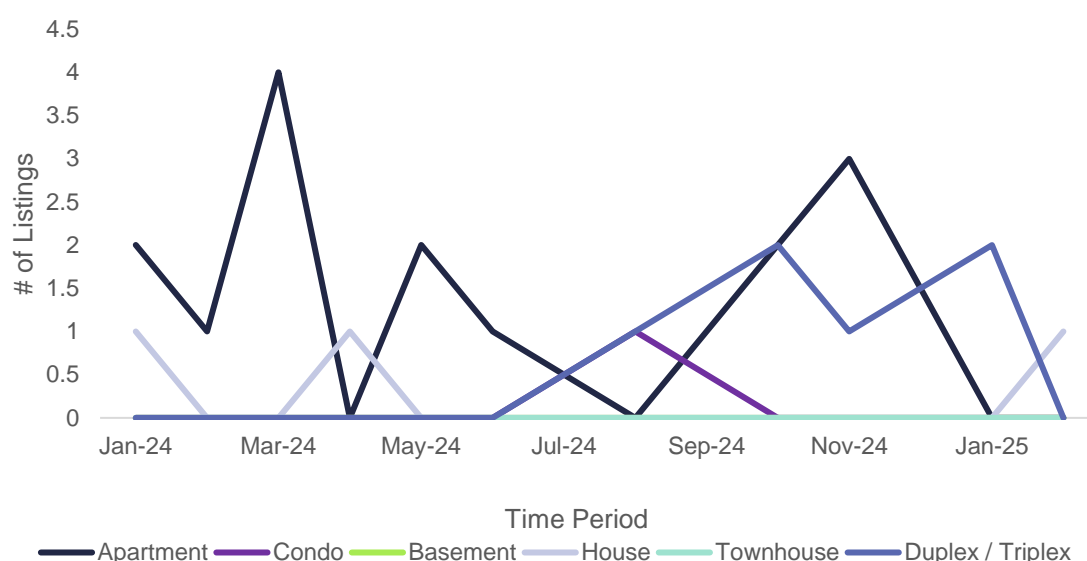
Source: CMHC Primary Rental Market Statistics

There are several things to take away from this data. First, based on CMHC Primary Rental Market Statistics Report figures, Brockville's average rents are noticeably lower than the provincial averages.

It should also be noted that CMHC reports average rents, which include all occupied rental units. These prices are not in line with market rental rates for those currently looking for vacant rental units. Based on data from the Rural Housing Information System, which conducts a scan of classified listings in Edwardsburgh Cardinal, average asking rent in the Township of Edwardsburgh Cardinal is \$1,913 as of February 2025. CMHC does not provide data for the Township of Edwardsburgh Cardinal through their Housing Information Portal.

The number of rental listings over the past six months available through classified ads are limited ranging from one to five dwelling units and primarily consists of two-bedroom apartments.

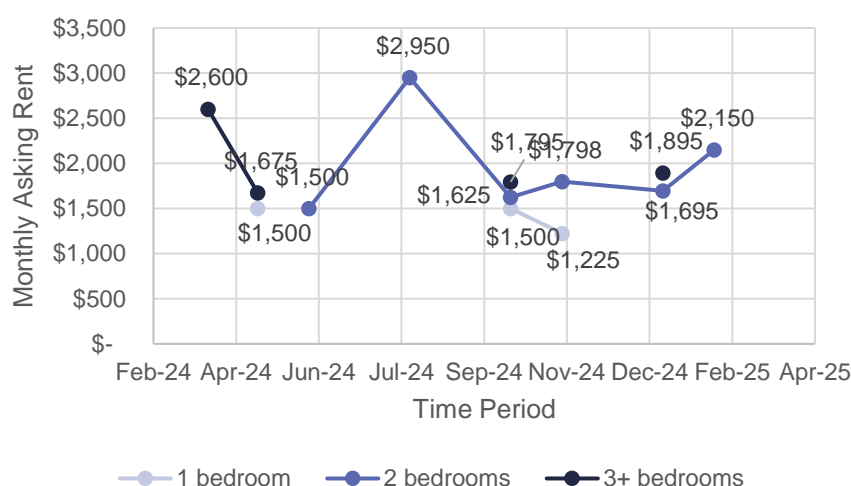
Figure 12. Number of Classified Rental Postings in Edwardsburgh Cardinal



Source: Rural Housing Information System

Rents for available units ranged from \$1,225 to \$2,600 over six months. The variability and high cost of rent is likely due to the limited amount of supply of rental units in the township.

Figure 13. Monthly Rent for Available Rental Units



Source: Rural Housing Information System

The average list price for one-bedroom units over the past six months was \$1,408 and \$1,953 for two-bedrooms. This is significantly higher than the average market rent indicated by CMHC for the nearby City of Brockville through the primary rental market data. A lack of affordable rental stock and competition for units is placing increased pressure on the community.

One factor that has had an impact on current rental rates is the changes made to the *Residential Tenancies Act, 2006*, introduced through Bill 57, wherein residential rental units built after 2018 are exempt from rent control. This means landlords of newer units

can increase rents without adhering to the annual rent increase guideline set by the provincial government, provided they supply the tenant with at least 90 days' written notice before increasing the rent and only do so once every twelve months. However, the majority of buildings in Edwardsburgh Cardinal were constructed prior to 2018.

It is also worth noting that when there is turnover in rental units built prior to 1998, there is no provincial regulation of rents that can be charged to the new tenant. This policy of "vacancy de-control" has been in effect in Ontario since 1998 and during times of tight rental markets the policy tends to push up rents higher than provincial rent guidelines when a new tenant moves into an existing rental unit.

A vacancy rate of 3% is generally considered to be an acceptable balance between supply and demand for rental housing. Vacancy rates below this can drive up rents as tenants compete for fewer units. There is no data on current and past vacancy rates in the Township of Edwardsburgh Cardinal due to the lack of available data.

4.3 Affordability Indicators

4.3.1 Core Housing Need

Core Housing Need is defined as households living in an unsuitable, inadequate, or unaffordable dwelling that cannot afford alternative housing in their community. It refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

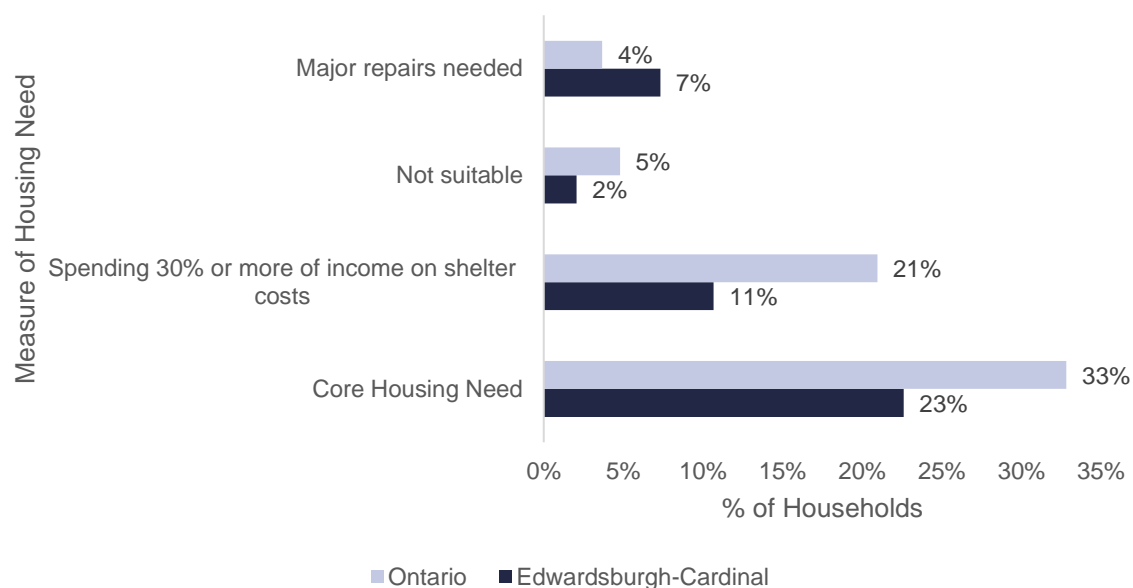
Unaffordable housing is defined as a household that spends more than 30% of its income on shelter costs. *Inadequate housing* is defined as a household that lives in a dwelling in need of major repairs. And *unsuitable housing* is described as when a household does not have enough bedrooms according to the National Occupancy Standard.

It is important to note that CMHC calculates core housing need by identifying households living in dwellings considered unsuitable, inadequate or unaffordable and then considering if income levels are such that they could not afford alternative suitable and adequate housing in their community. Of 3,075 owner and tenant households with household total income greater than zero and shelter-cost-to-income ratio less than 100%, in non-farm, non-reserve private dwellings in Edwardsburgh Cardinal, 85 of them were found to be in core housing need (3%) as of 2021. This is less than half the 12.1% of households in core housing need in Ontario in 2021. However, 10.6% of households in Edwardsburgh Cardinal were found to be living in unaffordable dwellings, with 22.6% living in unaffordable, unsuitable, or inadequate housing.

In addition to reporting core housing need, it is important to understand the number of households currently living in unaffordable, inadequate, or unsuitable housing. Based on these criteria, out of the 3,140 total occupied private dwellings in the Township of Edwardsburgh Cardinal, as of 2021, 710 were in unaffordable, inadequate, or unsuitable housing with either 30% or more total income spent on shelter costs,

unsuitable housing, or housing in need of major repairs. This 18.4% figure (as referenced above) can be found in the 2021 Statistics Canada Census data (Figure 17), and although still much lower than Ontario's 32.8% rate, points to a significant housing need for more affordable housing in Edwardsburgh Cardinal. The largest factor affecting the Township of Edwardsburgh Cardinal's core housing need is housing affordability, as 11% households are currently spending 30% or more of their income on shelter costs.

Figure 14. Households in Core Housing Need, Edwardsburgh Cardinal and Ontario, 2021



Source: Statistics Canada 2021 Census

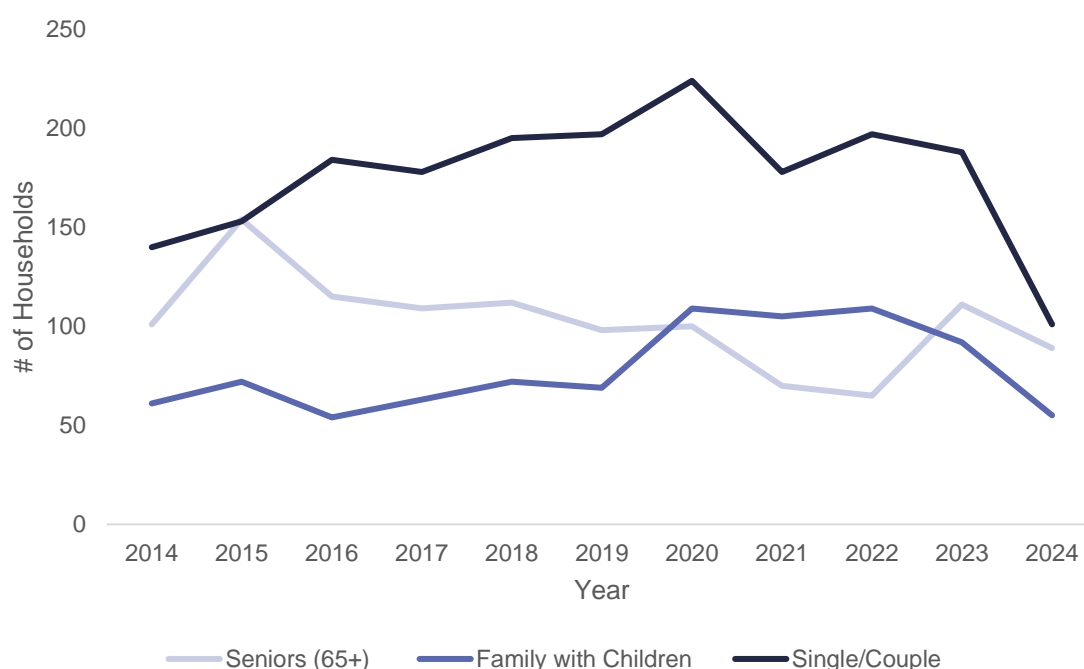
Across the country there was a decrease in households experiencing core housing need between 2016 and 2021, which was likely due to factors surrounding the COVID-19 pandemic, and the federal government's initial response with the CERB financial relief program. In Edwardsburgh Cardinal, those experiencing unaffordable housing dropped from 21.5% to 11%. The 2021 census reports income from the year 2020. With CERB payments having stopped in late 2020, and housing costs increasing in Edwardsburgh Cardinal from 2020 to 2023, it is likely that the percentage of households living in unaffordable housing and in core housing need has seen larger increases in the past few years. This will be a key housing measure to watch when new Census data emerges.

According to 2021 Census data, a greater proportion of renter households in Edwardsburgh Cardinal (30.3%) live in unaffordable housing compared to owner households (9.1%). This is true throughout the province, but the disparity is higher in the Township of Edwardsburgh Cardinal compared to Ontario as a whole. Additionally, the drop in the percent of renter households in unaffordable housing is significant as it was 48.1% in 2016. Looking at past census data we can see that in Edwardsburgh Cardinal the number of owner households living in unaffordable housing dropped by 6.5% between 2016 and 2021. During the same period, the number of renter households living in unaffordable housing dropped by 17.8%.

Core housing need also affects different demographic groups in varying ways. Per the United Counties of Leeds and Grenville, most households experiencing core-housing need were low-income single-person households. Households led by women, people with disabilities, and seniors were experiencing the greatest amount of Core Housing Need in the township.

The United Counties of Leeds and Grenville track housing and homelessness data across the region. The transient and often hidden nature of homelessness is such that it is difficult to capture the total number of people experiencing homelessness at any given time, particularly in rural communities. The Counties, as Service Manager, oversee a By-Name List to track the number of individuals experiencing homelessness across the Counties and support them with resources as they are able. Data from February 2025 showed an increase in the number of people experiencing homelessness since June 2024, with the number of people fluctuating between 120-140. The number of single adults experiencing homelessness continued to increase at a rate of 15%, while youth homelessness declined. The majority of individuals experiencing homelessness self-reported challenges with mental health (60%) and addiction (58%) suggesting a need not just for affordable housing but also housing with additional supports.

Figure 15. Households on Social Housing Registry Waitlist in the United Counties of Leeds and Grenville



The majority of households on the Leeds and Grenville Social Housing Waitlist are single people or couples, with seniors shortly behind. As this is for the County municipality as whole, needs in Edwardsburgh Cardinal may look slightly different.

4.3.2 Affordable Prices and Rents

Table 4 shows affordable rents for average and median incomes based on 2021 Census data using the 30% affordability threshold. An individual earning the median income could afford a monthly rent of approximately \$2,333. Individuals earning the average income in Edwardsburgh Cardinal could afford a slightly higher monthly rent of \$2,713.

The median and average incomes and thus affordability thresholds for one-person households are significantly lower than the overall median income, with \$1,056 as the affordable monthly rent level. The median income for two or more person households was \$100,300, which can afford monthly housing costs up to \$2,861.

Table 4: Affordable Prices and Rents Based on Average and Median Income

	2020 Pre Tax Income based on 2021 Census data	Affordable Rent at 30% of Income
Median total income of household	\$84,000	\$2,333
Median Income for One-Person Households	\$38,000	\$1,056
Median Income for Two-or-More Person Households	\$100,300	\$2,861

Source: Statistics Canada 2021 Census

Income data from the 2021 Statistics Canada Census was utilized to calculate average and median incomes and was not adjusted for inflation, as salaries have, in many instances, not kept pace with the inflationary pressures in the market and with respect to housing costs and landlord expenses since 2020.

When compared to the cost of rents as illustrated in Section 4.2, the problem becomes apparent, specifically for the 33% of households in Edwardsburgh Cardinal earning less than \$60,000 annually. Current average market rents are too high to be considered affordable. As noted in Section 4.2, current market listing for vacant rental units in Edwardsburgh Cardinal range from \$1,200 for a 1-bedroom unit to \$2,600 for a three-bedroom unit.

4.3.3 Ontario Works and Ontario Disability Support Program

The table below indicates the affordability of allocated shelter costs for Ontario Works (OW) and Ontario Disability Support Program (ODSP) compared to CMHC data. OW and ODSP income recipients are among the lowest income earners in the province.

Even one-bedroom units based on average rent levels in Brockville at a rate of \$1,010 are above the maximum allowance for ODSP recipients for all family sizes, except for couples with children, but particularly out of reach for individuals. It is also important to note that one-bedroom units are not appropriate for single parents or couples with children, and the cost of a two-bedroom unit is even more unaffordable. This picture means that Edwardsburgh Cardinal residents who are recipients of these government supports are priced out of their community due to clear lack of available housing options.

Table 5: Affordability for Ontario Works and Ontario Disability Support Program Recipients

Family Size	OW Max Housing Allowance	ODSP Max Housing Allowance	Brockville Average Market Rent CMHC
Single	\$390	\$582	\$1,010
Couple	\$642	\$915	\$1,010
Single Parent - 1 Child	\$642	\$909	\$1,233
Single Parent - 2 Children	\$697	\$915	\$1,144
Couple - 1 Child	\$697	\$990	\$1,233
Couple - 2 Children	\$756	\$1,074	\$1,144

Source: Income Security Accuracy Centre and CMHC Primary Rental Market Statistics

Once again, it should be emphasized that the average market rental rates utilized in **Table 5** above are conservative numbers based on CHMC Primary Rental Market Statistics for Brockville in 2024 and are not reflective of listing rates for available accommodations advertised at the time of this report. Based on the analysis completed by the project team, and included in the project reporting, the average price of units currently available for rent is much higher – ranging from \$1,408 for a 1-bedroom unit to \$1,953 for a two-bedroom unit. This renders all the available units deeply unaffordable for OW and ODSP recipients.

Per the United Counties of Leeds and Grenville, the number of people on OW in the Counties has increased each year since 2021, when the Census was last completed. This further suggests that housing need may have increased compared to the available data on income, population, and core housing need. The total number of Ontario Works recipients in this case was 1,182, with the majority of people based in the City of Brockville.

4.3.4 Canada Pension Plan, Old Age Security, and Guaranteed Income Supplement Programs

As mentioned in a previous section of this report, there is a large percentage of seniors in the Township of Edwardsburgh Cardinal, and that number is expected to grow in the coming years. Many of these seniors will be receiving publicly administered pension plans operated by the government such as Canada Pension Plan (CPP), Old Age Security (OAS), or the Guaranteed Income Supplement (GIS).

Table 6: Canada Pension Plan Benefits July-September (2024) for Single Seniors

Program	Maximum Monthly Payment (age 65-74)	Maximum Monthly payment (age 75+)
CPP	\$1,364.60	\$1,364.60
OAS	\$718.33	\$790.16
GIS	\$1,072.93	\$1,072.93

CPP + OAS	\$2,082.93	\$2,154.76
OAS + GIS	\$1,791.26	\$1,863.09

Source: The Government of Canada

It is important to note that these are the maximum amounts, and many seniors will be receiving less than what is listed above, specifically for their CPP amounts as they are based on income contributions made throughout a person's life. In April 2024, the maximum monthly CPP payment was \$1,364.60, but the average monthly amount paid for a new retirement pension (at age 65) was only \$816.52.

4.3.5 Minimum Wage

For minimum wage workers, making \$17.20/hour at the time of this report, the available rental stock in the Township of Edwardsburgh Cardinal is also deeply unaffordable. Using even conservative monthly rental rates per CMHC data, a one-bedroom rental unit would be unaffordable for individuals making minimum wage, and a two-bedroom unit would be even more so.

Table 7: Affordability for Persons Making Minimum Wage 2024

Type of Unit	Brockville Average Market Rent CMHC	Minimum Wage Affordability Monthly Rent for a Single Income Household	Difference
One Bedroom	\$1,010	\$870	-\$140
Two Bedroom	\$1,233	\$870	-\$363

Source: CMHC Primary Rental Statistics and The Government of Ontario

This points to a phenomenon observed in many places throughout the province; when it becomes impossible to work minimum wage or traditionally lower-income positions and pay rent or mortgage payments and purchase the essentials, the services provided to the community through those positions slowly cease to become available. This can result in insufficient childcare spaces and a lack of workers in other caring professions, such as Personal Support Workers in seniors' residences and communal living communities for those with disabilities. It can also lead to decreased offerings or hours in the food service industry and retail shops and/or greater pressure on the business owner to work longer hours to fill in the worker gap.

4.3.6 Supportive Housing

The United Counties of Leeds and Grenville is the Service Manager for the Township of Edwardsburgh Cardinal. As the municipal service manager, Leeds and Grenville is responsible for the administration and coordination of various social and community services for all area municipalities. They oversee the delivery of essential services such as housing and homelessness programming, social assistance, homelessness service responses, childcare and employment supports.

In addition to managing the centralized wait list and supporting 149 Community Housing units in Edwardsburgh Cardinal through rent top-ups to private landlords, agreements to provide rent geared to income, or portable housing benefits, Leeds and

Grenville as Service Manager is committed to funding new projects through requests for proposals and administering Housing Services Act sites.

The United Counties of Leeds and Grenville lack the necessary infrastructure to support unhoused individuals in rural areas, particularly with mental health and addiction services and significant infrastructure challenges, and particularly in relation to transportation. These services are often urban based, making it difficult for rural residents to access the support they need. The need for a rural-specific homelessness strategy is evident, as traditional community-based care models are under increasing demand.

The United Counties of Leeds and Grenville funds the Homelessness Prevention Program and supported 1,820 households in the 2023-2024 fiscal year across the municipality. The Counties manage short-term emergency shelters that provide housing up to 21 days, although none are located in Edwardsburgh Cardinal.

The Counties are committed to addressing the need for supportive housing in Leeds in Grenville and has opened a 25-bed Supportive Cabins Initiative supportive housing program, with the goal of 150 units to address the needs of persons experiencing homelessness in the region.

Continued integration between the efforts of the Township of Edwardsburgh Cardinal and the United Counties as Service Manager is recommended as Township staff and Council look at ways to increase the supply of different forms of housing along the entirety of the housing continuum and support the needs of individuals requiring a range of housing options and complementary support services.

Supportive Housing in Rural Communities

Precarious housing and homelessness in rural communities, including the Township of Edwardsburgh Cardinal, has not always been as visible as it is in urban settings. Rural townships have a history of inner care; family, friends, and neighbours take care of one another and may even informally fill some of the roles of emergency shelters and transitional housing. When these informal supports are not available, individuals may need to seek support outside the Township. There are no emergency and limited social housing options available locally, so individuals and families in need of these options increasingly need to leave the Township in pursuit of suitable housing and supports in neighbouring communities in the absence of supports from next of kin.

Additionally, as the community becomes more diverse, there is an increasing need for multicultural support services, including language translation. Expanding and enhancing these services in addition to housing will be important for ensuring that all community members receive the support they need. Therefore, integrating supportive services into affordable housing models is important in addressing the broader needs of low-income residents. This holistic approach ensures that affordable housing solutions are not only accessible but also sustainable and effective in supporting residents' long-term well-being.

Future expansion of housing with support services, and indeed any non-market housing projects, will likely require significant engagement and support from all levels of government to make the projects work. There are many ways that the Township of Edwardsburgh Cardinal can support and champion these projects to ensure that in the years to come, the Township's housing stock can meet the needs of all current and future residents and decrease existing gaps along the housing continuum.

4.4 Summary

The Township of Edwardsburgh Cardinal has been growing steadily, with the greatest increase in seniors and families with children. The Township's housing stock has some gaps in order to more adequately serve the community. This analysis identified some key areas of focus for the Edwardsburgh Cardinal Community Improvement Plan.

Key Findings:

- **Lack of Diversity in Housing Stock:** The majority of dwellings in Edwardsburgh Cardinal are single family homes with three bedrooms or more and 40+ years old. There are a limited number of condos, apartments, townhomes which may provide more affordable housing options for young families, single persons, and seniors.
- **Limited Rental Market:** There are a lack of rental options available in Edwardsburgh Cardinal leading to higher housing costs for renter households, with a much higher percentage of rents in core housing need than owners.
- **Increased Housing Costs:** Similar to the rest of Ontario, the cost of both purchasing a home and renting a home have increased over the past five years putting additional strain on residents of Edwardsburgh Cardinal.
- **Increased Core Housing Need:** There has been an overall increase in the amount of Core Housing Need according to the United Counties of Leeds and Grenville. Increased housing costs have put particular strain on people relying on Ontario Works, Ontario Disability and Support Payment, or the Canadian Pension Plan which provide a fixed income.

The Township of Edwardsburgh Cardinal should support the creation of more one- and two-bedroom housing of all types and support the creation of additional non-market housing. The Township will need to work closely with the United Counties of Leeds and Grenville to connect individuals facing challenges with mental health and addiction with the appropriate housing and support services.

5.0 Environmental Scan of Comparable CIPs

This environmental scan is informed by a review of existing CIPs from other municipalities across Ontario. Specifically, CIPs with affordable and/or attainable housing and economic development incentive programs for Prescott, Blue Mountains, Belleville, Lambton Shores, Smith Falls, and Sarnia were reviewed.

Most CIPs share common elements but vary in terms of the specifics and level of detail they provide, as well as their scope or coverage. CIPs that focus on affordable and/or attainable housing and economic development, specifically downtown revitalization efforts, can address public and private sector investment, as well as non-profit investment. CIPs that have various focus areas may seek to incentivize the development of affordable and/or attainable housing units as one of the primary goals of the CIP, as well as to encourage economic development and investment in downtown and/or commercial core areas through the revitalization of the building stock, streetscape and public realm improvements, and more. Their evaluation framework criteria are often intended to encourage or reward projects that provide high-quality architecture and urban design, enhanced accessibility, and greater environmental sustainability.

Best practices are those aspects or features of the CIPs reviewed that should be incorporated and/or emulated in CIPs where appropriate. The following discussion outlines and summarizes best practices related to the common elements typically included in a CIP, with a particular focus on what can be effectively transferred from the reviewed CIPs. For a full review of the CIPs, see the Overview of Select Affordable Housing and Economic Development CIP Incentive Programs in **Appendix D**.

5.1 Establishing Geographic Boundaries

Establishing boundaries for a Community Improvement Plan (CIP) involves a strategic process to define the geographical area where the plan's policies, programs, and funding will apply. A Community Improvement Project Area ("CIPA") may apply to an entire municipality or focus on specific areas within a municipality. CIPAs that cover the entire municipality may be appropriate for incentive programs that are not intended to encourage or steer development into specific areas within a municipality.

Where appropriate and desirable in the local context area, specific CIPAs can be delineated, or evaluation/eligibility criteria used to limit incentive program eligibility spatially, or favour applications in specific areas. In a CIP with various distinct, albeit complementary, focus areas, consideration should be given to employing multiple CIPAs to facilitate the achievement of the CIP goals and objectives.

It may be appropriate and desirable to encourage affordable and/or attainable housing throughout the Township, for example, but it may be preferable that most CIP funds be directed to projects located near existing infrastructure, public transit, services, and amenities. Furthermore, it may be the objective of the Township to focus economic

development specifically in the Village cores, waterfront, and other commercial areas to target downtown revitalization, enhance the public realm, strengthen commercial uses, and facilitate tourism opportunities.

5.2 CIP Objectives

The objectives of CIPs with an affordable and/or attainable housing focus are typically to facilitate the development of affordable and/or attainable housing to ensure current and future housing needs of low- and moderate-income households are met. These CIPs also contain further objectives regarding economic development and downtown revitalization that are meant to stimulate the local economy and support the vibrancy and vitality of local businesses.

Secondary objectives generally include providing a continuum of housing options, preservation and restoration of heritage features, urban design excellence, public realm improvements, improved accessibility, enhanced sustainability/energy efficiency, and addressing any area-specific needs or priorities.

5.3 CIP Agreements

Recipients of CIP funding are generally required to enter into an agreement with the municipality, which seeks to ensure compliance either before or after funds have been provided to an applicant. Depending on the specific incentive program or project type, an agreement may not be necessary where compliance can be addressed by inspection or by requiring proof of completed work (photographic or other acceptable documentation) before funds or relief are granted. Where agreements are necessary, it is desirable to structure the incentive program, particularly via the timing of funding payments, to encourage ongoing compliance and reduce the administrative burden of the CIP.

General requirements for agreements can be outlined in CIPs, including for which incentive programs they are required. They include general requirements such as the terms, duration, default, penalty, and termination provisions of the incentive program. Agreements may also contain special requirements such as ensuring that affordable and/or attainable units receiving funds will not be used for short-term rental accommodation, specifying how long affordable and/or attainable units are to remain “affordable/attainable”, requiring an annual statement confirming that the units continue to remain affordable/attainable, and annual monitoring to ensure that the development continues to meet green standard performance criteria for the incentive that is provided for a specified period.

The duration a funded affordable unit must remain “affordable” is typically based on the specifics of a project (i.e., the type of housing involved), as well as the incentive program and level of funding provided.

5.4 Monitoring Incentive Programs

CIPs typically outline a framework for monitoring and evaluation of incentive programs, including:

- A database to collect and store data relevant to the CIP, which may also include interactions related to potential application submissions such as any emails, phone calls, or consultation meetings even if they do not result in an application being submitted.
- Performance indicators to evaluate incentive programs and funding, which typically include indicators specific to CIP objectives (the number, type, and location of affordable/attainable units that were developed; the number, type, and location of retail businesses developed; GFA of available residential, office, and retail space; and duration of unit affordability), and generic CIP performance indicators (number of applications received per program, number and location of grants per program, approved value of grants, average rents or sale prices of affordable units, funding utilization rate for incentive programs, projected and actual increase in assessed value of properties, streetscape improvements, and demographic and economic indicators related to CIP objectives).

An annual “report card” is often prepared that summarizes applications received, funded projects, and outcomes attributable to the incentive program funding.

5.5 Common Incentive Programs

The following incentive programs are commonly found within CIP programs:

- tax increment grants
- development charge waivers, deferrals, or reductions
- rebate or waiver of planning and/or building permit fees
- building and/or property improvement grants
- building façade and signage grants
- targeted grants to assist in the construction, conversion, or renovations of residential units above commercial space
- feasibility study grants
- targeted grants to assist with renovation/construction costs for additional residential units
- energy efficiency/building retrofit grants
- accessibility improvements/upgrades grants

Some CIPs include additional incentive programs, such as:

- Loan programs, which can simply function as a substitute for grants;
- Destination infrastructure grants which are intended to encourage upgrades and investment in infrastructure that positively contributes to the public realm, such as wayfinding signage, outdoor art, streetscape beautification, and greenspace enhancement;

- Patio grants which aim to support a vibrant and pedestrian-oriented streetscape; and,
- A land-banking program which allows a municipality to acquire property and dispose of property to achieve the goals of a CIP, including those related to affordable housing. Land-banking as part of the CIP suite of incentive programs could also allow the Town to lease land for affordable housing development, rather than sell land at below-market cost.

Tax Increment Grants

Tax increment grants reduce property taxes for a period after completion of a project using a grant to cover a specified percentage of the increased property taxes attributable to the project. For affordable housing projects, the duration the tax increment grant is provided is often 10 years with an agreement to maintain affordability for 20 years. The percentage of the tax increment covered by the grant typically decreases over the specified time period or a portion thereof. As the incentive is based on increased property taxes, only developments subject to property taxes are eligible.

The percentage reduction and duration of tax increment incentives should be larger/longer for affordable housing projects or housing projects that achieve certain levels of sustainability design/construction standards. For example, the Downtown Windsor Enhancement Strategy and Community Improvement Plan include the ability for the Council to extend the duration of a tax increment grant by up to 5 years if at least 20% of the dwelling units are affordable. It is also worth noting that for CMHC mortgage financing, property tax reductions or offsetting grants should last at least ten years to increase the amount of the potential CMHC low-interest mortgage.

Additional best practices for tax increment grants in CIPs reviewed are as follows:

- Programs employed a semi-annual or quarterly intake period for applications to allow for applications to be evaluated and ranked against each other.
- Municipalities used a combination of minimum eligibility criteria and a scoring system to prioritize/rank applications to direct funding to the best projects.
- Affordability of housing units were included in the scoring system for tax increment financing to encourage their inclusion in development projects. In such cases, affordability/affordable housing units may be one potential scoring factor among others, including quality of architecture and urban design, sustainability, walkability, contributions public realm, etc.
- Tax increment financing was combined with other incentives, such as the waiving or reduction of municipal fees, may also be considered, where appropriate, for the affordable housing units in a larger project.

Municipal Fees

Municipalities provided a higher grant in terms of the percentage of applicable municipal fees for general and affordable housing developments.

- Programs specified a maximum total grant per development and considered how the maximum grant related to the overall project cost. Application fees can present a barrier for small-scale projects and the creation of additional residential units.
- Eligible municipal fees that could be waived or refunded included planning and building permit application fees, which create a significant upfront financial burden on development projects.
- Providing relief from municipal fees via CIP incentive grant programs is a best practice because it allows municipalities to require successful applicants to enter into agreements that specify the duration affordable units receiving funding need to remain “affordable”.

5.6 Grant Selection Process

Municipalities using CIPs as a development incentive tool included the determination of the application submission and review processes through the following:

- Eligibility, scope, timing, and suitability criteria for evaluation through a pre-application consultation meeting.
- Requiring applications to be submitted before the commencement of any works or studies to which incentive programs would apply.
- Semi-annual or quarterly intakes for incentive programs targeting funds for larger projects and a first come, first serve basis for smaller projects, such as those intended to assist in the creation of additional residential units.
- Transparent processes and communication for application review.

Once the Council approves a CIP with the criteria for eligibility for affordable housing or economic development CIP applications, decision-making authority on those applications may be delegated to staff with regular reporting to Council on projects approved for CIP incentives. Council may, however, choose to be the approval authority. An exception would be decisions related to the disposition of municipally owned land as those decisions would be reviewed and made by the Council.

6.0 Project Considerations and Next Steps

6.1 Establish Strategic Geographic Boundaries

- Consider geographical boundaries for the new CIP before adopting a By-law establishing a Community Improvement Project Area(s). The entire Township area may be considered for the development of new affordable housing (although eligibility criteria such as availability of servicing may restrict application of some incentive programs), whereas economic development and downtown revitalization may be targeted to settlement areas.
- The Township of Edwardsburgh Cardinal previously adopted By-laws related to the establishment of a CIPA under Section 28(2) of the *Planning Act*. By-law 2012-03 designates the Village of Cardinal as the CIPA, and By-law 2013-71 designates the Village of Spencerville as the CIPA, with the objectives of guiding revitalization, redevelopment, and enhancement in their respective CIPAs. As part of this CIP Study, the Township will need to establish a new CIPA after consideration of the geographical boundaries required. In accordance with Official Plan Policy 7.5.1, the Township of Edwardsburgh Cardinal may choose to designate the entire municipality as the CIPA for the new CIP and employ additional criteria as part of an evaluation framework or eligibility requirements for applications. For example, this may include restricting economic development programs to certain sub-areas within the CIPA, such as the Village of Cardinal and Village of Spencerville.



6.2 Outline CIP Objectives

- Consider how the new CIP will integrate objectives for affordable housing and economic development. The Township's current CIPs focus heavily on economic development and downtown revitalization. There is an opportunity to clearly outline the objectives related to the different focus areas, which may guide the structure of the CIP and incentive programs.

6.3 Definitions of Affordable/Attainable Housing

- Work with Township staff, members of the public, and project stakeholders to further understand affordability pressures in Edwardsburgh Cardinal and recommend a definition for "affordability" as it relates to this CIP. The project team will work to create a definition that provides Town staff the discretion to fine-tune the thresholds used to determine affordability for different project types and/or incentive programs to ensure that affordability criteria can respond and adapt as needed to achieve the objectives of the Plan.
- The PPS (2024) define Affordable Housing, and Bill 23 recently amended the *Development Charges Act* to provide definitions of affordable residential units (rented and ownership) for the purposes of exempting qualifying units from development charges. The new CIP will need to include a definition of Affordable Housing; the definition of Affordable Housing will be used for determining incentives eligibility. The new CIP, however, should allow for fine-tuning "affordable" to ensure that affordability criteria can respond and adapt as needed to achieve the objectives of the Plan as well as aligning with other affordable funding programs to allow applicants to access funding from other levels of government.

6.4 Implementation

- Consider how the new CIP can integrate with the objectives, geographic focus, and incentives of the existing Cardinal CIP (2012) and Spencerville CIP (2013), which though geographically targeted, include a grant for downtown mixed-use buildings and generally applicable Tax Increment Grant and Planning and Building Fee Rebates. Consider how they might integrate to achieve multiple CIP and/or program objectives and opportunities for consolidation, removal, and/or updates to the objectives and incentives.
- Ensure eligibility criteria will be developed based on objectives, including how objectives regarding affordability and economic development should be integrated in the delivery of incentives, and how the proposed projects will align with servicing and OP designations.
- Work with Township staff to establish a collaborative approach to develop a transparent process for reviewing applications including grading or scoring them against an evaluation rubric. Involve Township staff who will implement the Plan, representatives of the development industry, and other stakeholders in the process of developing the evaluation framework employed.

- The new CIP should identify in descriptive terms the primary data that needs to be collected and the derived indicators that will be used for monitoring and evaluation purposes. The monitoring section should consider the ability and capacity of the Township of Edwardsburgh Cardinal to collect and analyze the data.

6.5 Financial Tools

- Consider the inclusion of additional economic development initiatives through grants and incentives that facilitate downtown revitalization, foster tourism opportunities, and enhance commercial viability.
- Evaluate how employing a mix of financial incentives will ensure that different affordable housing forms and types of development are encouraged. Consider allowing multiple incentives to be stacked where appropriate to assist in achieving CIP objectives.
- Numerous financial incentives exist that could potentially facilitate the development of affordable housing. Consider including a suite of incentive programs that address different types of development and forms of housing and tenures in Edwardsburgh Cardinal that could provide affordable housing. Stacking of incentives within the new CIP (e.g., allowing a project to receive funds from more than one incentive program) should be considered, subject to ensuring funding provided does not exceed eligible costs.

7.0 SWOT Analysis

The following provides an analysis of the strengths, weaknesses, opportunities and threats (SWOT) to inform creation of the new CIP.

Table 8 – SWOT Analysis

SWOT Analysis	
Strengths <ul style="list-style-type: none"> • The Township has collected data for over 10 years allowing for an understanding of the impacts of existing CIP programs • The Township has committed to exploring funding support for affordable/attainable housing • Council and staff are supportive of using CIP tools to advance housing and economic development goals • CF Grenville offers a matching CIP funding program, offering applicants additional support for eligible projects • The existing CIP already includes a variety of incentive types, providing a foundation to build and tailor new programs 	Weaknesses <ul style="list-style-type: none"> • There has been limited uptake of CIP programs over the last several years • The Township does not have detailed monitoring criteria for current CIP programs to allow for quantification of successes and value to the community • Potential applicants feel the application process is cumbersome • Properties that have already received their maximum \$10,000 in funding under the existing programs are not eligible for further grants, limiting ongoing reinvestment • Tax increment equivalent grant relies on MPAC assessment, which can be lengthy in time, delaying benefits and creating administrative uncertainty
Opportunities <ul style="list-style-type: none"> • Data from the 2023 <i>Housing Needs Assessment</i> and census indicates that the provision of a CIP for affordable and attainable housing would be an asset to the community • Affordable and attainable housing can help support adaptive reuse of heritage buildings • The Township can consider non-financial incentive programs • The Township could consider introducing a loan program through the CIP to support larger or more complex housing projects • Website and communication improvements may help increase awareness and access to CIP programs 	Threats <ul style="list-style-type: none"> • Expanding geographical boundaries for the CIP programs can result in significant uptake of programs across a larger area but result in less obvious revitalization and enhancement of key areas • Municipal servicing is not available to many areas of the Township, which restricts intensification and higher density development • High construction costs may deter applicants from pursuing projects unless the incentives are significant

8.0 Conclusion

It has been more than ten (10) years since implementation of the CIPs for Cardinal and Spencerville, and the Township recognizes that the needs of the community have changed over time. The time is ripe to reassess the existing CIPs and programs given the wide diversity of CIP programs now utilized in comparative municipalities across Ontario to support community enhancement, and the needs of Edwardsburgh Cardinal generally and in relation to the provision of affordable housing. This CIP Study will review the existing CIPs, including boundary areas and programs, and make recommendations for updated programs and new programs to meet the needs to Edwardsburgh Cardinal.

This *Needs Assessment and Environmental Scan Report* represents the first stage of the CIP Study to understand how existing programs function and what current needs look like in Edwardsburgh Cardinal based on new Township direction and recommendations in plans and municipal studies, including the 2023 *Housing Needs Assessment*. This report highlights the challenges of limited uptake of existing programs and highlights opportunities to provide CIP programs for the provision of affordable housing to meet the housing needs in Edwardsburgh Cardinal. In addition, this report outlines typical CIP programs used by other municipalities (environmental scan) and considerations for next steps.

9.0 Appendices

Appendix A. Affordable Housing Definitions

Provincial Planning Statement (2024)

Section 8 of the Provincial Planning statement defines “affordable” as:

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

United Counties of Leeds and Grenville Official Plan

Per Section 7.8.2.5 of the United Counties of Leeds and Grenville Official Plan, “affordable” is defined as the following:

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

Township of Edwardsburgh Cardinal Official Plan

The current Township of Edwardsburgh Official Plan (Consolidation 2024) does not include a definition for the term “affordable”.

Canadian Mortgage and Housing Corporation (CMHC)

Although the definition of affordable housing can differ from one area to another, traditionally within the housing industry and according to the Canadian Mortgage and

Housing Corporation (CMHC), housing is affordable for a given household if it costs less than 30% of gross (before-tax) household income. However, it is worth noting that a significant number of current CMHC programs that support the creation of new affordable housing define that term concerning median market rents rather than concerning household incomes.

Affordable Housing Definition per Housing Programs

Ontario Priorities Housing Initiative (OPHI)

This is a capital funding program administered by the Municipal Service Manager where rents for the new housing are at or below 80% of CMHC Average Market Rent (AMR) in the service manager's area at the time of occupancy. Of note, the funding for this program has been exhausted.

National Co-investment Program (CMHC)

At least 30% of the rental units in a development supported by Co-investment must charge rents at or below 80% of the local Median Market Rental Rate for the unit type in question and maintained for a minimum of 20 years.

Bill 23, More Homes Built Faster Act, 2022

Bill 23 amended the Development Charges Act to provide exemptions for affordable and attainable housing units. The definitions of affordability as proposed by Bill 23 are outlined below:

4.1 (1) In this section,

“affordable residential unit” means a residential unit that meets the criteria set out in subsection (2) or (3); (“unité d’habitation abordable”)

“attainable residential unit” means a residential unit that meets the criteria set out in subsection (4). (“unité d’habitation à la portée du revenu”) 2022, c. 21, Sched. 3, s. 3.

Affordable residential unit, rented

(2) A residential unit intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

- 1. The rent is no greater than 80 per cent of the average market rent, as determined in accordance with subsection (5).*
- 2. The tenant is dealing at arm’s length with the landlord. 2022, c. 21, Sched. 3, s. 3.*

Affordable residential unit, ownership

(3) A residential unit not intended for use as a rented residential premises shall be considered to be an affordable residential unit if it meets the following criteria:

- 1. The price of the residential unit is no greater than 80 per cent of the average purchase price, as determined in accordance with subsection (6).*
- 2. The residential unit is sold to a person who is dealing at arm's length with the seller. 2022, c. 21, Sched. 3, s. 3.*

Average market rent

(5) For the purposes of paragraph 1 of subsection (2), the average market rent applicable to a residential unit is the average market rent for the year in which the residential unit is occupied by a tenant, as identified in the bulletin entitled the "Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin", as it is amended from time to time, that is published by the Minister of Municipal Affairs and Housing on a website of the Government of Ontario. 2022, c. 21, Sched. 3, s. 3.

Average purchase price

(6) For the purposes of paragraph 1 of subsection (3), the average purchase price applicable to a residential unit is the average purchase price for the year in which the residential unit is sold, as identified in the bulletin entitled the "Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin", as it is amended from time to time, that is published by the Minister of Municipal Affairs and Housing on a website of the Government of Ontario. 2022, c. 21, Sched. 3, s. 3.

Appendix B. Legislative Authority

Planning Act, R.S.O. 1990, c. P.13

Provincial Interest

Section 2 of the *Planning Act*, R.S.O. 1990, c. P.13 requires that Planning authorities, “in carrying out their responsibilities under the *Planning Act*, shall have regard to, among other matters, matters of Provincial interest.” Included as a matter of Provincial interest are “the adequate provision of a full range of housing, including affordable housing.”

The Affordable Housing CIP for the Township of Edwardsburgh Cardinal would encourage the provision of a full range of housing including affordable housing consistent with the matters of Provincial interest in the *Planning Act*.

Additional Residential Units

On November 28, 2022, Bill 23, the *More Homes Built Faster Act* received Royal Assent. Among the changes made to the *Planning Act*, Section 16(3) now requires that the Official Plan not contain policies that would prohibit the use of:

- (a) *two residential units in a detached house, semi-detached house, or rowhouse on a parcel of urban residential land, if all buildings and structures ancillary to the detached house, semi-detached house, or rowhouse cumulatively contain no more than one residential unit;*
- (b) *three residential units in a detached house, semi-detached house, or rowhouse on a parcel of urban residential land, if no building or structure ancillary to the detached house, semi-detached house, or rowhouse contains any residential units; or*
- (c) *one residential unit in a building or structure ancillary to a detached house, semi-detached house, or rowhouse on a parcel of urban residential land, if the detached house, semi-detached house, or rowhouse contains no more than two residential units and no other building or structure ancillary to the detached house, semi-detached house or rowhouse contains any residential units.*

Note that (b) and (c) apply to parcels of urban residential land, which essentially limits circumstances permitting 3 residential units to lands zoned for residential use within settlement areas where municipal water and sanitary services are available.

Sections 16(3.1) and (3.2) further stipulate that Official Plans and Zoning By-laws may not require more than one parking space to be provided and maintained in connection with these residential units, except for the primary dwelling unit, nor specify a minimum floor area for them.

Changes to Section 42 of the *Planning Act* about Parkland exempt additional residential units from parkland dedication. Specifically, Section 42(1.3) provides that a By-law passed under Section 42 of the *Planning Act* does not apply to a second or

third residential unit in a detached house, semi-detached house or rowhouse, or a building or structure ancillary to a detached house, semi-detached house or rowhouse.

Bill 23 also amends the *Development Charges Act* to exempt additional (i.e., second and third) residential units from development charges as discussed in Section 5 of this Appendix.

CIPs provide the opportunity to enhance municipal requirements regarding additional units by providing financial assistance to improve, convert, legalize, or construct new attainable dwelling units that may otherwise be cost-prohibitive.

Community Improvement Plan

The *Planning Act* provides municipalities the authority to prepare CIPs for community revitalization, provided there are enabling policies in the local Official Plan. CIPs are intended to facilitate community revitalization and rehabilitation initiatives and may also include incentive programs to encourage development. Section 28(1) of the *Planning Act* provides the following relevant definitions:

“community improvement” means the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction, and rehabilitation, improvement of energy efficiency, or any of them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary;

“community improvement plan” means a plan for the community improvement of a community improvement project area;

“community improvement project area” 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.

Subsection 28(1.1) further provides that “community improvement” includes the provision of affordable housing.

Community Improvement Project Area

Section 28(2) of the *Planning Act* provides:

(2) 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 in the municipality, the council may, by by-law, designate the whole or any part of an area covered by such an official plan as a community improvement project area. R.S.O. 1990, c. P.13, s. 28 (2); 2006, c. 23, s. 14 (3).

The Township of Edwardsburgh Cardinal's current Official Plan (2024) contains policies related to community improvement. In particular, policies included in Section 7.5 of the Township's Official Plan (2024) state that the entire Township is a designated community improvement area. Furthermore, Policy 7.5.4 states that one of the objectives for CIPs is to encourage residential intensification and opportunities for affordable housing. The Township currently has two CIPs that are applicable to the villages of Cardinal and Spencerville, an overview of the programs available is provided in Section 3.1 of this report. Further analysis is also provided in **Appendix C**.

Section 28(3) of the *Planning Act* provides:

- (3) When a by-law has been passed under subsection (2), the municipality may,*
- (a) acquire land within the community improvement project area;*
 - (b) hold land acquired before or after the passing of the by-law within the community improvement project area; and*
 - (c) clear, grade, or otherwise prepare the land for community improvement. R.S.O. 1990, c. P.13, s. 28 (3); 2001, c. 17, s. 7 (3); 2015, c. 26, s. 25.*

Community Improvement Plan

Section 28(4) of the *Planning Act* states:

- (4) When a by-law has been passed under subsection (2), the council may provide for the preparation of a plan suitable for adoption as a community improvement plan for the community improvement project area, and the plan may be adopted and come into effect in accordance with subsections (5) and (5.1). 2006, c. 32, Sched. C, s. 47 (1).*

Buildings and Land

Section 28(6) of the *Planning Act* provides Council with special powers regarding lands under the City's ownership, as follows:

- (6) For the purpose of carrying out a community improvement plan that has come into effect, the municipality may,*
- (a) construct, repair, rehabilitate, or improve buildings on land acquired or held by it in the community improvement project area in conformity with the community improvement plan, and sell, lease, or otherwise dispose of any such buildings and the land appurtenant thereto;*
 - (b) sell, lease or otherwise dispose of any land acquired or held by it in the community improvement project area to any person or governmental authority for use in conformity with the community improvement plan. R.S.O. 1990, c. P.13, s. 28 (6); 2001, c. 17, s. 7 (6).*

Community Improvement Plans often focus on financial incentives to achieve their objectives. However, subsection 28(6) enables alternate policy mechanisms to

achieve its objectives. Some examples include land banking which would give the City discretion to acquire, sell, lease, prepare, or dispose of property at or below fair market value to further achieve the affordable housing goals and objectives of the City. Alternatively, surplus land grant programs could identify lands that are surplus and determine the best use for those lands, with priority being given to developments that include affordable housing units. Under this program, the land would be awarded at a reduced cost or no cost at all. The eligibility criteria would be developed on a case-by-case basis and established through a request for proposals.

Incentives

Section 28(7) of the *Planning Act* further provides legislative authority to issue grants and loans as follows:

Grants or loans are eligible costs

(7) For the purpose of carrying out a municipality's community improvement plan that has come into effect, the municipality may make grants or loans, in conformity with the community improvement plan, to registered owners, assessed owners, and tenants of lands and buildings within the community improvement project area, and to any person to whom such an owner or tenant has assigned the right to receive a grant or loan, to pay for the whole or any part of the eligible costs of the community improvement plan. 2006, c. 23, s. 14 (8).

Eligible costs

(7.1) For the purposes of subsection (7), the eligible costs of a community improvement plan may include costs related to environmental site assessment, environmental remediation, development, redevelopment, construction, and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy-efficient uses, buildings, structures, works, improvements or facilities. 2006, c. 23, s. 14 (8).

As part of the process of preparing an Affordable Housing Community Improvement Plan, the implications of a range of financial incentives to encourage the provision of affordable housing will need to be evaluated.

Registration of an Agreement

Section 28(11) of the *Planning Act* also enables municipalities to enter into agreements about any issued grants or loans, and the disposition of lands and enables these agreements to be registered against the title of the land.

Municipal Act, 2001, S.O. 2001, c. 25

Exemptions Regarding Financial Assistance

Subsection 106 (1) of the *Municipal Act* provides that a municipality shall not assist directly or indirectly any manufacturing business or other industrial or commercial enterprise through the granting of bonuses for that purpose. As per subsection (2), this includes:

- (a) *giving or lending any property of the municipality, including money;*
- (b) *guaranteeing borrowing;*
- (c) *leasing or selling any property of the municipality at below fair market value;*
or
- (d) *giving a total or partial exemption from any levy, charge or fee.*

As per subsection (3), subsection (1) does not apply to a Council exercising its authority under subsections 28 (6), (7), or (7.2) of the *Planning Act* within a community improvement project area.

Development Charges Act, 1997, S.O. 1997, c. 27

The *Development Charges Act* enables municipalities to impose development charges to pay for growth-related capital costs for municipal services. A municipality is not required to enact a Development Charge (“DC”) By-law, nor is it required to impose development charges on development. The Act outlines what development charges can be charged for and what municipal services can be included in the calculation of the development charge to be imposed.

The *Development Charges Act* also identifies statutory exemptions that must be provided. These include exempting from development charges: enlargement of existing dwelling units, creation of additional dwelling units in existing and new residential buildings, and non-profit housing developments, as examples. Should a municipality impose development charges, Section 5(1) of the Act prescribes how they are to be determined and allows for full or partial exemptions for types of development to be provided (see provision 10). A municipality can, through its DC By-law, provide discretionary exemptions.

To enact a Development Charge (“DC”) By-law, Section 10(1) of the *Development Charges Act* requires the Council of a municipality to complete a Development Charge Background Study, which as per Section 10(2) of the Act, must include:

- estimates of the anticipated amount, type, and location of development;
- calculations for each service to which the DC By-law would relate;
- examination for each service, of the long-term capital and operating costs for the capital infrastructure required;
- consideration of the use of more than one DC By-law to reflect different needs for services in different areas;
- an asset management plan; and,
- such other information as may be prescribed.

Note: The Township of Edwardsburgh Cardinal has not enacted a Development Charges By-law.

Recent Changes to the Development Charges Act and Planning Act

Since 2019, the provincial government passed several omnibus bills that included important changes to the *Development Charges Act* and *Planning Act*. These include Bill 108 (*More Homes, More Choice Act, 2019*), Bill 138 (*Plan to Build Ontario Together Act, 2019*), Bill 197 (*COVID-19 Economic Recovery Act, 2020*), and Bill 213 (*Better for People, Smarter for Business Act, 2020*).

The combined outcome of these Bills, as they relate to the *Development Charges Act* and affordable housing, is as follows:

- Rental housing developments pay any development charges imposed in 6 equal annual payments commencing at occupancy, while non-profit housing developments pay development charges over 21 equal annual payments.
- Development charge eligible services are listed, whereas previously the *Development Charges Act* listed only ineligible services. If a service does not fall under those listed by the Act a development charge cannot be imposed for it.
- Services listed as development charge eligible may be included in a Community Benefits Charge (“CBC”) under the *Planning Act*. However, Section 37(5) clarifies that capital costs intended to be funded by the CBC cannot be capital costs intended to be funded under a DC by-law.

In summary, the framework has been adjusted to provide the flexibility to use a CBC and development charges in combination, subject to limitations set out in the legislation. For an affordable housing CIP, it is important to note that separate parkland dedication provisions, including the ability to accept cash-in-lieu, were ultimately retained and remain in Section 42 of the *Planning Act*. Density bonusing, previously covered under Section 37 of the *Planning Act*, has been replaced by CBCs, which are capped at 4% of the land value and may only be imposed on developments or redevelopments that are five storeys or more with 10 or more residential units.

Before imposing a CBC on development or redevelopment a community benefit charge by-law must be passed by the municipal Council following the preparation of a community benefits strategy that identifies facilities, services, and matters to be funded by a CBC.

These changes should be considered as part of the selection and development of incentive programs to include in an Affordable Housing CIP.

Bill 23 – Further Changes to the Development Charges Act and Planning Act

On October 23, 2022, the provincial government introduced Bill 23 (*More Homes Built Faster Act, 2022*). After some minor revisions, Bill 23 was approved and given Royal Assent just over a month later, on November 28. Bill 23 amended the *Development Charges Act* to provide new mandatory exemptions from development charges for:

- the creation of residential units in existing rental buildings with 4 or more units to the greater of one residential unit or 1% of the existing residential units in the building;
- the creation of a second or third residential unit within a new or existing detached house, semi-detached house, or rowhouse;
- the creation of one residential unit in a building ancillary to a new or existing detached house, semi-detached house, or row-house on a parcel of an urban residential land provided the new or existing detached house, semi-detached house, or rowhouse contains not more than two residential units;
- affordable and attainable residential units; and,
- non-profit housing developments, including non-profit co-operatives;

Changes to the *Development Charges Act* include definitions for affordable rental and ownership of residential units, which differ from those provided in the PPS. These definitions will need to be considered when drafting CIP program incentive eligibility requirements or used to determine grant amounts or duration.

Specifically, the definition of an affordable residential unit provided in the *Development Charges Act* for the exemption from development charges is rent no greater than 80% of the average market rent or average purchase price—with the average market rent or purchase price identified in “Affordable Residential Units for the *Development Charges Act*, 1997 Bulletin.” Once in force, units meeting the definition of affordable residential units (rental or ownership) would automatically be exempted from paying development charges. However, a grant program covering all or a portion of development charges for development or residential units that are “affordable” but not as deeply affordable as required for the mandatory exemption could be provided if desired. Also, it is worth noting that the mandatory exemptions include a requirement to enter into an agreement that the affordable residential units will be maintained as affordable for 25 years.

Mandatory exemptions for the creation of second and third residential units in the *Development Charges Act* are mirrored by similar changes to the *Planning Act*. Specifically, changes to allow either three residential units in a new or existing detached house, semi-detached house, or rowhouse, or two residential units in a new or existing detached house, semi-detached house, or rowhouse and one residential unit in a building or structure ancillary to a new or existing detached house, semi-detached house, or rowhouse.

Appendix C. Policy Framework

Provincial Planning Statement (2024)

The Provincial Planning Statement (PPS) provides policy direction on matters of provincial interest related to land use planning and development. As a key part of Ontario's policy-led planning system, the Provincial Planning Statement sets the policy foundation for regulating the development and use of land across the province and provides direction on how to achieve the province wide goal of building 1.5 million homes by 2031.

Chapter 1 of the PPS includes a Vision. Included as Part of the Vision, the Provincial Planning Statement provides that:

Ontario will increase the supply and mix of housing options, addressing the full range of housing affordability needs. Every community will build homes that respond to changing market needs and local demand. Providing a sufficient supply with the necessary mix of housing options will support a diverse and growing population and workforce, now and for many years to come.

Housing policies are included in Section 2 of the PPS. Policy 2.2.1 states that planning authorities should provide for a mix of housing options and densities, which includes establishing and implementing minimum targets for housing that is affordable to low- and moderate-income households. Furthermore, planning authorities shall permit and facilitate all housing options and all types of residential intensification, including additional residential units and redevelopment, while promoting efficient use of land and infrastructure, transit-supportive development, and a compact built form.

The Affordable CIP is a land use planning tool that works toward the implementation of an appropriate range and mix of housing options including affordable housing options.

The United Counties of Leeds and Grenville Official Plan (Office Consolidated September 1, 2022)

The United Counties of Leeds and Grenville ("UCLG") Official Plan is the long-range, community planning document used to guide the physical, economic, and social development of the Counties. It contains objectives, policies, and mapping that implement the Counties' approach to managing growth, growing the economy, protecting the natural environment, resources, and agricultural land, and providing infrastructure. Local policies are required to conform with the UCLG Official Plan. The current UCLG Official Plan was adopted by Council on July 23, 2015, and received ministerial approval on February 19, 2016.

Section 2 of the UCLG Official Plan contains policies regarding the growth management strategy for the United Counties of Leeds and Grenville. This section includes key themes associated with a thriving economy and community. One of the objectives of this plan is to encourage the provision of a broad range of housing types and affordability to meet the needs of the existing and future residents of the Counties.

Section 2.1 of the UCLG Official Plan provides the Counties' population and employment projections/allocations, derived from the Statistics Canada National Household Survey 2011, with an expected growth of 69,635 to 75,960 in 2031. Of note, the Township of Edwardsburgh Cardinal is forecasted to have a population of 7,700 and a workforce of 1,390 by 2031.

Section 2.4 identifies an intensification target of 20% for the Counties. Furthermore, the UCLG Official Plan states that the provision of housing affordable and accessible to low and moderate-income households will be a priority. Section 2.7.2 provides policies on affordable housing and sets out a minimum affordable housing target of 25% for all new residential development. The UCLG Official Plan acknowledges the importance of affordable housing to the health and long-term vitality of the community and encourages local municipalities to support the provision of affordable housing through a variety of methods such as reductions in municipal fees and development charges, considering innovative and alternative residential standards, and supporting increased density at appropriate locations.

Township of Edwardsburgh Cardinal Official Plan (Office Consolidated, March 2024)

The Township of Edwardsburgh Cardinal Official Plan defines the community's vision for long-term growth and development in the Township. To support this vision, the Plan contains guiding principles, goals, objectives, and policies to guide growth and development and promote a good quality of life for the citizens of Edwardsburgh Cardinal while considering important environmental, economic, cultural, and social factors. While the Official Plan is intended to be a long-term document helping to guide growth until 2031, it is generally viewed as a "living document" that may change as the Township evolves and the plan is reviewed regularly.

Section 2.2 of the Township's Official Plan sets out ten guiding principles on which the policies of this Plan are to be based. Pertinent to the Affordable CIP is Guiding Principle 2, which states that this Plan will ensure that development within the communities of the Township will include a broad range of uses and a balance mix of appropriate and residential densities.

Settlement Policy Area - Distribution of Growth and Development

Section 3.1 of the Township's Official Plan outlines the planned distribution of growth and development in Edwardsburgh Cardinal. The main objective is to direct growth to the Settlement Areas, primarily Cardinal and Spencerville which include full and partial municipal services. As such, the Plan includes a target of 60% of new development to occur within the Settlement Area Policy Designations.

Community Improvement Policies

The *Planning Act* contains provisions for Community Improvement that grant the Township a set of tools to proactively encourage community improvement, rehabilitation, and revitalization. Policy 7.5.1 designates the entire Township as a Community Improvement Area, which provide Council with the powers to provide incentives that can stimulate or leverage investments from both the private and public

sectors. Of note, CIPs may be prepared to encourage affordable housing and a range of housing types. More specifically, Policy 7.5.4, states that one of the policy objectives for community improvement is to encourage residential intensification and potential affordable housing opportunities such as mixed use and infill developments, additional residential units, and residential conversion of upper floors of commercial buildings.

Housing

Section 6.4 of the Township's Official Plan contains policies relating to housing and affordability. It is the goal of this Plan to ensure that a range of housing options are available for current and future residents. To ensure sufficient, diverse, and affordable housing, as well as a stable residential housing market, close cooperation between all levels of government and the private sector is essential. Currently, the Township's housing supply is predominantly single detached dwellings, with limited semi-detached and apartment options. As demographics change, there will be a demand for more varied housing choices. The Township encourages infill and housing intensification to increase the supply of a range of housing types, including attainable, affordable, and special needs housing, to meet present and future demands.

Land-Use Framework

Chapter 3 of the Official Plan provides the Land Use Designations and policies that apply throughout the Town. The land use designations and structure play a crucial role in implementing the Plan's goals and creating a vibrant community. They direct the location and conditions for housing, retail, offices, parks, heritage, and more in the Town, while ensuring appropriate scale and compatibility with the surroundings.

The Plan establishes seven primary Land Use designations, including the Settlement Area, Industrial Park Area, Highway Commercial Area, Rural Area, Agricultural Resource Area, Mineral Aggregate Resource Area, and Natural Heritage Resource Area. Each designation is linked to specific land use policies discussed in the chapter and applies within its boundaries. Together, these policies and designations form the foundation for achieving a well-planned and balanced community. The land use designations provided in the Township's Official Plan are as follows:

Designation	Planned Function	Permitted Housing Types
Settlement Area	<ul style="list-style-type: none"> • This designation applies to the Township's villages and hamlets. • These areas will be the focus of growth and development to optimize the use of public services and infrastructure. • It is the goal of this Plan to create mixed-use communities by encouraging vitality and regeneration. 	<p>The following residential uses are permitted:</p> <ul style="list-style-type: none"> • Low Density Residential Uses • Medium Density Residential Uses • High Density Residential Uses

Designation	Planned Function	Permitted Housing Types
Industrial Park Area	<ul style="list-style-type: none"> This designation applies to lands designated as a Regionally Significant Employment Area in the UCLG Official Plan. In addition, this area is the Township's primary employment area. It is the goal of this plan to provide for a range of commercial and industrial uses that require larger land areas and to promote an appropriate mix of employment uses that enhance economic development opportunities for the Township. 	Residential uses are not permitted.
Highway Commercial Area	<ul style="list-style-type: none"> This designation is intended for large format retail and service commercial uses to serve the Township and travelling public. Lands designated as "Highway Commercial" are located at Provincial highway interchanges and along the International Bridge Corridor. These areas serve as commercial gateways to the Township, and is reserved exclusively for commercial uses. 	Residential uses are not permitted.
Rural Area	<ul style="list-style-type: none"> This designation is intended for lands outside the primary development and resource areas. This designation is intended for a variety of low-density uses, while protecting existing natural 	<p>The following residential uses are permitted in this area:</p> <ul style="list-style-type: none"> Single detached dwellings; Semi-detached and duplex dwellings,

Designation	Planned Function	Permitted Housing Types
	<p>heritage features and their ecological function.</p> <ul style="list-style-type: none"> Furthermore, it is the goal of this plan to permit uses that complement the rural character of the area and can be sustained by rural service levels. The permitted uses in this area include residential, commercial, industrial, institutional, and infrastructure uses. 	<ul style="list-style-type: none"> Additional residential units Multiple residential, limited to a maximum of five (5) dwelling units.
Agricultural Resource Area	<ul style="list-style-type: none"> The purpose of this designation is to protect the loss and fragmentation of good agricultural land. As such, prime agricultural areas have been designated as “Agricultural Resource Areas” under the Township’s Official Plan. The objective of this area is to permit a range of agricultural uses and to protect agricultural uses from incompatible land uses. 	<p>Residential uses that are accessory to the main agricultural use are permitted, these are as follows:</p> <ul style="list-style-type: none"> A dwelling accessory to agricultural uses located on the same lot Residential accommodation for farm employees located on the same lot Secondary Farm residence located on the same lot.
Mineral Aggregate Resource Area	<ul style="list-style-type: none"> This designation has been applied to known areas of mineral aggregate resources. The purpose of this designation is to provide for the protection, management and expansion of aggregate resources. 	Residential uses are not permitted.
Natural Heritage Resource Area	<ul style="list-style-type: none"> This designation has only been applied to Provincially Significant Wetlands identified by the Province. 	Residential uses are not permitted.

Designation	Planned Function	Permitted Housing Types
	<ul style="list-style-type: none"> The purpose of this designation is to ensure the protection of the Township's Provincially Significant Wetlands by prohibiting development within these areas. 	

Zoning By-law

The Township of Edwardsburgh Cardinal Zoning By-law 2022-37 ("Zoning By-law") implements the policies of the Township Official Plan by regulating the use and character of lands, buildings, and structures within the Township in conformity with the policies of the Official Plan. The following is the most relevant concerning the Affordable Housing CIP.

Section 4.1 of the Township's Zoning By-law includes regulations pertaining to Additional Residential Units. As per the *More Homes Built Faster Act, 2022, Bill 23*, which amended the *Planning Act*, municipalities are required to permit the use of three residential units for lands containing a detached house, semi-detached house, or rowhouse, with no more than one parking space that can be required for the additional residential units. Furthermore, an Official Plan may not contain policies that require a minimum floor area for any residential unit. The Township's regulations conform to the regulations introduced by *Bill 23*.

Sections 6 to 15 identify the uses that are permitted in each zone category. The effect of these zones is to only permit certain uses in various parts of the Town. The only use permitted in a zone is those that are specified in the By-law. If a use is not specifically mentioned as a permitted use in a Zone, then it is not permitted. Each zone classification contains several regulations that control the placement, bulk, and height of a building on a lot. This includes regulations such as minimum lot size, minimum frontage, maximum building height, or the maximum coverage of a building on a lot, while other general regulations such as accessory uses, parking, landscaping are provided in Section 3 and specific uses such as additional Residential Units and Tiny Houses are provided in Section 4

The following are the Zoning Categories that apply to the Township of Edwardsburgh Cardinal in which residential uses are permitted:

1. Residential Zones

Residential zones are contained within Section 6 of the Zoning By-law:

Permitted Uses	Residential First Density (R1)	Residential Second Density (R2)	Residential Third Density (R3)	Hamlet Residential (RH)	Limited Services Residential (RLS)
Additional Residential Unit	X (3)	X (3)	X (3)	X (3)	X (3)
Single Dwelling	X		X (1)	X	X
Converted Dwelling		X (1)	X (1)	X	
Duplex Dwelling		X (1)	X (1)	X	
Semi-detached Dwelling		X	X (2)	X	
Apartment Dwelling			X		
Townhouse Dwelling			X		
Existing Cemetery				X	
Existing Commercial Use				X	
Existing Place of Worship				X	
Bed and Breakfast Establishment	X	X	X	X	
Group Home	X	X	X	X	X

2. Village Core Zones

Village Core zones are contained in Section 7 of the Zoning By-law. There are two (2) Village Core zones in the Township, which are the Main St Commercial (MC), and Main St Commercial/Residential (MCR). Both of these zones permit a range of residential dwelling types:

Permitted Uses	Main Street Commercial (MC)	Main Street Commercial Residential (MCR)
Apartment dwelling unit(s) in upper storey of a non-residential building	X	X
Additional Dwelling Unit		X (1)
Single Dwelling		X (2)
Converted Dwelling		X (2)
Duplex Dwelling		X (2)
Semi-detached Dwelling		X (2)
Townhouse Dwelling		X (2)
Bed and Breakfast		X
Group Home		X

3. Commercial Zones

Commercial zones are contained within Section 8 of the Zoning By-law. There are three (3) commercial zones in the Township of Edwardsburgh Cardinal which are the General Commercial (CG), Highway Commercial (CH) and Tourist Commercial (CT). All three (3) of these zones permit limited residential dwelling types:

Permitted Uses	General Commercial (CG)	Highway Commercial (CH)	Tourist Commercial (CT)
Accessory Dwelling	X	X	X
Accessory Dwelling Unit	X	X	X
Residential Care Home	X		

4. Industrial Zones

Industrial zones are contained within Section 9 of the Zoning By-law. There are five (5) Industrial zones in the Township of Edwardsburgh Cardinal which are General Industrial (MG), Business Park Industrial (MBP), Rural Industrial (MR), Salvage Yard Industrial (MS), Disposal Industrial (MD). Four (4) of these zones permit accessory dwellings and accessory dwelling units:

Permitted Uses	General Industrial (MG)	Business Park Industrial (MBP)	Rural Industrial (MR)	Salvage Yard Industrial (MS)	Disposal Industrial (MD)
Accessory Dwelling	X	X	X	X	
Accessory Dwelling Unit	X	X	X	X	

5. Institutional Zones

The institutional zone is contained within Section 10 of the Zoning By-law. There is only (1) one institutional zone in the Township of Edwardsburgh Cardinal. The only residential uses permitted in this zone are accessory dwelling and accessory dwelling unit.

6. Open Space Zones

The open space zone is contained within Section 11 of the Zoning By-law. There is only (1) one open space zone in the Township of Edwardsburgh Cardinal. The only residential uses permitted in this zone are accessory dwelling and accessory dwelling unit.

7. Rural Zones

The rural zone is contained within Section 12 of the Zoning By-law. There is only one (1) rural zone in the Township of Edwardsburgh Cardinal. The residential uses permitted in this zone are as follows:

Permitted Uses	Rural (RU)
Accessory Dwelling	X
Accessory Dwelling Unit	X
Single Dwelling	X
Additional Residential Unit (ARU)	X (in accordance with 4.1)

8. Agricultural Zones

The agricultural zone is contained within Section 13 of the Zoning By-law. There is only one (1) agricultural zone in the Township of Edwardsburgh Cardinal. The residential uses permitted in this zone are as follows:

Permitted Uses	Agricultural (A)
Accessory Dwelling	X
Accessory Dwelling Unit	X
Single Dwelling	X
Additional Residential Unit (ARU)	X (in accordance with 4.1)

9. Other Zones

The mineral resource zones and environmental protection zones are located in Section 14 and 15 of the Zoning By-law. There are two (2) mineral resource zones, which are Mineral Aggregate Extraction (EX) and Mineral Aggregate Reserve (EXR). There is only one environmental protection zone, which is Environmental Protection – PSW (EP-PSW). There are no residential uses permitted in this zone.

Revitalizing Cardinal CIP (2012)

The Township of Edwardsburgh Cardinal Revitalizing Cardinal Community Improvement Plan (2012) is focused on the revitalization of the Village of Cardinal, a historic community and Urban Settlement Area located on the St. Lawrence River. The purpose of the Cardinal CIP is to encourage revitalization in the Village, with a focus on the Village's waterfront and canals to support tourism potential, as well as in the Village core. These revitalization efforts are aimed at improvements to the built environment and public spaces, active transportation context, and streetscapes and facades, with the intention of attracting new and retaining existing commercial and institutional uses.

The Cardinal CIP goals are:

Goal #1: *Cardinal is a walkable, well-connected community that is integrated with its waterfront, the historic Canals and the Village Core.*

Goal #2: *Cardinal's community facilities and infrastructure are of a high-quality, supportive of a walkable community and waterfront tourism and use.*

Goal #3: *That Cardinal offers a range of housing types, including affordable housing and moderate income housing which is provided in the Village's core.*

Goal #4: *That the Village's pride is evident in the care and maintenance of its buildings, landscaping and public space.*

Goal #5: *Cardinal's existing historic buildings are well-utilized and restored.*

Goal #6: *Encourage compatible new development and improvement of existing properties and buildings through private investment.*

Goal #7: *The Village is an attractive community, with pedestrian-scaled streetscapes, high quality buildings and public spaces that have a sense of place.*

There are six (6) financial incentive programs that support the achievement of these goals. Applicants may be able to apply for more than one program and all programs may be combined. The total of all incentive benefits for each community improvement proposal, including grants and refunds from other organizations, must not exceed fifty percent (50%) or \$10,000, whichever is less, of the project's eligible costs.

1. Façade and Property Improvement Program

- Promotes the rehabilitation, reparation, or enhancement of façades, buildings, and properties, and will be administered as a grant and an interest rebate on a loan.
- Eligible properties include commercial and mixed-use buildings and properties.
- Grants cover 50% of eligible costs, up to \$5,000, while interest rebates will cover up to \$2,500, for a combined total of \$7,500 with the grant program.
- Eligible costs include façade material repair, awnings, lighting, painting, window and door improvements, accessibility enhancements, landscaping improvements, and professional services. Compliance with the Township's Village Urban Design Principles is required.

2. Heritage Property Improvement Program

- Promotes the restoration, repair, rehabilitation, or preservation of designated heritage properties and buildings under Part IV of the *Heritage Act*, which will be administered as a grant and an interest rebate on a loan.
- Grants cover 50% of eligible costs, up to a total of \$7,500, with a maximum grant of \$2,500 or 50% of the cost, whichever is less, for related feasibility and/or architectural studies.
- Interest rebates will cover up to \$2,500, for a combined total of \$10,000 with the grant program.
- Eligible costs include façade and building material repairs and replacements, construction and/or reconstruction of significant architectural features, masonry building cleaning, and professional studies related to feasibility and/or architectural/design of heritage building and/or property restoration.

3. Downtown Housing Improvement Program

- Encourages investment in mixed-use buildings for housing which will be administered as a grant and an interest rebate on a loan. The program supports creating new housing units by converting non-residential spaces and/or improving existing residential units.
- Eligible properties include multi-storey mixed-use buildings with upper storey and rear residential units. Priority may be given to the conversion of upper storey space to new residential unit(s) and for the rehabilitation of affordable housing and rental units. Priority may also be given to projects on Dundas Street and those in close proximity to the Village centre at Lewis Street/Dundas Street.
- Grants cover 50% of eligible costs, up to a maximum of \$1,500 per residential unit (max four units per property), while interest rebates will cover up to \$1,000 per residential unit (max four units per property), for a combined total of \$2,500 per unit or up to \$10,000 for a maximum of four units. The Plan does not define affordability and is subject to determination by the Township on a case-by-case basis in consideration of Township and County definitions of affordability.
- Eligible costs include renovations to meet building and fire code requirements, as well as construction and building improvements that create a new residential unit, increase unit value, make a unit habitable, or make the unit attractive to a wider range of income groups.

4. Tax Increment Equivalent Grant Program

- Offers grants based on the increase in municipal property taxes resulting from rehabilitation, redevelopment, or appropriate infill and intensification. Eligible properties include retail and mixed-use buildings, and projects that involve improvement of more than 25% of the existing gross floor area (GFA), and/or which result in an increase in the assessed value of a property by more than 15%.
- Grants will be equal to the percentage of the municipal tax increase resulting from the improvements for a maximum period of 10 years, decreasing by 10% of the total tax increment cumulatively each year thereafter. The TIEG amount, in combination with any other program, shall not exceed 60% of the original construction costs while the TIEG amount must exceed \$500. Payments are made as annual grants after the full municipal property tax is paid.

5. Application and Building Permit Fees Refund Program

- Provides a refund as a grant to offset fees for development. Eligible projects include retail and mixed-use buildings, involving construction and/or reconstruction, and building upgrades, improvements, or rehabilitation. Compliance with the Township's Village Urban Design Principles is required.

Large, complex applications requiring significant work by the Township's planning consultant are not eligible.

- The maximum grant value is 50% of planning and building application fees or \$5,000, whichever is less. Applicants must pay for all applicable fees, as the grant will only be allocated as a refund to the fees paid.

6. Project Feasibility Program

- Encourages the exploration of building reuse and rehabilitation, and/or redevelopment of land administered as a grant. Eligible projects include commercial and mixed-use buildings, involving construction and/or reconstruction, and building upgrades, improvements, or rehabilitation. Compliance with the Township's Village Urban Design Principles is required. Priority may be given to the redevelopment of the Ranson Block and to mixed-use and retail projects located in the Village Core.
- Grants cover 50% of eligible costs, up to a maximum of \$5,000.
- Eligible costs include a feasibility study on rehabilitating buildings and structures, or the development/redevelopment of land for its use by commercial or mixed-use purposes.

Spencerville CIP (2013)

The Township of Edwardsburgh Cardinal Spencerville Community Improvement Plan (2013) is focused on the revitalization of the Village of Spencerville, a historic community with agricultural roots located on the South Nation River. The purpose of the Spencerville CIP is to encourage revitalization in the Village, aimed at improving the public realm and built environment that overall strengthens the community's sense of place and support tourism growth and improvements to residential units in mixed-use buildings.

The Spencerville CIP goals are as follows:

Goal #1: *Spencerville's streets are well-connected, safe, accessible, walkable and complementary to the community's historic character.*

Goal #2: *Spencerville is an attractive, unique, and historic village.*

Goal #3: *Spencerville is a well-known destination for visitors and tourists, attracted annually by festivals and events, and throughout the year by Spencerville's unique character, its parks, amenities, history and unique shops.*

Goal #4: *Spencerville offers a wide range of housing options, attracting a diverse group of residents and ensuring the long-term prosperity of the community.*

There are five (5) financial incentive programs that support the achievement of these goals. Applicants may be able to apply for more than one program and all programs

may be combined. The total of all incentive benefits for each community improvement proposal, including grants and refunds from other organizations, must not exceed fifty percent (50%) or \$10,000, whichever is less, of the project's eligible costs.

1. Façade and Property Improvement Program

- Promotes the rehabilitation, reparation, or enhancement of façades, buildings, and properties, and will be administered as a grant and an interest rebate on a loan.
- Eligible properties include commercial and mixed-use buildings and properties.
- Grants cover 50% of eligible costs, up to \$5,000, while interest rebates will cover up to \$2,500, for a combined total of \$7,500 with the grant program.
- Eligible costs include façade material repair, awnings, lighting, painting, window and door improvements, accessibility enhancements, landscaping improvements, and professional services. Compliance with the Township's Village Urban Design Principles is required.

2. Heritage Property Improvement Program

- Promotes the restoration, repair, rehabilitation, or preservation of designated heritage properties and buildings under Part IV of the *Heritage Act*, which will be administered as a grant and an interest rebate on a loan.
- Grants cover 50% of eligible costs, up to a total of \$7,500, with a maximum grant of \$2,500 or 50% of the cost, whichever is less, for related feasibility and/or architectural studies.
- Interest rebates will cover up to \$2,500, for a combined total of \$10,000 with the grant program.
- Eligible costs include façade and building material repairs and replacements, construction and/or reconstruction of significant architectural features, masonry building cleaning, and professional studies related to feasibility and/or architectural/design of heritage building and/or property restoration.

3. Downtown Housing Improvement Program

- Encourages investment in mixed-use buildings for housing which will be administered as a grant and an interest rebate on a loan. The program supports creating new housing units by converting non-residential spaces and/or improving existing residential units.
- Eligible properties include multi-storey mixed-use buildings with upper storey and rear residential units. Priority may be given to the conversion of upper storey space to new residential unit(s) and for the rehabilitation of affordable

housing and rental units. Priority may also be given to projects on Spencer Street and those in close proximity to the Village centre at Spencer Street/Centre Street.

- Grants cover 50% of eligible costs, up to a maximum of \$1,500 per residential unit (max four units per property), while interest rebates will cover up to \$1,000 per residential unit (max four units per property), for a combined total of \$2,500 per unit or up to \$10,000 for a maximum of four units. The Plan defines affordable housing as: *means rental units in multiple-unit residential buildings or upper storey residential rental units above commercial uses.*
- Eligible costs include renovations to meet building and fire code requirements, as well as construction and building improvements that create a new residential unit, increase unit value, make a unit habitable, or make the unit attractive to a wider range of income groups.

4. Tax Increment Equivalent Grant Program

- Offers grants based on the increase in municipal property taxes resulting from rehabilitation, redevelopment, or appropriate infill and intensification. Eligible properties include retail and mixed-use buildings, and projects that involve improvement of more than 25% of the existing gross floor area (GFA), and/or which result in an increase in the assessed value of a property by more than 15%.
- Grants will be equal to the percentage of the municipal tax increase resulting from the improvements for a maximum period of 10 years, decreasing by 10% of the total tax increment cumulatively each year thereafter. The TIEG amount, in combination with any other program, shall not exceed 60% of the original construction costs while the TIEG amount must exceed \$500. Payments are made as annual grants after the full municipal property tax is paid.

5. Application and Building Permit Fees Refund Program

- Provides a refund as a grant to offset fees for development. Eligible projects include retail and mixed-use buildings, involving construction and/or reconstruction, and building upgrades, improvements, or rehabilitation. Compliance with the Township's Village Urban Design Principles is required. Large, complex applications requiring significant work by the Township's planning consultant are not eligible.
- The maximum grant value is 50% of planning and building application fees or \$5,000, whichever is less. Applicants must pay for all applicable fees, as the grant will only be allocated as a refund to the fees paid.

Appendix D. Overview of Select Affordable Housing and Economic Development CIP Incentive Programs

Incentive Program	Select Features
Town of Prescott: Community Improvement Plan (2023)	
1. Affordable – provided as definition and/or eligibility requirement(s)	<ul style="list-style-type: none"> • Either ownership or rental housing for which a low or moderate income household pays no more than 30% of its gross annual income. • Income levels and target rents and prices shall be determined by the Town on an annual basis and shall be informed by available data from the Canada Mortgage and Housing Corporation (CMHC).
2. Property Improvement Grant Program	<p>Downtown Core and the Riverwalk District</p> <ul style="list-style-type: none"> • Offered as a grant with the intent of supporting renovation and revitalization of the downtown core. • Grant covers up to 50% of eligible costs, for a maximum of \$22,000. • Eligible properties include those in Area 1 and are zoned commercial or mixed-use. • Eligible costs include those related to façade, signage, accessibility, and interior building improvements and/or renovations. Compliance with design and signage guidelines and by-law is required. <p>Heritage Conservation</p> <ul style="list-style-type: none"> • Offered as a grant with the intent of supporting the preservation of existing historical and cultural assets. • Grant covers up to 50% of eligible costs, for a maximum of \$9,000. • Eligible properties include those listed on the Municipal Register of Heritage Properties and in Area 3. • Eligible costs include preparation of professional reports, façade, accessibility, and interior building improvements and/or renovations. Compliance with design and signage guidelines and by-law is required

Incentive Program	Select Features
	for heritage properties located within the Downtown Core zone.
3. Permit & Application Fees Grant Program	<p>Downtown Core and the Riverwalk District</p> <ul style="list-style-type: none"> • Offered as a grant to offset municipal planning applications and building permit fees. • Eligible properties include those in Area 1 and are zoned commercial or mixed-use. Properties are only eligible to apply for this program in conjunction with one or more applications for other incentive programs. • Grant covers up to up 10% of building permit fee or a maximum of \$1,000, whichever is greater. Payment will be made upon final approval of the application or issuance of the demolition or building permit fee. <p>Heritage Conservation</p> <ul style="list-style-type: none"> • Offered as a grant to offset municipal planning applications and building permit fees. • Eligible properties include those listed on the Municipal Register of Heritage Properties and included in Area 3. Properties are only eligible to apply for this program in conjunction with one or more applications for other incentive programs. • Grant covers up to up 10% of building permit fee or a maximum of \$1,000, whichever is greater. Payment will be made upon final approval of the application or issuance of the demolition or building permit fee. <p>Large Scale Residential Development</p> <ul style="list-style-type: none"> • Offered as a grant to offset municipal planning applications and building permit fees. • Eligible properties include those in Area 5, are zoned residential, have a minimum 10% of residential units that meet the definition of affordable housing and equate to a minimum of one (1) housing unit, and have an estimated cost of construction equal to or greater than five million dollars (\$5,000,000). Properties are only eligible to apply for this program in

Incentive Program	Select Features
	<p>conjunction with one or more applications for other incentive programs.</p> <ul style="list-style-type: none"> Grant covers up to up 10% of building permit fee or a maximum of \$1,000, whichever is greater. Payment will be made upon final approval of the application or issuance of the demolition or building permit fee.
<p>4. Interest Free Loan Program</p>	<p>Downtown Core and the Riverwalk District</p> <ul style="list-style-type: none"> Offered as an interest-free loan intended to assist commercial property owners or tenants with property improvements. Interest free loans cover up to a maximum of \$100,000 per eligible property unit, not exceeding 50% of the total project value. Eligible properties include those in Area 1 and are zoned commercial or mixed-use. Eligible costs include those related to façade, signage, accessibility, interior building improvements and/or renovations, and fixed improvements. Compliance with design and signage guidelines and by-law is required. <p>Heritage Conservation</p> <ul style="list-style-type: none"> Offered as an interest-free loan intended to assist heritage property owners with property improvements. Interest free loans cover up to a maximum of \$100,000 per eligible property unit, not exceeding 50% of the total project value. Eligible properties include those listed on the Municipal Register of Heritage Properties and those included under Area 3. Eligible costs include those related to façade, signage, accessibility, interior building improvements and/or renovations, and fixed improvements. Compliance with design and signage guidelines and by-law is required.

Incentive Program	Select Features
5. Property Tax Increment Grant Program	Downtown Core and the Riverwalk District <ul style="list-style-type: none"> Offered as a grant based on the increase in municipal property taxes resulting from rehabilitation, redevelopment, or appropriate infill and intensification. Grant covers up to 100% of the increase in municipal taxes, decreasing by 20% each year for a maximum of five (5) years, but shall not exceed \$50,000 annually. Eligible properties include those in Area 1 and are zoned commercial or mixed-use.
	Large Scale Residential Development <ul style="list-style-type: none"> Offered as a grant based on the increase in municipal property taxes resulting from rehabilitation, redevelopment, or appropriate infill and intensification. Grant covers up to 100% of the increase in municipal taxes, decreasing by 20% each year for a maximum of five (5) years, but shall not exceed \$50,000 annually. Eligible properties include those in Area 5, are zoned residential, have a minimum 10% of residential units that meet the definition of affordable housing and equate to a minimum of one (1) housing unit, and have an estimated cost of construction equal to or greater than five million dollars (\$5,000,000).
Town of the Blue Mountains: Housing Within Reach CIP (2021)	
1. Attainable – definition provided	<ul style="list-style-type: none"> Home ownership: purchase price results in annual accommodation costs that do not exceed 30% of gross income for households within 50-130% of median income for Blue Mountains. Rental housing: housing provided at least 20% below area median rent. The most recent census was used for income and rent data.

Incentive Program	Select Features
2. Attainable Housing Feasibility Grant Program	<ul style="list-style-type: none"> Covers: market analysis, business development-related studies, and plans; building condition report; and/or capital replacement plan. Must be linked to an actual development proposal providing 2 or more attainable units.
3. Development Charges Grant Equivalent Program	<ul style="list-style-type: none"> The total value of the grant is calculated based on the number of attainable units provided.
4. Tax Increment Equivalent Program	<ul style="list-style-type: none"> May be administered as a loan or grant based on a property tax increase. Starts at 100% of the tax increment and decreases annually until it reaches 0%. Grant issued after completion on an annual basis for 10 years. A loan may be issued before construction at the discretion of the municipality. A minimum of 25% of units in development must be new attainable housing units to be eligible. Grant does not necessarily transfer if the property is sold.
5. Municipal Fees Grant or Loan Equivalent Program	<ul style="list-style-type: none"> Covers planning applications and building permit fees. Professional services by an engineer, architect, or planner to a maximum of 15% of all eligible costs. A grant is paid after the completion of eligible works. A loan may be issued before construction.
6. Downtown Apartment Rehabilitation or Conversion Program	<ul style="list-style-type: none"> Applies only to existing floor space above the first storey or in the rear portion of a mixed-use building. Covers: works related to OBC or Fire Code compliance, accessibility improvements, permanent finishing materials and decorative elements (up to 25% of eligible costs), and costs of a professional engineer or architect (up to 15% of eligible costs). A grant is paid after the completion of eligible works. A loan may be issued before construction.

Incentive Program	Select Features
7. Additional Residential Unit Program	<ul style="list-style-type: none"> • Applies to single detached dwellings, semi-detached dwellings, duplexes, or townhouse dwellings. • Covers: works related to OBC or Fire Code compliance, accessibility improvements, permanent finishing materials and decorative elements (up to 25% of eligible costs), and costs of a professional engineer or architect (up to 15% of eligible costs). • The maximum value of the grant is 50% of eligible costs (up to \$15,000). • The maximum value of the loan is 50% of eligible costs (up to \$30,000). • A grant is paid after the completion of eligible works. • A loan may be issued before construction.
8. Surplus Land Grant Program	<ul style="list-style-type: none"> • Where the municipality determines a property surplus, it may be offered through a Request for Proposals process for development purposes. As part of that process, the surplus land may be granted at a significantly reduced value or no cost, to develop attainable housing.
9. Land-banking Policy	<ul style="list-style-type: none"> • Council at its discretion may acquire, sell, or lease lands to achieve the goals of the municipality's Official Plan and the objectives of the CIP.
Town of the Blue Mountains: Town-Wide Revitalization CIP (2021)	
1. Study & Design Grant Program	<ul style="list-style-type: none"> • Applies to commercial, mixed-use, residential, employment and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Urban Employment Area and the Marsh St. / Bruce St. Corridor land use designations of the Town's Official Plan. • Covers various studies such as urban design studies, feasibility studies, heritage impact assessments, market analysis, site servicing studies, and more. • Administered as a grant for 50% of eligible costs to a maximum of \$20,000.
2. Building Façade and	<ul style="list-style-type: none"> • Applies to commercial, mixed-use, residential, employment and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Urban Employment Area

Incentive Program	Select Features
Signage Grant Program	<p>and the Marsh St. / Bruce St. Corridor land use designations of the Town's Official Plan, and properties designated under Part IV or V of the <i>Ontario Heritage Act</i> within these areas.</p> <ul style="list-style-type: none"> • Only includes front, side, or rear facades that are visible from the public street. Includes repair or replacement of façade and brickwork, construction of significant architectural features, new lighting and signage, professional fees to a maximum of 15% of total grant or loan value, and similar improvements. • Maximum grant value of \$20,000 and maximum loan value of \$40,000.
3. Building Improvement and Renovation Program	<ul style="list-style-type: none"> • Applies to commercial, mixed-use, residential, employment and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Rural, Agricultural, and the Marsh St. / Bruce St. Corridor land use designations of the Town's Official Plan, and properties designated under Part IV or V of the <i>Ontario Heritage Act</i> within these areas. • Applies to interior and exterior works and/or renovations to comply with and/or exceed Building Code requirements, and professional services to a maximum of 15% of total grant or loan value. • Administered as a grant for 50% of eligible costs to a maximum of \$15,000, or as a loan for 50% of eligible costs to a maximum loan value of \$60,000.
4. Tax Increment Equivalent Program	<ul style="list-style-type: none"> • Applies to commercial, mixed-use, residential, and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Craigeleith Village Commercial and Craigeleith Village Residential land use designations of the of the Town's Official Plan. • Cannot be combined with any other financial incentive program. • Administered as a grant for 50% of eligible costs to a maximum of \$25,000 per year or as a loan for 50% of eligible costs to a maximum loan value of \$50,000 per year up to 10 years.

Incentive Program	Select Features
5. Municipal Fees Grant Equivalent Program	<ul style="list-style-type: none"> • Applies to commercial, mixed-use, residential, and institutional uses are permitted within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Craigleith Village Commercial and Craigleith Village Residential land use designations of the of the Town's Official Plan. • Official Plan Amendment is not an eligible cost. • Administered as a grant for 100% of eligible fees or a \$50,000, whichever is less.
6. Property Enhancement and Improvement Program	<ul style="list-style-type: none"> • Applies to commercial, mixed-use, residential, employment and institutional uses within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor, Urban Employment Area and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan. • Does not apply to single detached dwellings, semi-detached dwellings, duplexes, and apartment dwellings. • Applies to improvements of public property that enhances the public realm such as landscaping, permanent outdoor seating, improvements to parking areas, active transportation, and pedestrian facilities. • Administered as a grant for 50% of eligible costs to a maximum of \$15,000 or \$500 per linear meter of lot frontage, whichever is less, or as a loan for 50% of eligible costs to a maximum loan value of \$45,000 or \$1,000 per linear meter of lot frontage, whichever is less.
7. Vacant Building Conversion or Expansion Program	<ul style="list-style-type: none"> • Applies to commercial, mixed-use, residential, and institutional uses within the Downtown Area, Harbour Area, Hamlet Area, Commercial Corridor and the Marsh St. / Bruce St. corridor, and Agricultural Area land use designations of the Town's Official Plan, and where agri-tourism, estate winery or farm winery are permitted uses. • Applies to conversion of non-conforming or vacant building space, on-farm diversified uses, expansion of existing eligible uses to increase the GFA, and professional services to a maximum of 15% of eligible costs.

Incentive Program	Select Features
	<ul style="list-style-type: none"> • The maximum value of a grant shall be equal to \$15.00 per square foot of converted space or new gross floors area, to a maximum of 50% of eligible costs or \$15,000.00, whichever is less. • The maximum value of a loan shall be equal to \$30.00 per square foot of converted space or new gross floors area, to a maximum of 50% of eligible costs or \$30,000.00, whichever is less.
8. Destination Infrastructure Grant	<ul style="list-style-type: none"> • Encourage local stakeholders, organizations and municipalities to upgrade and invest in destination infrastructure that positively contributes to the public realm. • Applies to properties within the Downtown Area, Harbour Area, Hamlet Area and the Marsh St. / Bruce St. corridor land use designations of the Town's Official Plan. • Applies to core attraction improvements, wayfinding signage, outdoor art, streetscape beautification, parks/greenspace enhancement, and more. • Administered as a grant for 50% of eligible costs to a maximum of \$15,000, whichever is less.
City of Belleville: Community Improvement Plan (2021)	
1. Affordable – provided as definition and/or eligibility requirement(s)	<ul style="list-style-type: none"> • A unit for which the rent is at or below the average rent of a unit in the regional market area as determined by the Canada Mortgage and Housing Corporation (C.M.H.C.). • Affordable rental housing programs are applicable City-wide and in all CIP areas.
2. Affordable Rental Housing DC Rebate	<ul style="list-style-type: none"> • Applies to new apartment buildings that result in the creation of affordable rental units. • Development charges (DC) rebates will be equivalent to 100% of the DCs associated with the new affordable units, calculated based on the proportion of units which are affordable. • DC rebates will be reimbursed to a maximum set by Council each year upon execution of required agreements, proof of substantial occupancy, and proof of affordability.

Incentive Program	Select Features
3. Affordable Rental Housing Building Permit Fee Rebate	<ul style="list-style-type: none"> • Applies to new second units or new apartment buildings that result in the creation of affordable rental unit(s). • Building permit fee rebates will be equivalent to 100% of the building permit fees associated with the affordable rental unit(s).
4. Affordable Rental Housing T.I.E.R – 100% Municipal Portion	<ul style="list-style-type: none"> • Applies to new second units or new apartment buildings that result in the creation of affordable rental unit(s). • Offsets increased municipal taxes that result from the creation of new affordable rental units for a period of 10 years. Tax rebate is offered to residential portion of a building only.
5. Second Units in New Construction Housing Rebate	<ul style="list-style-type: none"> • Offered as a \$2,500 rebate to offset construction costs. • Required to meet GFA guidelines and to ensure that the primary dwelling unit is owner-occupied, and the rental unit is occupied. • Second unit does not need to be affordable as defined by the CIP but must be a rental housing unit for five (5) years and cannot be marketed as a short-term rental.
6. Second Units in Existing House Rebate	<ul style="list-style-type: none"> • Applies to existing dwellings which are renovated to include a new legal second unit. • Required to meet GFA guidelines and to ensure that the primary dwelling unit is owner-occupied, and the rental unit is occupied. • Second unit does not need to be affordable as defined by the CIP but must be a rental housing unit for five (5) years and cannot be marketed as a short-term rental. • Offered as two rebates, with Rebate 1 offered for a maximum of \$500 associated with professional fees required for a building permit application. • Rebate 2 is eligible for homeowners who have received Rebate 1 to a maximum of \$2,000 for construction costs, where it can be proven that more than \$30,000 was spent in professional contractor labour and contractor-supplied materials to construct

Incentive Program	Select Features
	the new second unit. This does not include finishes or unit furnishings.
7. Accessibility Top-Up Rebate	<ul style="list-style-type: none"> • Applies to new legal second units or affordable rental units that are designed to be accessible for persons with disabilities. • Offered as a \$2,500 rebate to offset construction costs.
8. Downtown Residential Above Commercial Building Permit Fee Rebate	<ul style="list-style-type: none"> • Applies to properties within the Downtown, Downtown Façade Area, and Downtown Façade Area and Rear Frontage on the Moira River. • Applies to new buildings and upgrades to existing buildings that result in the creation of new residential units above commercial ground floors. • Building permit fee rebates will be equivalent to 100% of the building permit fees associated with the affordable rental unit(s).
9. Downtown Residential Above Commercial T.I.E.R – 100% Municipal Portion	<ul style="list-style-type: none"> • Applies to properties within the Downtown, Downtown Façade Area, and Downtown Façade Area and Rear Frontage on the Moira River. • Applies to new buildings or upgrades to existing buildings that result in the creation of new residential unit(s) above commercial ground floors. • Offsets increased municipal taxes that result from the creation of new affordable rental units for a period of 10 years. Tax rebate is offered to residential portion of a building only.
10. Downtown Fire Retrofitting Rebate	<ul style="list-style-type: none"> • Applies to properties within the Downtown, Downtown Façade Area, and Downtown Façade Area and Rear Frontage on the Moira River. • Offsets costs associated with retrofitting existing downtown buildings to meet the Ontario Fire Code to a maximum of \$1,000. • Eligible costs include purchase of materials, equipments or systems that provide protection and improvement of building (e.g fire alarms and detection systems, emergency lighting, fire walls, etc).

Incentive Program	Select Features
11. Façade Improvement Design Rebate	<ul style="list-style-type: none"> • Applies to commercial or institutional properties within the Downtown Façade Area, and Downtown Façade Area and Rear Frontage on the Moira River. • Provides a rebate for professional services related to façade design improvements to a maximum of \$3,000. • Façade design must comply with the City's design criteria. Traditional facades are given priority. • Work must be undertaken within two (2) years of approval.
12. Façade Improvement Renovation Rebate	<ul style="list-style-type: none"> • Applies to commercial or institutional properties within the Downtown Façade Area, and Downtown Façade Area and Rear Frontage on the Moira River. • Provides a rebate for construction costs related to façade design improvements to a maximum of 50% of eligible costs or \$12,000. • Façade design must comply with the City's design criteria.
13. Façade Improvement Renovation Rebate – Rear Façade	<ul style="list-style-type: none"> • Applies to commercial or institutional properties within the Downtown Façade Area and Rear Frontage on the Moira River, with rear frontage along Moira River or a secondary faced along the Moira River but visible from a public space. • Provides a rebate for construction costs related to façade design improvements to a maximum of 50% of eligible costs or \$10,000. • Façade design must comply with the City's design criteria.
Municipality of Lambton Shores: Community Improvement Plan (2023)	
1. Façade Improvement Grant Program	<ul style="list-style-type: none"> • Applies to commercial, office, institutional, and mixed-use buildings. • Grant will cover 50% of the cost of eligible works, with \$5,000 per project up to a maximum of \$10,000. • Eligible costs include installation of awnings, exterior lighting features, restoration of original architectural features, and more.

Incentive Program	Select Features
2. Building Restoration, Renovation, or Improvement Grant Program	<ul style="list-style-type: none"> • Buildings must be open to the public or provide for local employment. • Priority will be given to properties in Arkona, Forest, and Thedford that are designated Downtown Commercial in the OP, and those listed in Appendix A of the OP or designated under Part IV or V of the <i>Ontario Heritage Act</i> on a case-by-case basis, subject to available funding. • Grant will cover 50% of the cost of eligible works, with \$7,500 per project up to a maximum of \$15,000. • Eligible costs include renovations, restorations, or improvements to ground floor vacant space and/or enhancements of commercial spaces, ground floor commercial conversion, restoration of original architectural features for a building with heritage features, Building Code compliance, and more.
3. Accessibility Improvement Grant Program	<ul style="list-style-type: none"> • Applies to commercial, office, and mixed-use properties. • Grant will cover 50% of the cost of eligible works, with \$5,000 per project up to a maximum of \$10,000. • Eligible costs include wheelchair ramps, automatic doors, guards and/or handrails, entry widening, repairs to pathways/accessible stairs, and more.
4. Energy Efficiency and Retrofit Grant Program	<ul style="list-style-type: none"> • Buildings must be open to the public or provide for local employment. • Grant will cover 50% of the cost of eligible works, with \$5,000 per project up to a maximum of \$10,000. • Eligible costs include basic building controls that result in energy savings such as smart thermostats, ENERGYSTAR certified systems and improvements, EV charging stations, insulation upgrades, and more.
5. Property Improvement Grant Program	<ul style="list-style-type: none"> • Applies to properties that are visible from the public realm and that contribute to the streetscape. • Grant will cover 50% of the cost of eligible works, with \$5,000 per project up to a maximum of \$10,000. • Eligible costs include replacement of sod with native plant species, planting of trees and plants visible from the public realm, naturalization and greening of

Incentive Program	Select Features
	surface parking areas, installation of street furniture accessible from the sidewalk, and more.
6. Patio Grant Program	<ul style="list-style-type: none"> • Applies to commercial businesses operating a restaurant or café. • Grant will cover 50% of the cost of eligible works, with \$2,500 per project up to a maximum of \$5,000. • Eligible costs include construction related to new patio areas, propane/gas/electrical heaters, temporary side walls/weather buffers, temporary fencing, and more.
7. Commercial Area Housing Grant Program	<ul style="list-style-type: none"> • Applies to residential units above grade in commercial areas. • Grant will cover 50% of the cost of eligible works, with \$10,000 per project up to a maximum of \$20,000. • Eligible costs include construction of new residential units above existing or future commercial space, conversion of vacant space to residential units, renovations that increase the number of residential units, and more
8. Destination Infrastructure Grant Program	<ul style="list-style-type: none"> • Public art must meet municipal standards and improvements must be consistent with the municipality's urban design goals. • Grant will cover 50% of the cost of eligible works, with \$500 per project up to a maximum of \$1,000. • Eligible costs include permanent installation of outdoor art, streetscape beautification such as benches and garbage receptacles, greenspace/park enhancements, and more.
9. Development Charge Grant Program	<ul style="list-style-type: none"> • Applies to all building types, provided that a residential, commercial, or office development being proposed is within the CIPA. • A partial or full grant of the applicable development charges (DC) associated with the development and redevelopment within the CIPA. • Eligible costs include redevelopment of vacant or underutilized commercial, industrial, or mixed-use buildings, development or redevelopment of residential units above grade, and more.

Incentive Program	Select Features
10. Tax Increment Equivalent Grant Program	<ul style="list-style-type: none"> • Applies to commercial and mixed-use properties. • Grant based on a property tax increase. It starts at 100% of the tax increment and decreases by 20% annually until it reaches 0%. • Eligible costs include adaptive reuse or redevelopment to suit a new commercial use or convert the commercial property to a mixed-use property with at least 3 residential units above grade; major additions to a commercial property or the addition of at least 3 residential units above grade; construction of a new building for commercial or mixed use; or any combination of the above.
Town of Smith Falls: Community Improvement Plan (2022)	
1. Attainable – provided as definition and/or eligibility requirement(s)	<ul style="list-style-type: none"> • Housing costs (excluding utilities) are less than 30% of the before tax income of a low- to moderate-income household.
2. Exterior Universal Accessibility Improvement Program	<ul style="list-style-type: none"> • Applications that contribute to the greater public good (e.g accessibility improvements exceed minimum requirements of the Building Code and/or AODA) will be prioritized. • Rebate for up to 50% of eligible costs to a maximum of \$15,000. • Eligible costs include wheelchair ramps, automatic doors, and entry widening.
3. Interior Universal Accessibility Improvement Program	<ul style="list-style-type: none"> • Applications that contribute to the greater public good (e.g accessibility improvements to publicly accessible private spaces such as common areas of multi-unit residential buildings or interiors of commercial establishments) will be prioritized. • Rebate for up to 50% of eligible costs to a maximum of \$15,000. • Eligible costs include washroom renovations for accessibility, interior entry widening, ramp or stair lift installations, and elevator installations.

Incentive Program	Select Features
4. Attainable Housing Development Charge Rebate	<ul style="list-style-type: none"> • Applies to new multi-unit residential or mixed-use (with commercial at-grade) buildings that contains attainable rental units. • 100% of the DCs associated with the new attainable units, calculated based on the proportion of units which are attainable.
5. Attainable Housing Building Permit Fee and Planning Application Fee Rebate	<ul style="list-style-type: none"> • Applies to building improvements or new residential or mixed-use development that contains attainable rental units, or a legal Additional Residential Unit as defined by the Town's Zoning By-law. • 100% of the fee rebates associated with the attainable units, calculated based on the proportion of units which are attainable. • Eligible costs include washroom renovations for accessibility, interior entry widening, ramp or stair lift installations, and elevator installations.
6. Attainable Housing Tax Increment Equivalent Rebate	<ul style="list-style-type: none"> • Applies to new multi-unit residential or mixed-use buildings, containing at least six (6) new attainable residential units. • Rebate based on a property tax increase for 50% of the increased municipal portion of property tax payments for a period of ten (10) years. • Tax assistance is offered to the residential portion of the building only.
7. Attainable Housing Additional Residential Unit (ARU) Rebate	<ul style="list-style-type: none"> • Applies to existing dwellings which are renovated to include a new legal additional residential unit. • Additional residential unit does not need to be attainable as defined by the CIP and rented by time of application but must be available for rent and cannot be marketed as a short-term rental. • Offered as three rebates, with Rebate 1 offered for a maximum of \$15,000 associated with professional fees required for a building permit application. • Rebate 2 is eligible for homeowners who have received Rebate 1 to a maximum of \$5,000 for construction costs, where it can be proven that more than \$30,000 was spent to accommodate the new legal ARU.

Incentive Program	Select Features
	<ul style="list-style-type: none"> Rebate 3 is eligible for homeowners who have received Rebate 1 and 2 to a maximum of \$5,000 for 50% of eligible costs, where it can be proven that improvements were made to reduce their home's carbon footprint that meet the minimum requirements of the ENERGY STAR designation or the ENERGY STAR Most Efficient designation.
8. Attainable Housing and Universal Accessibility Co-Application	<ul style="list-style-type: none"> Permits property owners to receive rebates under multiple programs by combining applications for attainable housing programs and accessibility programs.
9. Front, Side, and Rear Façade Improvement Rebate	<ul style="list-style-type: none"> Applies to commercial, institutional, or mixed-use property within the Downtown and Waterfront Sub-Area. Offered as three rebates. Rebate 1A offers up to 50% of the cost to a maximum of \$20,000 in costs for a maximum rebate of \$10,000 per property of a non-heritage building that satisfies the design criteria set out by the Town. Rebate 1B offers up to 85% of the cost to a maximum of \$20,000 in costs for a maximum rebate of \$17,000 per property of a heritage-designated building that satisfies the design criteria set out by the Town. Rebate 2 is eligible to those who have received Rebate 1A for up to 50% of eligible costs to a maximum of \$2,500 for implementing a façade improvement with a heritage design. Rebate 3 is eligible to those who have received Rebate 1A or 1B for up to 50% of eligible costs to a maximum of \$5,000 for implementing building technology features that reduce the carbon footprint of the building. Eligible costs include restoration, repairing, and replacement of building materials, signage, architectural details, windows, doors, exterior lighting features, adding public art and/or landscaping, and more.

Incentive Program	Select Features
10. Building Restoration, Renovation, and Improvement Program	<ul style="list-style-type: none"> • Applies to mixed-use or institutional property within the Downtown and Waterfront Sub-Area. This applies to the non-residential component of a building only. • Offered as two rebates. Rebate 1 offers up to 50% of the cost to a maximum of \$20,000 in costs for a maximum rebate of \$45,000 per property of a non-heritage building that satisfies the design criteria set out by the Town. • Rebate 2 is eligible for up to a maximum of \$5,000 for properties that implement a heritage design of the restoration and/or renovation of a heritage designated building. • Eligible costs for interior renovations, restorations, or improvements related to code compliance include fire-proofing, structural improvements to meet the Building Code, improving plumbing, heating, and ventilation systems, and more.
11. Downtown and Waterfront Revitalization and Universal Accessibility Co-Application	<ul style="list-style-type: none"> • Permits property owners to receive rebates under multiple programs by combining applications for downtown and waterfront revitalization programs and accessibility programs.
City of Sarnia: Downtown and Mitton Village CIP (2020)	
1. Building Façade Improvement Grant	<ul style="list-style-type: none"> • A matching grant of 50% of the cost of eligible storefront/façade improvements and restorations to commercial, institutional, and mixed-used buildings to a maximum of \$10,000 per building.
2. Landscape and Property Improvement Grant	<ul style="list-style-type: none"> • A grant of 50% of eligible costs to a maximum of \$15,000 per property, inclusive of commercial, institutional, and mixed-use properties. Eligible costs include tree planting, pedestrian walkways improvements, permanent sidewalks café installations, professional landscaping, installation of benches or permanent planters, or any combination of the above.
3. Renovation Grant	<ul style="list-style-type: none"> • A grant of 25% of the costs of renovation to a maximum of \$15,000 per property. Eligible projects include renovations to meet the requirements of the

Incentive Program	Select Features
	Building Code and Accessibility for Ontarians with Disabilities Act, and general efficiency upgrades.
City of Sarnia: Affordable Housing CIP (2024)	
1. Affordable – provided as definition and/or eligibility requirement(s)	<ul style="list-style-type: none"> • In the case of rental housing, a residential unit where the rent is no greater than the lesser of: <ul style="list-style-type: none"> ○ 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, and ○ 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, <ul style="list-style-type: none"> ○ 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 ○ Identify the rent that, in the Minister's opinion, is equal to 30% of the income of the household referred to in clause (a).
2. Tax Increment Grant Program (TIG)	<ul style="list-style-type: none"> • Eligible projects must create at least 5 new affordable units of the total residential units built must be affordable units. For mixed-used projects that provide at least 4 affordable units, the TIG shall apply to the residential portion only. • Does not apply to Additional Dwelling Units (ADUs). • Eligible costs include demolition of buildings; removal and disposal of materials; structural safety improvements; lot preparation, construction/improvement, or relocation of services; capital expenditures for construction, renovation, reuse, rehabilitation, alternation, and/or expansion; streetscaping, landscaping, public realm improvements, and sustainability initiatives; accessibility upgrades; MPAC assessment estimate; and legal fees, consulting fees, and financing costs as related to preparation of complete application.

Incentive Program	Select Features
	<ul style="list-style-type: none"> • Tax increment percentage dependent on the percentage of affordable units, for the duration of the applicable program(s). • Grant can be combined with existing CIPs but shall not exceed 50% of eligible costs.
3. Planning and Building Fee Reduction Program (PBFR)	<ul style="list-style-type: none"> • Applies to purpose-built affordable rental housing development or redevelopment. • A grant of up to 50% of fees for required planning and building applications, for a maximum of \$35,000.
4. Renovation for Purpose Built Rental Housing Grant (RPBRH)	<ul style="list-style-type: none"> • Applies to purpose-built affordable rental housing of five (5) or more units. • Offered as a grant up to a maximum of \$75,000. • Eligible costs include accessibility upgrades, critical repairs and replacements, improvements to the electrical and mechanical systems, and energy efficiency improvements.
5. Feasibility Studies for Affordable Housing Grant (FSAH)	<ul style="list-style-type: none"> • A grant equal to 50% of the cost of studies or plans up to a maximum of \$10,000. • Covers studies or plans that establish one or more of the following: the feasibility of including at least 20% affordable housing units within a new development on a vacant or underutilized property, or rehabilitation of an existing building; or the feasibility of incorporating building materials or systems that reduce life cycle costs.
6. Additional Dwelling Unit (ADU) Grant	<ul style="list-style-type: none"> • One-time grant for affordable ADUs that covers up to a maximum of \$20,000 per property, with the minimum grant being \$8,000 per property. • Covers building materials and labour required to construct the ADU, new or upgraded HVAC systems and plumbing, upgrades to accessibility features, and upgrades to meet the Fire Code. • Eligible units include affordable ADUs within a detached house, semi-detached house, row house, and/or within a new or proposed to be converted detached accessory building. Eligible units cannot be used as Short-Term Vacation Rental units (“Airbnb”),

Incentive Program	Select Features
	must remain affordable for 10 years, and the primary dwelling unit must be owner-occupied.
7. Parking Reduction	<ul style="list-style-type: none"> • Support the development of affordable rental housing in low, mid, and high-rise built forms by providing a reduced parking ratio of 0.75 spaces per unit within specified areas supported by transit and designated for mixed use development. • Applies to properties within the Downtown, Mixed-Use I, and Mixed-Use II Corridors designations in the City's OP and to developments with a minimum of 5 affordable rental housing units.