

*Township of Edwardsburgh Cardinal*

# DRAFT 2025 COMMUNITY IMPROVEMENT PLAN

*July 2025*

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# Executive Summary

This CIP provides financial incentive programs to support the evolving social and economic needs, priorities and aspirations within the Township of Edwardsburgh Cardinal. It is intended to support Township goals as expressed in approved policies and strategies, such as the Township Official Plan, the 2023 *Housing Needs Assessment* and the 2024-2028 *Township of Edwardsburgh Cardinal Strategic Plan*.

This CIP builds on the efforts of former Township CIPs and is intended to support economic growth, housing diversity, and community well-being across the Township.

The following are the programs to be offered as part of this CIP:

1. Façade and Property Improvement Grant
2. Application and Permit Fees Grant
3. Housing Improvement Program
4. Heritage Property Improvement Program
5. Project Feasibility Program
6. Accessibility and Safety Renovation Grant
7. Tax Increment Equivalent Grant Program
8. Signage Improvement Grant

The preparation of this CIP was informed by community engagement that included online and in-person activities, undertaken between April and May 2025. Community engagement highlighted the following key factors to ensure a successful CIP: stronger program promotion by the Township; support for broader geographic eligibility; and a greater focus on programs that respond to current needs such as housing, heritage, and accessibility.

In response to community feedback, this CIP provides updated CIP programs, such as updates to the *Façade and Property Improvement Program* – which has historically seen the most uptake in the Township – designed to encourage aesthetic and functional upgrades to private properties, enhancing curb appeal and contributing to vibrant commercial and mixed-use areas. New programs offered are the *Accessibility and Safety*



## WHAT IS A COMMUNITY IMPROVEMENT PLAN?

**A Community Improvement Plan (CIP) is a planning and economic development tool permitted under the authority of the Planning Act, that allows municipalities to offer financial incentives to stimulate private investment and promote revitalization within communities.**

*Renovation Grant*, to assist property owners in making upgrades that improve accessibility, security, and code compliance—benefiting seniors, persons with disabilities, and the broader public. In addition, the *Signage Improvement Grant*, has been introduced to enhance the visual identity of the community and support businesses, including home-based businesses, in attracting customers. An affordable housing CIP program has also been provided to support the provision of affordable housing in the community based on the 2023 Housing Needs Assessment and community input.

The CIP programs reflect a more inclusive, flexible, and forward-looking approach to community improvement in Edwardsburgh Cardinal and are described in greater detail in Section 4.0.



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# 1.0 | Introduction

## 1.1 Background

To sustain and enhance Edwardsburgh Cardinal as a liveable community, the Township has prepared this CIP offering financial incentive programs to support the evolving social and economic needs, priorities and aspirations of residents and local businesses.



**The Township of Edwardsburgh Cardinal is committed to economic advancement, environmental responsibility, and a flourishing community to create a promising and sustainable future for all residents.**

The preparation of this CIP included a review of former Township CIPs and financial programs adopted in 2012 and 2013. A *Needs Assessment and Environmental Scan Report* (2025) was prepared to understand challenges with CIP program uptake. Over the years the Township's monitoring data demonstrated a downward trend in the number of applications received and funding provided. The strongest years for uptake of funding were between 2013 to 2015. However, by 2016, the annual approved funding began to decrease. As a result, a key focus of engagement in the preparation of this CIP Study was to understand the reasons for the limited funding uptake and the relevance of existing CIP programs to evolving community needs, priorities and aspirations.

In addition, recent Township initiatives, such as the 2023 *Housing Needs Assessment* demonstrated a need for more affordable housing in the community. In response, the 2024-2028 *Township of Edwardsburgh Cardinal Strategic Plan* planned to offer incentive programs to assist in building affordable housing. This CIP addresses that Township priority by providing a CIP program to support the provision of affordable housing in the community.

The Community Improvement Project Area for this CIP is the limits of the Township of Edwardsburgh Cardinal as shown in *Appendix B*.

This CIP contains the following sections:

**1.0 Introduction:** provides a general overview of this Plan and background context for the CIP programs in the Township of Edwardsburgh Cardinal, and outlines how public engagement has informed the development of this Plan. Provides an overview of the basis of this Plan, including the legislative authority.



**2.0 Goals and Objectives:** sets out a goal statement and set of objectives for an affordable rental housing-focused CIP, which will assist with monitoring for results over the implementation period.

**3.0 Community Improvement Project Area:** describes the Community Improvement Project Area for the CIP.

**4.0 Financial Incentive Programs:** introduces a set of incentive programs that may be implemented.

**5.0 Implementation:** outlines the Township's steps for executing the CIP.

**6.0 Monitoring and Evaluation Strategy:** outlines how the Township will track progress and adjust during the life of this Plan.

**7.0 Glossary of Terms:** Related terms and definitions are provided to assist the reader in the interpretation and use of this Plan.

## 1.2 What is a Community Improvement Plan (CIP)?

CIPs are a sustainable community planning tool to revitalize areas of a community through programs, grants, rebates, and other incentives. Under the *Planning Act*, Community Improvement Plans can be undertaken for environmental, social or economic development reasons.

The Township of Edwardsburgh Cardinal has offered CIP programs for targeted areas within the Villages of Cardinal and Spencerville since 2012 and 2013.

## 1.3 Basis and Purpose of the CIP

### 1.3.1 Purpose

This CIP will support and encourage private investments to revitalize the community through the renewal of buildings and properties, and promoting the development of affordable and diverse housing options.

This CIP includes goals and objectives, outlines the policy and legislative framework for the preparation of the CIP, maps the Community Improvement Project Area (CIPA) for the CIP and outlines funding programs designed to meet the Township's goals and objectives.

### 1.3.2 Authority to Prepare this Plan

The legislative authority for the provision of a CIP 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.**

### 1.3.3 Enabling Policy

As part of this CIP, the Township of Edwardsburgh Cardinal is exploring programs for the provision of affordable housing. Provincial, County, and local municipal policy and legislation were reviewed to establish the context for affordable housing programs within this CIP. The 2024 Provincial Planning Statement (PPS) directs planning authorities to provide a diverse range of housing options and densities to meet current and future needs. The United Counties of Leeds and Grenville has prepared a definition of *Affordable Housing* which is consistent with the PPS definition and has been included in Section 7.0 of this CIP.

The 2019 Official Plan of the Township of Edwardsburgh Cardinal (Office Consolidation March 2024) provides enabling policies for the preparation of Community Improvement Plans in section 7.5. The Township Official Plan provides policy objectives for community improvement and outlines matters that Council is to consider in the preparation and adoption of a Community Improvement Plan.

Official Plan policy objectives for community improvement per Section 7.5.4 are:

- To foster the improvement of businesses and public spaces to remove barriers which may restrict their accessibility;
- To upgrade and maintain all essential municipal services and community facilities;
- 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;
- To ensure that community improvement projects are carried out within the built up areas of the Township;
- To ensure the maintenance of the existing building stock;
- To preserve heritage buildings;

- To facilitate the remediation, rehabilitation and/or redevelopment of existing brownfield sites;
- To encourage private sector investment and the strengthening of the economic base; and
- To enhance the visual appearance of Community Improvement Areas.

The basis for selection of the community improvement project areas per Section 7.5.5(1), is to include the following specific matters:

- That there is evidence of a need to improve municipal services such as roads, sidewalks, cycle lanes, active transportation routes, street lighting, vehicle and bicycle parking, sanitary and storm sewers, water supply, parks and recreation, community facilities, the waterfront areas or streetscaping. Improvements may apply to some or all of the above services.
- That the phasing of improvements corresponds to the timing of improvements by the Township and/or senior governments and is within the financial capability of the Township.
- That a significant number of buildings in an area show signs of deterioration and need of repair.
- That there is evidence that a site can be classified as a brownfield and that the adoption of a Community Improvement Plan would assist in the remediation, rehabilitation and/or redevelopment of a property or area.
- That improvement to the visual appearance or aesthetics be required.
- That improvements will have a significant impact on strengthening the economic base of the community.

### Township Plans and Studies

The *Township of Edwardsburgh Cardinal Strategic Plan 2024-2028* commits to six (6) strategic priorities to support comprehensive community development. Under the strategic priority committing to a “Liveable Community,” the plan sets an objective to increase affordable housing in the community. The action item for this objective is to review and update the Township’s CIPs to include a definition of affordable housing and offer incentive programs to residents and developers to build housing units that are “affordable.”

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. The Township of Edwardsburgh Cardinal has been growing steadily, with the greatest increase in seniors and families with children. 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. The Township’s housing stock is not as varied as it could be to adequately serve



the community including a lack of diverse and affordable housing options for young families, single persons, and seniors.

### 1.3.4 Previous CIPs

The Township of Edwardsburgh Cardinal has had CIPs available to address community priorities within the villages of Cardinal and Spencerville for more than ten (10) years. Previously the communities of Cardinal and Spencerville had their own CIPs which were approved in January 2012 and December 2013 respectively. These programs promoted revitalization, private investment and economic development within key village areas.

Programs and initiatives introduced over the years have set the foundation for the on-going revitalization that this CIP builds upon. They included the following programs:

- Façade and Property Improvement
- Application and Building Permit Fees Refund
- Heritage Property Improvement
- Downtown Housing Improvement
- Tax Increase-Based Equivalent Rebate
- Project Feasibility Program

Previous CIPs contained community design principles to inform project compatibility with streetscapes in village areas. Those community design principles were prepared over a decade ago, and have therefore not been included in this CIP. In the future, the Township may consider updating and appending community design principles to assist in achieving desired streetscape form and community development.

## 1.4 Community Engagement Informing this CIP

The Township of Edwardsburgh Cardinal is dedicated to meaningful community engagement as a key part of every municipal project. This Plan has been prepared in consultation with residents, local business owners, stakeholders, Township staff and Council. Input from engagement has directly influenced the programs in this CIP, and informed program eligibility requirements.

To gain a wide variety of input from the community, the following engagement opportunities were provided through the months of April and May 2025:

1. Online Survey
2. In-Person Stakeholder Workshops
3. Township staff Booth at Trade Show

Detailed engagement data is provided in **Appendix A** of this report. The following are the summary findings from public engagement opportunities:

Summary Findings	Integration into Draft CIP
1. The goals for the existing CIPs are still relevant to the community.	The goals have been reviewed and updated to ensure they are appropriate for the expanded CIP programs and boundaries.
2. Increase efforts to raise awareness and market CIP programs.	A marketing component is included within the new CIP to inform and raise awareness about these programs.
3. Expand the CIP project area so that more properties are eligible.	The project area for the new CIP will be expanded to include the entire Township boundaries.
4. Varied housing options and affordable housing are needed for young adults, families and the aging population.	<p>CIP goals and programs will be updated to address affordable housing per the Township Strategic Plan direction and the 2023 <i>Housing Needs Assessment</i> prepared for the Township.</p> <p>Consideration has specifically been given to the provision of programs to support affordable housing as well as support for Additional Residential Units – particularly those that reduce costs through tax relief or permit fee rebates – to diversify housing options.</p>

## 2.0 | CIP Goals and Objectives

This CIP offers programs for sustained revitalization of Edwardsburgh Cardinal. Applications for CIP programs will be evaluated to ensure consistency with these goals and objectives.

The following are the revitalization goals and objectives:

Goal	Objectives
1. Enhance and support local businesses within the community	<ul style="list-style-type: none"> <li>i. Improve commercial and mixed-use properties, including façades and landscaping</li> <li>ii. Support and encourage activities by private property owners to beautify their properties and the edge of the sidewalk</li> <li>iii. Improve gateway features</li> <li>iv. Support property owners in redeveloping their properties to improve accessibility</li> </ul>

Goal	Objectives
	<ul style="list-style-type: none"> <li>v. Support businesses to remove barriers which may restrict their accessibility</li> <li>vi. Improve the accessibility, functionality, and marketability of the built environment, including the rehabilitation, maintenance, and adaptive re-use of built heritage resources.</li> </ul>
2. Encourage building reuse and context-sensitive redevelopment that contributes to the Township's unique community character.	<ul style="list-style-type: none"> <li>i. Conserve historic buildings and structures to maintain the Township's historic character</li> <li>ii. Encourage the adaptive reuse of heritage buildings</li> </ul>
3. Broaden the range of housing options and affordable housing in the Township to support the diverse needs of residents	<ul style="list-style-type: none"> <li>i. Support the adaptive reuse of underutilized buildings for residential purposes</li> <li>ii. Work in collaboration with other levels of government to support opportunities for housing</li> <li>iii. Encourage more housing options to attract and retain residents and families of all sizes and age groups to ensure the long-term prosperity of the community</li> <li>iv. Encourage the development of housing for a broader range of income levels</li> </ul>

## 3.0 | Community Improvement Project Area

Community engagement indicated support for programs that could be used by smaller businesses outside of the downtown areas of Cardinal and Spencerville, including within the community of Johnstown, but also in the rural areas. The Township Official Plan (Section 7.5.1) permits the entire Township to be designated a Community Improvement Project Area. Therefore, as indicated through engagement with key community stakeholders, the public, and Council, this CIP applies to the entire municipal boundary of the Township of Edwardsburgh Cardinal. There are still eligibility requirements specific to each program. The Community Improvement Project Area is mapped in **Appendix B**.

## 4.0 | Financial Incentive Programs

### 4.1 Program Overview

The CIP offers seven (7) rebate programs and one (1) tax incentive program. The table below provides a brief description of the programs offered. Project eligibility is outlined in Section 4.2.

Programs Offered	Program Description
1. Façade and Property Improvement Grant	Provides rebates to support exterior improvements to commercial or mixed-use buildings, including façade upgrades, signage, and property enhancements, to improve curb appeal and support local revitalization.
2. Application and Permit Fees Grant	Provides rebates for eligible planning application and building permit fees to reduce costs for property improvements and development projects that align with CIP goals.
3. Housing Improvement Grant	Provides rebates for the rehabilitation of residential space or the conversion of non-residential space to residential space to eligible applicants to support improvements to existing residential units.
4. Heritage Property Improvement Program	Provides rebates to cover eligible costs associated with long-term conservation of properties designated under the <i>Ontario Heritage Act</i> , or listed on the Township's Heritage Register.
5. Project Feasibility Program	Provides rebates to help cover the cost of professional studies, such as architectural drawings, engineering reports, or market analyses, that support the planning and design of eligible improvement or redevelopment projects.
6. Accessibility and Safety Renovation Grant	Provides rebates to support renovations that improve accessibility, safety, and code compliance in existing buildings, including upgrades such as ramps, handrails, lighting, and security features, to enhance usability for all residents.
7. Tax Increment Equivalent Grant Program	Provides a rebate that helps cover part of the increase in property taxes that results from significant building improvements or redevelopment related to the creation of affordable housing, to support private investment and encourage long-term growth.
8. Signage Improvement Grant	Provides rebates to assist property owners and businesses with the cost of upgrading exterior signage, such as new designs, installation, or compliant lighting, to enhance visibility, streetscape appeal, and community identity.

Programs Offered	Program Description

## 4.2 General Program Eligibility

All incentive programs are subject to the following general requirements as well as the program-specific requirements. To qualify for any financial incentive, applicants must achieve all of the General Eligibility Requirements, in addition to the specific requirements for each program. These requirements are not exhaustive, and the Township of Edwardsburgh Cardinal reserves the right to include other requirements and conditions as deemed necessary on a property specific basis.

### General Eligibility Requirements:


1. To be eligible for any incentive program contained within this CIP, a complete application must be submitted to the Township. This may include but is not limited to detailed work plans, drawings (as applicable), cost estimates and contracts, applicable reports, and any additional information as required by the Township. Required plans and studies will be outlined during a pre-consultation meeting with Township staff.
2. Eligible applicants must be either the owner of the property, an agent for the owner of the property, or the tenant of a property to whom the owner has provided written consent for the application.
3. To be eligible for any incentive program, all proposed projects must be within the designated CIPA, as presented in Appendix B of this CIP. All proposed projects must be consistent with the goals and objectives as presented in the CIP and the eligibility criteria.
4. The property owner must have no outstanding tax arrears and must be in good standing with regard to taxation at the time of application and throughout the duration of the incentive benefit prior to payment of any funds.
5. Community improvement works associated with an incentive program application must be in accordance with the Township's Official Plan, by-laws, policies, procedures, standards, and guidelines in order to be approved. All improvements shall be made pursuant to a building permit, and constructed in accordance with the Ontario Building Code where required.
6. Existing and proposed land uses must be in conformity with the policies and standards provided by the Township's Official Plan.
7. All work must align with the approved project details, supporting materials, and CIP Agreement. If the completed work differs from the original proposal, the Township may delay, reduce, cancel, or request repayment of the incentive, at its discretion.



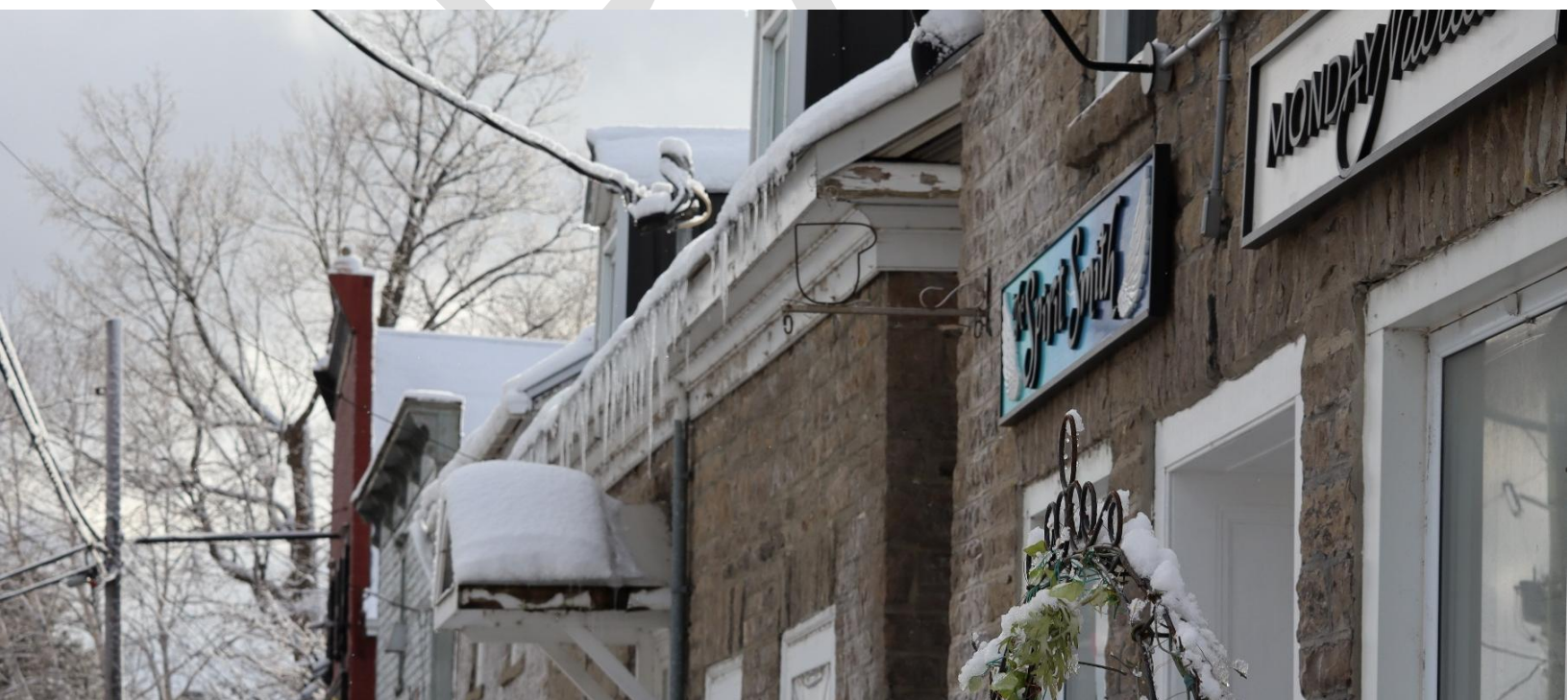
8. Eligible projects are generally only considered to include improvements in comparison to existing features. The incentive programs are not intended to cover routine maintenance activities.
9. The applicant must disclose all other potential funding sources and/or insurance claims which have been applied to related to the improvement of the land or building of which the incentive program is being applied for.
10. Multiple applications for the same property are permitted unless otherwise stated in the specific program details. The intent of providing this flexibility is to allow applicants to phase in components of their projects over time, should it be necessary. However, a funding commitment in one year does not guarantee funding in future years. Applications may be declined if the proposed work was already funded previously.
11. Improvements to private property may begin after a pre-consultation meeting has been held with the Township; however, applicants proceed at their own risk, as funding is not guaranteed until the application is formally approved and a CIP Agreement is executed by both the applicant and the Township. Retroactive funding for work completed prior to the pre-consultation meeting will otherwise not be eligible.
12. Applicants will be required to provide at least two cost estimates from licensed contractors with itemized breakdowns and submit receipts for all eligible expenses. Staff may use discretion where an applicant cannot provide a second comparable quote due to lack of contractors with comparable specialized skills.
13. Incentive programs may be used individually or combined, as outlined in this CIP. Township-funded incentives are limited to 50% of eligible project costs or \$10,000 per application—whichever is less. This cap applies only to Township contributions and does not prevent applicants from accessing external funding sources like CF Grenville.

## 4.1 Incentive Programs


### 4.1.1 Façade and Property Improvement Grant

 <h2 style="text-align: center;">Façade and Property Improvement Grant</h2>
<b>Purpose</b>
<p>The Façade and Property Improvement Grant is designed to support property and business owners in revitalizing the exterior appearance of their buildings, thereby enhancing the overall character, attractiveness, and economic vitality of the community.</p>
<b>Program Details</b>
<p>The Façade and Property Improvement Grant will cover 50% of the total eligible project costs to a maximum of <b>\$5,000</b> per project.</p>
<b>Eligible Projects</b>
<p>The following can be considered façade and property improvements:</p> <ul style="list-style-type: none"> <li>▪ Repair and replacement of:             <ul style="list-style-type: none"> <li>○ Storefront doors and windows;</li> <li>○ Masonry and brickwork;</li> <li>○ Architectural details; and</li> <li>○ Awnings or canopies, or installation of new awnings or canopies.</li> </ul> </li> <li>▪ Façade painting or treatments to improve the durability of façade materials;</li> <li>▪ New lighting/upgrading of existing fixtures on exterior façade and in entrance and store display areas;</li> <li>▪ Addition of new sidewalk or outdoor cafes which are adjacent to the public realm (only cafes located adjacent to the sidewalk are eligible)</li> <li>▪ Landscaping improvements between parking areas, the sidewalk and between the parking areas and the building; and</li> <li>▪ Other improvements that achieve the goals and objectives of this Plan, as agreed to by the Committee of the Whole – Community Development.</li> </ul>
<b>Payment Details</b>
<p>The grant will be paid as a single payment upon completion of the improvements, to the satisfaction of Edwardsburgh Cardinal Staff. For additional information and specific requirements related to payment, please refer to Section 5.3.2</p>
<b>Program Specific Eligibility Requirements</b>

1. All general eligibility criteria outlined in Section 4.2 apply;
2. The façade improvement must be visible from a public realm;
3. Only commercial or mixed-use buildings and properties that are zoned Main Street Commercial, Main Street Commercial Residential, General Commercial, or Tourist Commercial are eligible;
4. Single detached dwellings and other buildings where the sole use is residential are not eligible;
5. All grants shall be subject to receiving the required approvals or permits, as required by Municipal By-laws and any applicable Provincial or Federal laws.



### 4.3.2 Application and Permit Fees Grant

 <h2>Application and Permit Fees Grant</h2>
<b>Purpose</b>
<p>The Application and Permit Fees Grant is intended to encourage private investment and the development of additional residential units across the Township. In zones that are exclusively residential this rebate is limited to applications and fees for the provision of additional residential units. The Township may provide a rebate of normal planning application fees to reduce barriers to investment and the development of affordable housing within the Township.</p>
<b>Program Details</b>
<p>The Application and Permit Fees Grant will cover 50% of the total eligible project costs to a maximum of <b>\$5,000</b> per project.</p> <p><b>NOTE:</b> Although application and permit fees are rebated, they are not waived outright. Fees are to be paid when due and will be reimbursed to approved applicants per payment details below.</p>
<b>Eligible Projects</b>
<p>The Township may refund fees for <i>Planning Act</i> and Ontario Building Code applications for improvements that meet the goals and objectives of this Plan specific to commercial use and mixed use buildings or properties, and/or the construction of a new additional residential unit (ARU). These include:</p> <ul style="list-style-type: none"> <li>▪ Official Plan Amendment;</li> <li>▪ Zoning By-law Amendment;</li> <li>▪ Site Plan;</li> <li>▪ Minor Variances; and</li> <li>▪ Building Permit fees.</li> </ul> <p>Other improvements that achieve the goals and objectives of this Plan, as agreed to by the Committee of the Whole – Community Development.</p>
<b>Payment Details</b>
<p>The grant will be paid as a single payment upon completion of the improvements, to the satisfaction of Edwardsburgh Cardinal Staff. For additional information and specific requirements related to payment, please refer to Section 5.3.2.</p>
<b>Program Specific Eligibility Requirements</b>
<ol style="list-style-type: none"> <li>1. All general eligibility criteria outlined in Section 4.2 apply;</li> </ol>




2. In Commercial and Main Street zones, projects must be related to a commercial use or the addition of a new dwelling unit. In all other zones, projects must be related to a new Additional Residential Unit (ARU);
3. All grants shall be subject to receiving the required approvals or permits, as required by Township by-laws and applicable Provincial or Federal laws; and
4. Consulting fees incurred by the Township to process planning applications will not be eligible for rebate under this program.





### 4.3.3 Housing Improvement Grant

 <b>Housing Improvement Grant</b>
<b>Purpose</b>
<p>The Housing Improvement Grant is intended to provide financial assistance for converting existing vacant space into new residential units, renovations to existing residential units, or construction of new units via building additions.</p>
<b>Program Details</b>
<p>The grant will cover 50% of the eligible construction costs of each unit to a maximum of <b>\$1,500</b> per unit, to a maximum of four (4) per eligible applicant (<b>\$6,000 maximum</b>).</p>
<b>Eligible Projects</b>
<p>To be eligible for this grant, applicants will need to demonstrate that the proposed works satisfy one of the following:</p> <ul style="list-style-type: none"> <li>▪ Construction of new residential units above or behind existing or future commercial space;</li> <li>▪ Conversion of existing vacant commercial / mixed use building areas into new residential units;</li> <li>▪ Renovations that increase the number of residential units within commercial, village core or residential zones;</li> <li>▪ Projects that involve upgrades necessary for existing residential units to achieve compliance with the Ontario Building Code.</li> <li>▪ Other improvements that achieve the goals and objectives of this Plan, as agreed to by the Committee of the Whole – Community Development.</li> </ul> <p>Priority Projects:</p> <ul style="list-style-type: none"> <li>▪ 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 over other housing projects.</li> </ul>
<b>Payment Details</b>
<p>The grant will be paid as a single payment upon completion of the improvements, to the satisfaction of Edwardsburgh Cardinal Staff. For additional information and specific requirements related to payment, please refer to Section 5.3.2.</p>
<b>Program Specific Eligibility Requirements</b>
<p>1. All general eligibility criteria outlined in Section 4.2 apply;</p>

2. In the Main Street Commercial zones, only upper storey and rear residential units are eligible for this program.
3. Properties within the urban boundary featuring existing single detached dwellings are eligible where additional residential units will be created within the principal dwelling or an existing accessory structure on the same lot;
4. All grants shall be subject to receiving the required approvals or permits, as required by Township by-laws and applicable Provincial or Federal laws.



### 4.3.4 Heritage Property Improvement Program



## Heritage Property Improvement Program

### Purpose

The Heritage Property Improvement Program is intended to encourage the long-term conservation of buildings designated under the *Ontario Heritage Act* as buildings that contribute to the unique character of the Township.

### Program Details: Heritage Property Improvement Program

The Heritage Property Improvement Grant will cover 50% of total eligible project costs to a maximum of **\$7,500** per project.

### Eligible Projects

Eligible studies/works under this program will include works to conserve existing elements specified as heritage attributes in the designation by-law, and/or properties within a Heritage Conservation District that are considered contributing to the heritage value of the Heritage Conservation District.

The following are eligible works:

- Repairs or restorations to porches, verandahs, cupolas, columns, brackets, soffits and fascia based on historical documentation (historical photographs or images);
- Removal of siding and detailing that is not heritage material and replacement with historic exterior cladding, based on historic documentation;
- Restoration of historic windows and doors or other structural openings to original conditions based on historic documentation;
- Repairs or restoration of decorative architectural detailing, millwork and trim as well as chimneys, based on historic documentation;
- Feasibility Studies to determine the feasibility of restoring a designated building;
- Building repairs that are critical to the stabilization and conservation of the property, including repairs to the roof and eaves, foundation and other repairs to serious structural faults;
- Services of a licensed professional engineer, architect or a certified heritage professional to design or advise upon the proposed conservation works;
- Other improvements that achieve the goals and objectives of this Plan, as agreed to by the Committee of the Whole – Community Development.

### Payment Details

**Grant Program:** The grant will be paid as a single payment upon completion of the improvements, plans or studies, to the satisfaction of Edwardsburgh Cardinal Staff.


For additional information and specific requirements related to payment, please refer to Section 5.3.2.

#### **Program Specific Eligibility Requirements**

1. All general eligibility criteria outlined in Section 4.2 apply;
2. Properties must be designated under the *Ontario Heritage Act*.
3. Applications must adhere to any *Ontario Heritage Act* heritage permits/municipal approvals and conditions. Projects where a heritage permit was issued prior to the adoption of this Plan and where construction has not yet begun, remain eligible to apply for the program;
4. All grants and/or rebates shall be subject to receiving the required approvals or permits, as required by Township by-laws and applicable Provincial or Federal laws.

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### 4.3.5 Project Feasibility Program

 <b>Project Feasibility Program</b>
<b>Purpose</b>
<p>The Project Feasibility Program is intended to encourage potential business owners to explore the feasibility of building reuse, rehabilitation, or development/redevelopment of land.</p>
<b>Program Details</b>
<p>The Project Feasibility Program will cover 50% of the total eligible project costs to a maximum of <b>\$5,000</b> per project for undertaking a study that examines the feasibility of rehabilitating buildings and structures, or the development/redevelopment of lands.</p>
<b>Eligible Projects</b>
<p>Eligible studies under this program will include:</p> <ul style="list-style-type: none"> <li>▪ Studies that examine the feasibility of rehabilitating buildings and structures, or the development and redevelopment of lands, which includes:             <ul style="list-style-type: none"> <li>○ Architectural/design drawings;</li> <li>○ Land Use Feasibility Study;</li> <li>○ Structural Assessments;</li> <li>○ Designated Substances Study;</li> <li>○ Servicing Studies (Stormwater Capacity Analysis, Infrastructure Availability Analysis, etc.);</li> <li>○ Energy Efficiency Studies (Retrofit Feasibility Analysis, Energy Audits, etc.);</li> <li>○ studies to support the creation of new affordable housing; and</li> <li>○ Other improvements that achieve the goals and objectives of this Plan, as agreed to by the Committee of the Whole – Community Development.</li> </ul> </li> </ul>
<b>Payment Details</b>
<p>The grant will be paid as a single payment upon completion of the project feasibility study, to the satisfaction of Edwardsburgh Cardinal Staff. The Township will require that the following matters are also completed prior to payment of the grant.</p> <ul style="list-style-type: none"> <li>• That the Feasibility Study be submitted for confirmation of its completeness prior to the payment of the grant.</li> </ul> <p>For additional information and specific requirements related to payment, please refer to Section 5.3.2.</p>



### Program Specific Eligibility Requirements

1. All general eligibility criteria outlined in Section 4.2 apply;
2. Commercial, mixed-use, industrial, and institutional buildings or properties are eligible for this program. Home-based businesses are also eligible.
3. Single detached dwellings and other buildings where the sole use is residential are not eligible for this rebate.
4. All grants shall be subject to receiving the required approvals or permits, as required by Township by-laws and applicable Provincial or Federal laws.

### 4.3.6 Accessibility and Safety Renovation Grant



## Accessibility and Safety Renovation Grant

### Purpose

The Accessibility and Safety Renovation Grant is intended to encourage owners of commercial, office, institutional, and mixed-use buildings, and areas for a home-based business, to upgrade the physical conditions of buildings to improve their safety and accessibility. This includes the installation of ramps, renovations of building entrances and the upgrading of entrances and doorways.

### Program Details

The Accessibility and Safety Renovation Grant will cover 50% of the total eligible project costs to a maximum of **\$5,000** per project.

### Eligible Projects

- Renovations and/or retrofits to improve accessibility (as per the *Accessibility for Ontarians with Disabilities Act*), Ontario Building Code and Fire Code Standards and health and safety features of the building.
- The following can be considered accessibility improvements:
  - Wheelchair ramps;
  - Automatic doors;
  - Guards and/or Handrails;
  - Repairs to pathways/accessible stairs;
  - Widening openings and entrances to meet accessible standards; and,

- Other interior or exterior improvements that, that achieve the goals and objectives of this Plan, as agreed to by the Committee of the Whole – Community Development.

#### **Payment Details**

The grant will be paid as a single payment upon completion of the improvements, to the satisfaction of Edwardsburgh Cardinal Staff. For additional information and specific requirements related to payment, please refer to Section 5.3.2.

#### **Program Specific Eligibility Requirements**

1. All general eligibility criteria outlined in Section 4.2 apply;
2. Only commercial, office, institutional, and mixed-use buildings, as well as home-based businesses, are eligible for this program.
3. Single detached dwellings and other buildings where the sole use is residential are not eligible for this rebate;
4. Buildings must be open to the public or provide for local employment;
5. All grants shall be subject to receiving the required approvals or permits, as required by Township by-laws and applicable Provincial or Federal laws.

### **4.3.7 Tax Increment Equivalent Rebate**



## **Tax Increment Equivalent Grant Program**

#### **Purpose**

The purpose of the Tax Increment Equivalent Grant Program is intended to stimulate investment by providing a rebate equal to the tax increase resulting from redevelopment or rehabilitation of buildings to create new affordable housing. The tax increment does not include any increase or decrease in municipal taxes due to a general tax rate increase or decrease, or a change in assessment for any other reason. The Tax Increment Equivalent Grant Program encourages the development of new affordable housing by reimbursing Township property taxes for the first ten years of a property.

#### **Rebate Program**

The rebate is offered on a declining scale over ten years, based on the increase in assessment value due to the improvements:

- **Year 1-2:** 100% of the Township tax increase
- **Year 3-4:** 80%
- **Year 5-6:** 60%
- **Year 7-8:** 40%
- **Year 9-10:** 20%

After Year 10, the property owner is responsible for paying the full amount of property taxes, including any increase resulting from the redevelopment or rehabilitation.

### **Eligible Projects**

The following are eligible for the Tax Increment Equivalent Grant Program:

- Construction and reconstruction of lands and buildings for the provision of affordable housing. Proponents will be required to commit to providing at least four (4) affordable housing units within the project being developed;
- Projects which involve improvement of more than 25% of the existing gross floor area, or are a new development, providing affordable units are eligible;
- Infrastructure work such as the improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewers) and result in an increase in the assessed value of the property will also be eligible;
- For clarity, small scale projects, defined as those that involve less than 25% of the existing gross floor area and/or an increase of less than 15% of the existing gross floor area, will not be considered eligible under this program. An assessment, completed by a third-party appraiser, demonstrating that the proposed work is expected to result in an increase in the assessed value of the property before commencement of project and after completion of the project.

### **Payment Details**

The grant will be provided upon the successful completion of the approved work and payment of the full assessed value of the municipal taxes. Tax increment grants are provided to property owners for a maximum of 10 years. Where approved, grants will be paid annually to property owners within approximately three (3) months of payment of the full municipal property tax. If the property is sold or transferred during the grant period, the continuation of the benefit is subject to prior written approval from the Township and the new owner may be required to satisfy specified conditions. For additional information and specific requirements related to payment, please refer to Section 5.3.2.

### **Program Specific Eligibility Requirements**

1. All general eligibility criteria outlined in Section 4.2 apply;
2. Only affordable housing in mixed use and higher density residential buildings is eligible for this program (that achieve the goals and objectives of this Plan, as agreed to by the Committee of the Whole – Community Development).
3. Single detached dwellings and other buildings where the sole use is low density residential are not eligible for this rebate;

4. Affordability must be maintained over ten years and will be confirmed by the Township once per year through the submission of supporting documentation, such as rent receipts, tenant income verification, or other materials; and
5. All grants shall be subject to receiving the required approvals or permits, as required by Township by-laws and applicable Provincial or Federal laws.

### 4.3.8 Signage Improvement Grant



## Signage Improvement Grant

### Purpose

The Signage Improvement Grant is provided to support local property and business owners in enhancing the visibility, appearance and quality of their exterior signage. The program aims to improve the overall streetscape and visual identity of the community, replace outdated and damaged signage, and support local economic development by helping businesses attract customers.

### Rebate Program

The Signage Improvement Grant will cover 50% of the total eligible project costs to a maximum of **\$3,000** per project.

### Eligible Projects

The following are eligible for the Signage Improvement Rebate:

- Primary signs attached to buildings, particularly signs that are a part of a façade's sign board area or a sign located above a buildings entrance or porch
- Primary signs or secondary signs that complement the main building signage;
- Replacement of outdated, damaged, or non-compliant signage with new signs that meet current municipal standards or design guidelines
- Signage that improves accessibility for wayfinding and multilingualism;
- Other signage improvements that support the goals and objectives of this plan as determined by Township staff.
- Routine maintenance or repairs related to signage.

The following are not eligible for the Signage Improvement Grant:

- Temporary or portable signs; and
- Advertisement devices and signage such as billboards; and
- Digital signage for home-based businesses.

### Payment Details

The grant will be paid as a single payment upon completion of the improvements, to the satisfaction of Edwardsburgh Cardinal Staff. For additional information and specific requirements related to payment, please refer to Section 5.3.2.

### Program Specific Eligibility Requirements

1. All general eligibility criteria outlined in Section 4.2 apply;
2. Commercial, institutional and mixed-use buildings and properties, as well as a home-based businesses are eligible;
3. Only exterior, street-facing signage is eligible. Signage must be visible from the public right-of-way;
4. Applications must include sign designs demonstrating how the signage enhances the visual appearance of the building and streetscape to the satisfaction of Township staff;
5. Signage proposed within the public road allowance will also be considered, provided that the applicant obtains all necessary approvals and permits from the applicable road authority and the proposed signage advance the goals and objectives of this Plan; and
6. All grants shall be subject to receiving the required approvals or permits, as required by Township by-laws and applicable County, Provincial or Federal laws.





## 5.0 | Implementation

### 5.1 Implementation Period

The implementation of this CIP will include repealing the Township's existing CIPs and CIPA By-laws.

### 5.2 Administrative Roles and Responsibilities

#### 5.2.1 Administration of the CIP

This CIP will be implemented by the Township of Edwardsburgh Cardinal, and particularly by the Plan Administrator.

This CIP will require the allocation of resources and staff time to implement. Dedicated staff time will be allocated to respond to inquiries about the CIP and handle applications.

Staff duties include, but are not limited to:

- Intake and review of applications;
- Recommendations to Committee of the Whole – Community Development on applications;
- Preparing any required by-laws and/or agreements;
- Liaise with Counties as required;
- Administer rebate payments for approved projects;
- Track progress of approved projects and financial health of the CIP;
- Create and maintain performance indicators for the CIP; and
- Market the annual budget for CIP Incentive Programs.

Applicants are required to provide all necessary information for a complete application to the Plan Administrator.

### 5.3 Program Process and Requirements

#### 5.3.1 Application Submission and Processing

The following is the process for the submission of a complete application and subsequent processing for all incentive programs:

1. Programs have a continuous intake, as long as funding is available.
2. Arrange a formal pre-consultation meeting with Township staff (the Plan Administrator) to review proposed works and confirm eligibility. The meeting must be documented by Township staff, and the Plan Administrator will provide

- written confirmation that the pre-consultation process is complete. CIP works initiated prior to this confirmation will be ineligible for funding. Pre-consultation meetings are valid for a period of 12 months; if no complete application is submitted within that time, a new pre-consultation will be required.
3. Provide a complete application to the Plan Administrator. A complete application shall include completed and signed application forms, and all supporting materials as required by the Plan Administrator. The Township is not responsible for any costs incurred by the Applicant during the application process, including costs associated with preparing the materials which are required by the Township as part of a complete application.
  4. All sources of additional funding or incentives must be declared at the time of application submission. The Plan Administrator is entitled to make recommendations for incentive reductions based upon any declared funding or incentive.
  5. Unless the Plan Administrator is the approval authority, the Plan Administrator will evaluate all applications and supporting materials and offer a recommendation to the Committee of the Whole - Community Development. The exception is the Tax Increment Equivalent Rebate Program, in which the Plan Administrator will make a recommendation to Council, who will be the approval authority for the application.
  6. Building and Planning departments will be circulated on applications that may require a Building Permit.
  7. Should the Plan Administrator, Community Development Committee, or Council require additional information, plans, studies, or any additional works related to the proposed project and incentive program application, the requested information and/or works must be adequately provided and/or undertaken prior to approval of the application.
  8. Should the application be approved by the approval authority, CIP Agreement will be required, which will outline the terms, duration, default, and any other provisions of the incentive program. This agreement will also be subject to approval by the approval authority.
  9. Upon approval and/or completion of community improvement works, the Township, under direction of the Plan Administrator, reserves the right to audit the costs associated with any of the works described by the approved application. Audits will be undertaken at the expense of the applicant.
  10. Upon approval and/or completion of community improvement works, the Township reserves the right to inspect any properties/buildings that are associated with an incentive program application offered within this Plan. Inspections would be carried out by the Plan Administrator.
  11. Should the applicant fall into default of any of the General Requirements or fail to meet the detailed requirements of the incentive program or any other requirements of the Township, incentive program benefits may be delayed, reduced or cancelled. Additionally, the applicant may be required to repay any

incentive program benefits at the discretion of the Plan Administrator in consultation with the Community Development Committee or Council as applicable.

12. The Township may discontinue any of the CIP programs at any time; however, all applicants with approved incentive program benefits will continue to receive the benefits in accordance with the terms outlined in the CIP, subject to fulfilling any requirements and agreements and subject to available funding as approved by Council or the designated approval authority.
13. Any program commitments may be cancelled if work does not commence within six months of the approval of an application, or in accordance with an agreement with the Township.

### 5.3.2 Payment

Improvement works may begin after a formal pre-consultation meeting has been held with the Township; however, applicants proceed at their own risk, as funding is not guaranteed until the application is formally approved and a CIP Agreement is executed by both the applicant and the Township.



**The Township will require submission of before and after photographs, along with itemized receipts for all eligible materials and work completed, prior to the release of any rebate funds.**

Payment of the financial incentive, in accordance with the CIP Agreement, will be provided to the applicant upon successful completion of the approved work. Payment may be made to the Applicant if written authorization is provided by the Owner.

### 5.3.3 Combining Funding and/or Grants

Program funding may be combined with other grants, rebates and fee exemptions or programs offered by the Township of Edwardsburgh Cardinal other levels of government, and organizations, as appropriate. The total of all grants, rebates and fee exemptions shall not exceed the total eligible costs of the project.

Additional Tax Relief may be sought from the United Counties of Leeds and Grenville to stack with this program and would need to be requested by the Municipal Clerk to the County Clerk.

## 5.4 Marketing and Communications

The Township of Edwardsburgh Cardinal commits to promoting and marketing these programs to ensure there is general awareness of the programs and to support strong

uptake. The Township hosts a webpage dedicated to the CIP programs. Additional methods the Township will employ include, but are not limited to, the following:

- Quarterly posts on the Township's social media platform about the programs with links to the webpage;
- Social media posts that celebrate the success of new CIP projects and how it enhances and revitalizes the community;
- Creation of a digital and print flyer to be distributed via email and mail to interest groups including:
  - Local business groups and associations – to raise awareness among existing and new businesses in the community
  - Local builders – to raise awareness in the construction industry
  - Municipal partners and other funding providers, including the United Counties of Leeds and Grenville and CF Grenville
  - Local realty companies – to raise awareness for new buyers

## 6.0 | Monitoring and Evaluation Strategy

### 6.1 Purpose

Annual monitoring of this CIP will be conducted. The purpose of monitoring and evaluation is to provide guidance about the success of the Plan and its individual programs. Council will determine annual funding for financial incentives and Township Programs based on the results of the Monitoring and Evaluation Strategy.

Monitoring and evaluation will inform:

- Program participation, performance and municipal budget allocation and funding formula to provide the basis for decisions regarding program design and funding.

The Township will undertake a comprehensive review of the CIP every 5 years to determine the overall effectiveness and relevance of CIP programs, policies, procedures, process and funding.

### 6.2 Reporting

Monitoring and evaluation of programs should include data collection and indicator development to track applications received, projects funded, and outcomes, as well as to measure the effectiveness of programs and the CIP. Monitoring shall be an ongoing,

continuous aspect of implementing the CIP and provide support for annual reporting on the CIP to Council and the public.

Comprehensive records of all applications received, and incentives provided shall be maintained. The following data or information shall be recorded by staff on an annual basis at a minimum:

- applications received for each program, approval or denial, reasons for approval or denial, and the location of properties involved;
- value of funds granted and the programs under which funds were granted;
- construction value of each project awarded fundings through the CIP;
- timing of project completion;
- number of new housing units, including affordable dwelling units, and their tenure;
- monthly rent charges for units considered affordable over the lifetime of the rebate;
- property tax assessment before and after completion of funded projects (this shall not apply to Additional Dwelling Units); and,
- site photos, plans and other materials related to projects awarded funding.

The above data shall be used to assess the impact of the CIP funding. Performance indicators should be derived from the data to track the effectiveness of the CIP and assess its programs relative to goals and objectives. Performance indicators should be based on the desired end results and key activities set out in the Township's Strategic Plan and Council Official Plan.

The following include desired end results:

- Increase varied housing options and affordable housing in the community;
- Support local businesses to be more accessible, visible, successful and visually appealing; and
- Retain and adaptively reuse underutilized buildings and historic buildings.

## 6.3 Plan Adjustments / Amendments

This Plan will be reviewed every 5 years to ensure that it is current and adequately reflects existing Township policies and priorities, as well as Provincial policies. Monitoring and applicant feedback regarding the Plan and its programs may also lead to amendments to the financial incentive program descriptions and terms.

### 6.3.1 Minor CIP Amendments

Minor revisions to the CIP will not require Council approval or amendment where:

- Made in accordance and to ensure consistency with the *Planning Act*, *Municipal Act*, and other applicable legislation;



- Made to ensure consistency with terminology, definitions, schedules, policies or regulations established in the Township Official Plan and Zoning By-law; and
- Made to clarify or better define program requirements, including evaluation criteria and eligible project costs.

Such minor changes will be provided to the Minister of Municipal Affairs and Housing for information purposes only.

### 6.3.2 Substantive CIP Amendments

Formal amendments to the CIP will be required in accordance with Section 28 of the *Planning Act* where substantive changes are made, including but not limited to:

- Addition of new goals, objectives or new CIP programs
- Increases in funding provided by the CIP programs

Such changes will be provided to the Ministry of Municipal Affairs and Housing for information purposes only.

### 6.3.3 Cancellation of CIP Programs

The individual incentive programs contained in this CIP can be activated, deactivated, reduced or discontinued by Township Council without amendment to this Plan.

## 7.0 | Glossary of Terms

The following definitions are provided to assist in the interpretation of this CIP. The Township shall have the sole discretion in interpreting the provisions and meaning of words used in this Plan.

**Administrator / Plan Administrator** means one or two Townships staff members assigned by Council, who are primarily responsible for ensuring that the responsibilities of the Plan Administrator(s), as set out herein, are fulfilled. See also the definition for Committee of the Whole – Community Development.

**Additional Residential Unit** means a second or third dwelling unit in a single-detached house, semi-detached house or rowhouse, or the creation of a residential unit in an accessory building to the single-detached house, semi-detached house or rowhouse.

**Affordable Housing** shall have the same meaning as defined in the United Counties of Leeds and Grenville Official Plan (as amended) referred to as 80% of the Alternate Average Market Rent (AAMR). The AAMR's are used as the basis for calculating

affordable rents for programs delivered by the Community and Social Services Division, including housing allowance's and Ministry of Municipal Affairs (MMAH) affordable rental housing capital funding programs.

**Applicant** unless otherwise indicated, means a registered owner, assessed owner, agent authorized by the owner, or tenant of lands and buildings within the community improvement project area who has a right to apply and has made an application for one or more financial incentive(s) in accordance with the policies of this Plan.

**Community Development Committee** means the committee designated by Council to implement the Community Improvement Plan. The Community Development Committee is a committee of Council, appointed by Council in accordance with an established Terms of Reference. It is intended that the Community Development Committee will consider applications for financial incentive applications, as delegated by Council. The Community Development Committee will be the approval authority for all financial incentives, except the Tax Increment Equivalent Rebate Program, which will be dealt with directly by Council. Where the name of the Committee designated by Council to implement the Community Improvement Plan is changed, or where a different Committee is selected to implement the Community Improvement Plan, all references to the Community Development Committee are intended to refer to the name of the Committee of Council that is designated to implement the Community Improvement Plan.

**CIP Agreement** means an agreement executed between the Township and an applicant, to outline the terms and conditions for payment of an approved rebate, and prepared in accordance with the policies of this Plan.

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

**Community Improvement Plan (CIP)** means this Plan, as adopted in accordance with Section 28(4) of the *Planning Act*.

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

**Council** means the Council of the Township of Edwardsburgh Cardinal

## 9.0 | Appendices

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Appendix A – Summary of Engagement

Appendix B – Community Improvement Project Area

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## Appendix A – Summary of Engagement

### A.1 On-line Survey

The survey was offered on the Township's website and was opened from April 23, 2025 to May 12, 2025.

- There were 145 respondents to the survey. Many respondents identified as homeowners (80%) and some also identified as business owners (14%).
- The majority of respondents (55%) indicated that they were not aware of the CIP programs offered by the Township.
- The majority of respondents indicated that they heard about the CIP programs through social media (44%) and through Council and Staff (24%).
- Only (2%) of respondents indicated that they had applied for funding.
- Respondents indicated that key factors to improve funding uptake could include: improve program awareness and marketing, expand the project area so more properties are eligible, provide simple instructions on how to apply.
- The Façade and Property Improvement Program has had the strongest uptake.
- 75% of respondents indicated a need for more affordable housing in the community. Many people noted that there isn't affordable housing available for young people and seniors.
- The majority of respondents identified that the goals of the new CIP should focus on:
  - Revitalization of empty/old buildings;
  - Supporting local businesses;
  - Supporting affordable housing options in the community; and
  - Making communities more attractive.

Theme	Key Findings
Familiarity with existing programs	<ul style="list-style-type: none"> <li>• Majority of respondents (55%) indicated that they were not aware of the programs or that they had heard of them but were not familiar (32%).</li> <li>• Very few respondents (2%) indicated that they had applied for funding</li> </ul>
Program Awareness	<ul style="list-style-type: none"> <li>• Majority of respondents indicated that they heard about the CIP programs through social media (44%) and through Council and Staff (24%).</li> <li>• Other respondents indicated that they heard of the programs through the Township Website (13%) or word of mouth (10%).</li> </ul>

Program Feedback	<ul style="list-style-type: none"> <li>When asked what changes would make programs more accessible, respondents provided the following feedback: <ul style="list-style-type: none"> <li>Improve program awareness</li> <li>Expand the project area</li> <li>Provide other types of programs (such as programs directed towards business owners and local farmers)</li> <li>Facilitate the application process by providing simplified instructions on how to apply and program criteria</li> </ul> </li> <li>Two (2) respondents recommended exploring programs directed towards farmers and on-farm diversified uses.</li> </ul>
Reasons for not using the existing programs	<ul style="list-style-type: none"> <li>The majority of respondents indicated that they had not applied to the CIP programs because they were not aware of the existing programs until recently (60%) or that the programs did not apply to their location (28%).</li> </ul>
Program Usage	<ul style="list-style-type: none"> <li>Of the programs offered in the village of Cardinal, survey respondents identified that they had applied for the following programs: <ul style="list-style-type: none"> <li>Façade and Property Improvement Program (3)</li> <li>Heritage Property Improvement Program (1)</li> <li>Downtown Housing Improvement Program (1)</li> <li>Application and building permit fees refund program (1)</li> <li>Project feasibility Program (1)</li> </ul> </li> <li>Of the programs offered in the village of Spencerville, survey respondents identified that they had applied for the following programs: <ul style="list-style-type: none"> <li>Façade and Property Improvement Program (1)</li> <li>Application and building permit fees refund program (1)</li> </ul> </li> </ul>
Affordable Housing needs in the community	75% of respondents indicated a need for more affordable housing in the community. Many people noted that there isn't affordable housing available for young people and seniors.

## A.2 Workshop Discussions



There were two (2) workshops hosted in the community on May 7, 2025. One workshop engaged with local business owners and focused on programs to support economic development in the community. The second stakeholder workshop focused on affordable housing needs and aspirations for the community.

Workshops discussion provided an overview of existing CIP programs and sought to understand whether the existing programs and program goals were still relevant. The following are the programs provided per the 2012 and 2013 CIPs for Cardinal and Spencerville. Previous CIP programs included:

<b>Financial Incentive</b>	<b>Purpose</b>	<b>Applicable Area</b>
<b>Façade and Property Improvement Program</b>	To promote the rehabilitation, reparation or enhancement of façades buildings and properties, and will be administered as a rebate and an interest rebate on a loan	<ul style="list-style-type: none"> <li>• Cardinal</li> <li>• Spencerville</li> </ul>
<b>Application and Permit Fees Rebate Program</b>	Provides a refund as a rebate to offset fees for development. Eligible projects include retail and mixed-use buildings, involving construction and/or reconstruction, and building upgrades, improvements, or rehabilitation.	<ul style="list-style-type: none"> <li>• Cardinal</li> <li>• Spencerville</li> <li>•</li> </ul>
<b>Housing Improvement Program</b>	To encourages investment in mixed-use buildings for housing which will be administered as a rebate 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"> <li>• Cardinal</li> <li>• Spencerville</li> </ul>
<b>Heritage Property Improvement Program</b>	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 rebate and an interest rebate on a loan	<ul style="list-style-type: none"> <li>• Cardinal</li> <li>• Spencerville</li> </ul>
<b>Project Feasibility Program</b>	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"> <li>• Cardinal</li> </ul>

<b>Tax Increment Equivalent Grant Program</b>	Offers rebates based on the increase in municipal property taxes resulting from rehabilitation, redevelopment, or appropriate infill and intensification.	<ul style="list-style-type: none"> <li>• Cardinal</li> <li>• Spencerville</li> </ul>
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Engagement from Stakeholder Workshop echoed survey findings, including the need to improve program awareness and marketing, expand the project area so more properties are eligible, and provide simple instructions on how to apply. In both workshops, there were suggestions to provide retroactive funding for projects already completed.

### ***Economic Development Workshop***

- Explore opportunities to provide retroactive funding
- Include loans as a financial incentive
- Consider increasing funding from 2012 to meet current needs
- Permitting “stackable” funding programs (where a single project can apply for funding under multiple programs to increase funding amount)
- Consider a program for accessibility improvements/upgrades

### ***Affordable Housing Workshop***

- Support for a greater variety of housing types for young people, families and the aging population
- Support for rental and homeownership starter housing options (e.g smaller houses) and Additional Residential Units
- Relief from property taxes and permitting fees to assist in cost savings for affordable housing
- Provision of land for affordable housing from any level of government or community organization
- Partnering with the County to provide fundings options

The following table summarizes input from engagement sessions.

<b>Economic Workshops</b>	<b>Development</b>	<b>Affordable Housing Workshop</b>
<ul style="list-style-type: none"> <li>• Exploring the CIP Area Boundary to include other communities</li> <li>• The programs should be streamlined and easy to access and navigate</li> <li>• Consider an educational/marketing component for CIP</li> </ul>		<ul style="list-style-type: none"> <li>• The regulations at different levels of government create challenges in providing affordable housing</li> <li>• The lack of services presents challenge in creating viable housing opportunities</li> <li>• There should be more rental and homeownership starter housing options (e.g smaller houses) and ARUs available in the Township.</li> </ul>

<p>programs in addition to funding to raise awareness</p> <ul style="list-style-type: none"> <li>• Explore opportunities to provide retroactive funding</li> <li>• Include loans as a financial incentive</li> <li>• Consider increasing funding from 2012 to meet current needs</li> <li>• Permitting stackable programs</li> <li>• Consider a program for accessibility improvements/upgrades</li> </ul>	<ul style="list-style-type: none"> <li>• Housing incentives should have the least amount of restrictions as possible.</li> <li>• Township could explore opportunities to: <ul style="list-style-type: none"> <li>○ Waive property taxes or permitting fees</li> <li>○ Implement a streamlined approach with the County in terms of incentives and number of agreements required</li> <li>○ Utilize surplus or vacant lands</li> <li>○ Implement retroactive reimbursement for affordable home ownership</li> <li>○ Provide greater flexibility for ARUs to reduce regulatory burden (e.g lot coverage or servicing requirements)</li> </ul> </li> </ul> <p>Full range of housing is needed, especially for families – includes housing for minimum wage workers and “starter” homes.</p>
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### A.3 Booth at Trade Show

Township staff attended the 2025 Prescott Home & Trade Show and set up a booth to collect local input on what was most important to the community for the development of a new CIP. Responses generally highlighted the following:

Most Interest	Less Interest
<ul style="list-style-type: none"> <li>• Giving new life to empty or older buildings</li> <li>• Making our community more attractive</li> <li>• Helping local businesses grow</li> <li>• Making public spaces more accessible for everyone</li> </ul>	<ul style="list-style-type: none"> <li>• Supporting more affordable housing options</li> <li>• Cleaning up and reusing former industrial or contaminated properties</li> </ul>
Other Areas of interest	
<ul style="list-style-type: none"> <li>• Placemaking vs spacemaking</li> <li>• Edible landscaping and community orchards to combat food insecurity</li> <li>• Indoor swimming pool</li> </ul>	

The themes that the community has expressed the most interest in, align with the existing goals and objectives found in the existing CIP programs.

DRAFT

## Appendix B – Community Improvement Project Area

