

**City of St. Catharines**

**Community Improvement Plan  
(2020CIP)**

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## Part A: Introduction

In November 2020, the City of St. Catharines passed By-law 2020-155 to adopt a new Community Improvement Plan (CIP) for the municipality, herein referred as the 2020 Community Improvement Plan (2020CIP).

The 2020CIP is a set of financial incentive programs offered by the municipality to the private sector, intended to stimulate investment in *redevelopment* projects that support local community improvement and renewal objectives and strategies including those established in the Corporate Strategic Plan and the City's Official Plan.

More specifically, the 2020CIP offers grant and tax incentive programs to the private sector to help offset a portion of project costs related to *redevelopment*, reuse and rehabilitation of the built environment, and brownfield *remediation*.

### 1. LEGISLATIVE AUTHORITY

The legislative authority and process to adopt a CIP and offer grant and tax incentive programs is established under Section 28 of the Planning Act, 1990 and Section 365.1 of the Municipal Act, 2001, as follows:

- Planning Act, Section 28:
  - where Community Improvement policies are set out in the local Official Plan, the municipality may designate by by-law, a Community Improvement Project Area or Areas (CIPA);
  - once a CIPA has been designated, a CIP may be established for the subject area, setting out financial incentive programs in the form of grants and tax incentives to support redevelopment projects.
- Municipal Act, Section 365.1:
  - also provides legislation to allow tax assistance specific for brownfield *remediation* projects in a CIPA.

### 2. OFFICIAL PLAN (Garden City Plan)

Consistent with Provincial legislation, the City's Official Plan (Garden City Plan) establishes Community Improvement policies enabling the designation of Community Improvement Project Area's (CIPA) and adoption of a CIP, and are attached as Appendix 'A' to this Plan.

### **3. COMMUNITY IMPROVEMENT PROJECT AREA/ PRIORITY NEIGHBOURHOODS/ INTENSIFICATION AREAS**

The City first adopted a CIP in 2004, and in doing so, established 6 Community Improvement Project Areas (CIPA's). In November, 2014 the City adopted a new CIP (the 2015CIP), and at the same time, passed By-law 2014-275 designating the whole of the municipal Urban Area as a CIPA (herein referenced as the Urban Area CIPA). The 6 original CIPA's established in the 2004 CIP were redefined in the 2015 CIP as Priority Neighbourhoods, and given greater emphasis than other locations within the Urban Area CIPA for community renewal initiatives.

The 2020CIP maintains the same approach as the 2015CIP insofar as it also applies to the existing Urban Area CIPA established by By-law 2014-275, and carries forward the Priority Neighbourhoods identified above as areas of emphasis within the Urban Area CIPA for community renewal initiatives.

The boundaries of the Urban Area CIPA and Priority Neighbourhoods are set out on Schedule 1 of this Plan. A full description of Priority Neighbourhoods are set out in Appendix 'B' of this Plan.

Similar to Priority Neighbourhoods, and in a manner to support greater alignment with the City's growth management and land use planning framework established in the Official Plan, the 2020CIP also provides greater emphasis for community renewal within Intensification Areas as defined in the Official Plan, and which are also set out on Schedule 1 of this Plan.

Intensification Areas are intended to support future *redevelopment* opportunities for medium and higher density housing, together with a mix of neighbourhood oriented smaller scale commercial, institutional, recreational and employment uses.

They are primarily located along major street corridors already exhibiting a transition towards a mixed use environment, and where community renewal opportunities exist to support *redevelopment* for medium and higher density housing.

## **Part B: Programs**

The 2020CIP offers three (3) tax incentive programs and two (2) grant programs.

### **➤ Tax Incentive Programs**

- Tax Increment Finance Program (TIF)
- Brownfield Tax Increment Finance Program (BTIF)
- Brownfield Tax Assistance Program (BTA)

➤ **Grant Programs**

- Façade Improvement Program (FIP)
- Accessory Dwelling Unit Program (ADU)

The tax incentive programs typically apply to large, longer term projects, whereby the incentive is provided annually for a period of up to 10 years after project completion (TIF and BTIF projects), or in the case of a BTA project, up to 3 years from project approval. Grant programs typically apply to smaller, shorter term projects whereby the incentive given is a one-time grant payment after project completion.

The Programs are as follows:

## **1. Tax Increment Finance Program (TIF) and Brownfield Tax Increment Finance Program (BTIF)**

### **1. PURPOSE**

- a) The **Tax Increment Finance Program (TIF)** provides a tax incentive to help offset project costs for *redevelopment*, conversion and /or intensification of underutilized or previously developed lots.
- b) The **Brownfield Tax Increment Finance Program (BTIF)** provides a tax incentive to help offset project costs for *redevelopment*, conversion and/or intensification of underutilized or previously developed lots which:

also requires environmental *remediation* approved by the Ministry of the Environment, Conservation and Parks (MECP) prior to redevelopment of the property.

### **2. ELIGIBLE PROPERTIES**

- a) The **TIF** program is available to all properties in the Urban Area CIPA subject to qualifying under the Project Evaluation System in Schedule 2 and all other requirements of the 2020CIP.
- b) The **BTIF** program is available to all properties in the Urban Area CIPA subject to qualifying under the Project Evaluation System in Schedule 2 and all other requirements of the 2020CIP, and where:
  - i) on properties 0.4 hectares or greater in size, *remediation* costs are a minimum of \$100,000 or 1% of total project costs, whichever is greater;

on properties less than 0.4 hectares in size, remediation costs are a minimum of \$50,000 or 1% of total project costs, whichever is greater.

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- ii) a Phase I and II Environmental Site Assessment, completed on the property at the cost of the property owner and prepared by a Qualified Person as defined by Ontario Regulation 153/04, as amended, identifies that a Record of Site Condition (RSC), or other remediation approval by the MECP, cannot currently be obtained for the proposed future use of the property because it does not meet certain Environmental Protection Act standards.

### c) Eligibility under other 2020CIP Programs;

- Lands subject to a TIF or BTIF incentive are not eligible for a Façade Improvement (FIP) or Accessory Dwelling Unit (ADU) grant in Part B, Section 3 and 4;
- Lands subject to a BTIF incentive are also not eligible for a Brownfield Tax Assistance (BTA) incentive in Part B, Section 2.

## 3. INCENTIVE REBATE

### % Rebate of Municipal Property Taxes After Project Completion

The TIF and BTIF incentive is provided annually for a period of up to 10 years after project completion. It is given as a rebate on a percentage (%) of the increase in annual property taxes generated by project completion.

The increase in property taxes is calculated on the difference (increase) between pre- and post-development property tax assessment at time of project completion (the *Tax Increment*). No incentive will be provided if the project does not result in an increase in property tax assessment.

- a) for **TIF** projects, the incentive is an annual rebate of **45%** of the increase in property taxes generated by project completion, for a period of up to 10 years.
- b) for **BTIF** projects, the incentive is an annual rebate of **80%** of the increase in property taxes generated by project completion, for a period of up to 10 years.

### c) **Affordable Housing Component – additional % rebate**

Where a project includes a minimum 30% of Affordable Rental Dwelling Units (ARDU's) as defined in Schedule 4, the % of the annual rebate increases to:

- for TIF projects = **65%**
- for BTIF projects = **95%**

- i) Note: Any phase of a project with a minimum of 5 dwelling units, or 10 % of all dwelling units that are ARDU's, whichever is greater, are required to enter into a Core Rental Housing Agreement with the City, registered on title and setting out the monetary ARDU rental rate threshold to be maintained over the duration of the rebate period (Schedule 4).

#### 4. CALCULATING THE INCENTIVE VALUE

##### a) **Division of Municipal Property Tax Eligible for Incentive Rebate**

Municipal property tax levied on a property is divided and distributed between the City, Region of Niagara, and the Province of Ontario. Based on a 2019 general breakdown, 44% of annual property taxes goes to the City, 44% to the Region of Niagara, and 12% to the Province. Different classes of use may also have different percentages.

The portion of municipal property tax eligible for a TIF or BTIF incentive is based on the City portion of municipal property tax, as follows:

##### i) City Rebate

The value of the TIF and BTIF incentive given by the 2020CIP is based only on the increase in the City portion of property taxes generated by project completion.

Example: total annual increase in municipal property tax generated by project completion = \$100,000/ City portion of property tax increase (44%) = \$44,000/ x 45% TIF incentive = \$19,800 annual rebate.

##### ii) Region of Niagara SNIP – Matching Rebate

The Region of Niagara also has incentive programs (Smarter Niagara Incentive Program - SNIP), and has typically provided matching incentives under the SNIP to those provided by the City.

Subject to Region of Niagara approval, the Regional portion of municipal property tax is added to increase the value of the TIF and BTIF incentive given.

Example: total annual increase in municipal property tax generated by project completion = \$100,000/ City and Region portion of property tax increase (44% + 44% = 88%) = \$88,000/ x 45% TIF incentive = \$39,600 annual rebate.

NOTE: The Region of Niagara SNIP is currently under review, and as of the adoption date of the 2020CIP, there has been no determination as to if, or what, programs under the SNIP may be continued. Applicants for a 2020CIP incentive are advised to contact the Region of Niagara for status and eligibility to receive a Regional incentive.

##### iii) Province of Ontario

The Provincial (education) portion of municipal property tax (12%) may be eligible for an incentive rebate only insofar as it applies to the site *remediation* component of a BTIF project, as follows:

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- The rebate of the Provincial (education) portion of property tax is subject to a separate application to the Minister of Finance for approval under the Provincial Brownfields Financial Tax Incentive Program (BFTIP).

Under the BFTIP, the Province may rebate all, or a portion, of the Provincial (education) portion of municipal property taxes on a property for up to 3 years, and not to exceed eligible remediation project costs incurred.

- Eligibility requirements, eligible project costs, the % of incentive rebate, and timing and conditions of approval and incentive payment under the Provincial BFTIP may vary from the City's BTIF program.
- To access the Provincial BFTIP, property owners must first make a complete application to the City for a BTIF incentive. The City, upon request from and on behalf of the property owner, will then make application to the Province under the BFTIP and forward a draft or executed CIP (BTIF) Agreement to the Province for review and consideration.

The BFTIP rebate is subject to Provincial approval of the draft or executed BTIF agreement, and which may be amended to incorporate Provincial conditions and terms of approval.

- Property *remediation* may commence prior to BFTIP approval, subject to formal execution of the BTIF agreement with the City.

Eligible BFTIP *remediation* costs that are incurred after execution of the BTIF Agreement with the City, but prior to Provincial approval, are still eligible for a BFTIP incentive, and the BFTIP incentive rebate may extend for a period of up to 3 years after project completion and beyond the BTIF timeline requirements in Section 1.7.

### **b) Estimated versus Actual Property Tax Assessment / Incentive Value**

#### **i) Estimated Post Development Assessment/Incentive Value**

Applications for a TIF or BTIF incentive are required to submit a detailed estimate, prepared by the Municipal Property Assessment Corporation (MPAC), identifying the estimated post-development property tax assessment at time of project completion.

The MPAC submission is used to determine the estimated difference between pre-development property tax assessment (*Base Year*) and post-development property tax assessment (*Commencement Year*) generated by project completion, the estimated increase in annual property taxes derived by the difference (the *Tax Increment*), and the estimated dollar value of the % rebate given.

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The estimate informs the basis for determining the proposed incentive value request.

### ii) Actual Post Development Assessment/Incentive Value

- The property owner has 1.5 years after project completion to satisfy all conditions of CIP approval and trigger payment of the rebate. This includes the submission of an MPAC Supplementary Property Tax Assessment which identifies the actual property tax assessment at time of project completion.

It is the Supplementary Assessment that is used to determine the actual increase between pre- and post- development property tax assessment (*Base Year vs. Commencement Year*), the actual increase in annual property tax generated by project completion, and the actual dollar value of the % rebate given.

**NOTE:** Where the Supplementary Assessment exceeds the original MPAC estimate by 5% or greater, the MPAC estimate is used to determine the actual value of the incentive. Otherwise it is the Supplementary Assessment that is used to determine the incentive value.

- Once calculated, the annual rebate value does not increase throughout the rebate period, regardless of whether there is an increase in property tax assessment or annual property taxes levied during this time period.

However, any decrease in property tax assessment or annual property taxes levied during the rebate period will result in a corresponding % decrease in the annual rebate.

### c) **Incentive cannot exceed Eligible Project Costs**

Eligible Project Costs that may be claimed for a TIF or BTIF incentive are set out on Schedule 3.

- Only project costs incurred directly by the property owner are eligible;
- Eligible project costs incurred prior to execution of a CIP Agreement with the City are not eligible for the incentive, with certain exceptions (Schedule 3, Section 1c));
- The incentive value shall not exceed eligible project costs incurred by the property owner;
- The rebate is equal to eligible project costs incurred or the incentive value calculated in a) and b) above, whichever is less.

**d) Incentive cannot exceed Total Project Costs**

Additional financial incentives may be secured for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives, including conditional approvals, must be declared to the municipality as a condition of rebate payment.

Where the value of all other incentives, combined with the City incentive, is greater than total project costs incurred, the value of the TIF or BTIF incentive will be decreased accordingly to ensure that all incentives provided for the project do not exceed total project costs incurred.

**5. PROJECT EVALUATION**

TIF and BTIF applications are evaluated on the Project Evaluation System set out in Schedule 2.

The Project Evaluation System establishes project components and criteria, with each component, and thresholds within, assigned a weighted points total. A total of 100 points are available. A TIF or BTIF project must achieve a minimum of 50 points to qualify for consideration of CIP approval.

The 2020CIP establishes intake dates for accepting TIF and BTIF complete applications. The weighted points system allows a detailed evaluation of each project, and also enables a priority ranking of all applications submitted at an intake date for consideration of project approval.

Evaluation system components reflect and emphasize community renewal objectives and goals aligned with the City's Corporate Strategic Plan, the City's Official Plan and other municipal plans, and are as follows:

- Location: emphasis on Downtown, Priority Neighbourhoods and Official Plan Intensification Areas (Schedule 1)
- Density generation: people and jobs
- Environmental *Remediation*
- Affordable Rental Housing
- Heritage Restoration/Conservation
- Mixed Use development: commercial nodes, centres, corridors
- Municipal Financial Benefit: increased assessment, investment
- Value Added: public realm, climate change, sustainability initiatives

## **6. APPLICATION INTAKE/ REQUIREMENTS**

i) Application Intake Date

The municipality will establish defined intake dates for submission of a complete TIF or BTIF application.

ii) Minimum Requirements to submit a Complete Application

i) The property owner shall not be in arrears of any property taxes, local improvement charges or any other arrears or charges by the City, Region or the Province.

ii) Pre-Consultation

A formal Pre-Consultation meeting with municipal and other agency staff is required prior to submission of a complete application.

The proposed project will be vetted at Pre-Consultation to ensure it is in compliance with the Official Plan, Zoning By-law, other municipal /agency regulations and design standards, and will identify issues, requirements, studies or further analysis that needs to be addressed prior to submission of the complete application.

iii) Submission Material

The following materials are required to be submitted for a complete application.

i) Detailed Development Proposal/Site Plan

a) A detailed Brief and Site Plan of the project, including a property survey prepared by a qualified land surveyor (OLS), identifying and addressing all components of the proposed development, including any proposed phasing of development.

a) The proposal Brief and Site Plan:

- must be in, and demonstrate, compliance with Official Plan policy, Zoning By-law regulations, and other municipal and agency regulations and design standards;
- shall be accompanied by other concept plans (elevation drawings, landscape plan, site servicing, etc.) and supporting studies (housing, heritage, market analysis, etc.) where required by the municipality;

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- must be sufficiently detailed to address and evaluate all of the Project Evaluation System components and criteria established in Schedule 2.

NOTE: Any deviation between the proposed development plan approved and the actual development constructed, other than minor or required revisions made to the satisfaction of the municipality, will render the TIF or BTIF approval void.

- b) Estimated Project Timeline: The proposal Brief shall include a detailed estimated timeline for project completion, and completion of all major development components.

NOTE: Project timeline requirements are set out in Section 1.7 iv) below.

### ii) Municipal Property Assessment Corporation (MPAC) Estimate

- a) A detailed estimate of post-development property tax assessment (Section 1.4 b)) prepared by the Municipal Property Assessment Corporation (MPAC);
- b) The MPAC estimate is to be accompanied by a copy of the applicant's submission to MPAC requesting the estimate. The applicant's submission to MPAC must identify in detail all components of the proposed development;
- c) The MPAC estimate must be consistent with and adequately address all components of the proposed development.

### iii) Estimated Project Costs

A detailed, itemized estimate of total project costs prepared by qualified professionals, and broken down to address each of the project components set out in Schedule 2 (Evaluation System) and Schedule 3, Section 1 (Eligible Costs).

### iv) Environmental Studies (for BTIF Applications only)

A Phase 1 and Phase II Environmental Site Assessment, completed on the property at the cost of the property owner and prepared by a Qualified Person as defined by Ontario Regulation 153/04, as amended, that identifies that a Record of Site Condition (RSC), or other remediation approval by the MECP, cannot currently be obtained for the proposed use of the property because it does not meet certain Environmental Protection Act standards;

### v) Declaration of Other Incentives

The Declaration shall identify additional grants or financial incentives that have, or are intended to be secured for the same project from other government agencies, non-profit groups, or other agencies and associations. The approved or estimated amount, duration and provider of the grant or incentive must be declared.

## **7. PROJECT APPROVAL/TIMELINE**

### **i) Approval Authority**

- City Council is the approval authority for TIF or BTIF applications and funding, except where authority is delegated to municipal staff.
- Where delegated, maximum incentive value thresholds for project approval are established.

### **ii) Application Process**

All complete applications submitted at the defined intake date will be processed and evaluated concurrently.

### **iii) CIP Agreement**

- After a TIF or BTIF project has been approved by the municipality, and prior to project commencement, the property owner is required to execute a CIP Agreement with the municipality within 90 days of the date of approval;
- With certain exceptions, any eligible project costs incurred prior to execution of the CIP Agreement are not eligible for the incentive (Schedule 3);
- Only the property owner entered into the CIP Agreement will receive the incentive rebate from the municipality. The CIP Agreement may be assigned to others subject to approval of the municipality.
- The City retains the right to revoke approval for projects which have not entered in an agreement within one-year from the applicant's receipt of the CIP agreement.

### **iv) Project Timeline**

#### **a) Project Completion**

The project must be completed to the satisfaction of the municipality, as follows:

#### **i) TIF Projects**

- within 3 years of the date of execution of the CIP Agreement.

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### ii) BTIF projects

- within 5 years of the date of execution of the CIP Agreement.
- prior to the remediation stage of the project, the property owner shall provide to the satisfaction of the municipality:
  - a remedial work plan, risk management plan or other remediation management plan, including detailed estimated project costs, prepared by a Qualified Person as defined by Ontario Regulation 153/04, as amended, that has been approved by the MECP necessary to obtain and file a Record of Site Condition (RSC), or to satisfy other *remediation* approval granted by the MECP, for the proposed use for the property.
- prior to the development stage of the project, the property owner shall provide to the satisfaction of the municipality:
  - confirmation that a RSC approved by the MECP has been filed with the Environmental Site Registry for the proposed use of the property, or that other *remediation* approval has been granted by the MECP in accordance with the Environmental Protection Act.

### iii) Phased Development

Projects on large tracts of land may be developed in phases.

- phased projects will only be considered for approval on properties in excess of 0.4 hectares (1 acre) in size, unless otherwise warranted by the municipality;
- each phase is subject to the timelines in iv) a) above and iv) b) below, with the following exception:
  - for BTIF projects, each additional phase after phase 1 must be completed within 3 years from the date of the initial CIP Agreement
- all phases of development must be completed within 10 years of the date of the initial CIP Agreement.

### b) Project Completion Extension

- i) Projects that have substantially progressed are eligible to request a project completion deadline extension.

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Substantial progression includes but is not limited to the following: substantial construction progression demonstrated to the satisfaction of the City, issuance of a superstructure permit, building permit issuance for works above grade, commencement of above grade construction, and other project specific criteria determined with the City.

Extension of the City's project completion deadline does not apply to the Region of Niagara's programs. Any extension from the Niagara Region will be at their discretion.

- ii) A Revised Project Timeline is required to be submitted for a project completion extension. The request shall include a detailed timeline for project completion, and completion of all major development components.

### c) Commencement of Annual Incentive Rebate

To trigger payment of the rebate incentive, the property owner must, within 1.5 years of the date of project completion as set out in iv) a) above:

- make written request to the municipality for the incentive payment;
- satisfy all conditions of TIF or BTIF approval as set out in Section 1.8 below.

## **8. REQUIREMENTS FOR COMMENCEMENT OF INCENTIVE**

Prior to disbursement of the incentive rebate, the property owner must satisfy all conditions and requirements of the CIP Agreement, and including the following:

- i) all municipal property taxes levied on the property are paid in full;
- ii) where the project includes a minimum number of ARDU's, the property owner is required to enter into a Core Rental Housing Agreement with the City, registered on title and setting out the monetary ARDU rental rate threshold to be maintained over the duration of the rebate period (Schedule 4);
- iii) submission and confirmation by the municipality of a Supplementary Property Tax Assessment prepared by the Municipal Property Assessment Corporation (MPAC) identifying the new property tax assessment at time of project completion;
- iv) For BTIF projects, confirmation that a RSC, prepared by a Qualified Person as defined by Ontario Regulation 153/04, as amended, has been approved by the MECP and filed on the Environmental Site Registry, or other approval granted by the MECP in accordance with the Environmental Protection Act, for the new use of the property;

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- v) confirmation that the project has been completed in accordance with development plans submitted for the TIF or BTIF approval and that all municipal and agency approvals are obtained and authorization given for occupancy;
- vi) submission of an Eligible Costs Form setting out in itemized detail all project costs incurred by the property owner, broken down by components identified in Schedule 3, Section 1, and must include but not limited to detailed invoices, contracts, service /material provider, materials supplied, purchase orders and proof of payment;
- vii) declaration of any financial incentives that have been secured, or received conditional approval, for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives must be set out in the declaration;
- viii) a Municipal Compliance Audit and confirmation of no tax arrears, outstanding work orders, local improvement charges or any other charges of the City or other agencies, property standards compliance, and may include third party review or audit of eligible project costs at the expense of the property owner.

## 2. Brownfield Tax Assistance Program (BTA)

### 1. PURPOSE

The **Brownfield Tax Assistance Program (BTA)** provides a tax incentive to help offset project costs specific only to environmental *remediation* of previously developed properties that are usually, but not exclusively, former industrial (brownfield) or commercial (greyfield) lots that may be underutilized, derelict or vacant: and, where a Record of Site Condition (RSC), or other *remediation* approval by the Ministry of the Environment, Conservation and Parks (MECP) is required to facilitate a future new standard of use on the property.

The BTA is for environmental remediation only and is not tied to a specific concurrent development proposal such as is required under the BTIF program.

### 2. ELIGIBLE PROPERTIES

The BTA program is available to all properties located within the Urban Area CIPA where:

- the property is generally in excess of 0.5 hectares (1.2 acres) in size;
- a Phase I and II Environmental Site Assessment, completed on the property at the cost of the property owner and prepared by a Qualified Person as defined by Ontario Regulation 153/04, as amended, identifies that a Record of Site Condition (RSC), or other *remediation* approval by the MECP, is required to facilitate a new proposed standard of use on the property.

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- lands subject to a Brownfield Tax Increment Finance (BTIF) incentive (Part B, Section 1) are not eligible for a BTA incentive;

### 3. **INCENTIVE REBATE**

#### **Percentage Rebate of Municipal Property Taxes**

The BTA incentive provides a rebate of up to 100% of municipal property tax paid on a property, over a maximum period of 3 years, to help offset project costs incurred on the property specific to soil *remediation* or other *remediation* management.

### 4. **CALCULATING THE INCENTIVE VALUE**

#### **a) Division of Municipal Property Tax Eligible for Incentive Rebate**

Municipal property tax levied on a property is divided and distributed between the City, Region of Niagara, and the Province of Ontario. Based on a 2019 general breakdown, 44% of annual property taxes goes to the City, 44% to the Region of Niagara, and 12% to the Province. Different classes of use may also have different percentages.

The portion of municipal property tax eligible for a BTA incentive is based on the City portion of municipal property tax, as follows:

##### i) City Rebate

The value of the BTA incentive given by the 2020CIP is based on the City portion of municipal property taxes.

Example: total annual municipal property tax = \$100,000/ City portion of property (44%) x 100% BTA incentive = \$44,000 rebate x 3 years = \$132,000 total eligible rebate.

##### ii) Region of Niagara SNIP – Matching Rebate

The Region of Niagara also has incentive programs (Smarter Niagara Incentive Program - SNIP). To date, the Region has typically provided a matching BTA incentive under the SNIP to that provided by the City for approved projects.

Subject to approval by the Region of Niagara, the Regional portion of municipal property tax may be included to determine the total value of the BTA incentive given.

Example: total annual municipal property tax = \$100,000/ City and Region portion of property tax (44% + 44% = 88%) x %100 BTA incentive = \$88,000 rebate x 3 years = \$264,000 total eligible rebate

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### iii) Province of Ontario

The Provincial (education) portion of municipal property tax (12%) may be eligible for an incentive rebate for site *remediation*, as follows:

- The rebate of the Provincial (education) portion of property tax is subject to a separate application to the Minister of Finance for approval under the Provincial Brownfields Financial Tax Incentive Program (BFTIP).

Under the BFTIP, the Province may rebate all, or a portion, of the Provincial (education) portion of municipal property taxes on a property for up to 3 years, and not to exceed eligible project costs incurred.

- Eligibility requirements, eligible project costs, the % of incentive rebate, and timing and conditions of approval and incentive payment under the Provincial BFTIP may vary from the City's BTA program.
- To access the Provincial BFTIP, property owners must first make a complete application to the City for a BTA incentive. The City, upon request from and on behalf of the property owner, will then make application to the Province under the BFTIP and forward a draft or executed CIP (BTA) Agreement to the Province for review and consideration.

The BFTIP rebate is subject to Provincial approval of the draft or executed BTA agreement, and which may be amended to incorporate Provincial conditions and terms of approval.

- Property *remediation* may commence prior to BFTIP approval, subject to formal execution of the BTA agreement with the City.

Eligible BFTIP *remediation* costs that are incurred after execution of the BTA Agreement with the City, but prior to Provincial approval, are still eligible for a BFTIP incentive, and the BFTIP incentive rebate may extend for a period of up to 3 years after project completion and beyond the BTA timeline requirements in Section 2.6.

### **b) Incentive Value Calculated at *Base Year***

The total value of the BTA incentive is calculated based on the property taxes levied for the year in which complete application for the BTA incentive is made. This is defined as the *Base Year*.

Once determined, the Base Year value is extended over the 3-year incentive period to determine the total incentive value amount (*Base Year* value x 3 years)

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= total eligible BTA incentive), regardless of whether property tax assessment or annual property taxes levied increases after the *Base Year*.

Any decrease in property tax assessment or annual property taxes levied after the *Base Year* will result in a corresponding % decrease in the total incentive rebate.

### **c) Incentive cannot exceed Eligible Project Costs**

Eligible Project Costs that may be claimed for a BTA incentive are set out in Schedule 3, Section 2.

- Only project costs incurred directly by the property owner are eligible;
- Eligible project costs incurred prior to formal approval and execution of a CIP (BTA) Agreement with the City are not eligible for the incentive, with certain exceptions (Schedule 3, Section 2 b));
- The BTA incentive shall not exceed eligible project costs incurred by the property owner;

The BTA rebate is equal to eligible project costs incurred or the incentive value calculated in a) and b) above, whichever is less.

### **d) Incentive cannot exceed Total Project Costs**

Additional grants or financial incentives may be secured for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives must be declared to the municipality as a condition of rebate payment;

Where other incentives, combined with the City incentive, is greater than total project costs incurred, the value of the BTA incentive will be decreased accordingly to ensure that all incentives provided do not exceed total project costs incurred.

## **5. APPLICATION INTAKE/REQUIREMENTS**

### a) Intake Date

There is no defined intake date for submission of a complete BTA application, and are received on a first come basis.

### b) Minimum Requirements to submit a Complete Application

- i) The property owner shall not be in arrears of any property taxes, local improvement charges or any other arrears or charges from the City, Region or the Province.

## ii) Pre-Consultation

A formal Pre-Consultation meeting with municipal and other agency staff is required prior to submission of a complete application.

The proposed project will be vetted at Pre-Consultation to address consistency with the Official Plan and Zoning By-law and other municipal /agency regulations and design standards.

The Pre-Consultation will identify issues, requirements, studies or further analysis that needs to be addressed prior to submission of the BTA complete application.

## iii) Submission Material

The following materials are required to be submitted for a complete application.

### a) Detailed Development Proposal

- A detailed proposal Brief of the project, including a property survey prepared by a qualified land surveyor (OLS) and a conceptual plan for future development, that addresses all components of the proposed site *remediation* and demonstrates consistency with Official Plan policy and other municipal and agency standards and requirements.
- Estimated Project Timeline: The proposal Brief shall include an estimated timeline for project completion, including completion of all major project components.

### b) Environmental Studies

- A Phase I and Phase II Environmental Site Assessment, completed on the property at the cost of the property owner and prepared by a Qualified Person as defined by Ontario Regulation 153/04, as amended, identifying that a Record of Site Condition (RSC), or other *remediation* approval by the MECP, cannot currently be obtained for the proposed future standard of property use because it does not meet certain Environmental Protection Act standards;

NOTE: After application approval and prior to site *remediation*, the property owner must provide to the satisfaction of the municipality, a remedial work plan, risk management plan or other *remediation* management plan, including detailed estimated costs, that has been prepared by a Qualified Person as defined by Ontario Regulation 153/04, as amended, and approved by the MECP necessary to obtain and file a RSC, or to satisfy other *remediation* approval

granted by the MECP in accordance with the Environmental Protection Act, for the proposed future standard of use on the property.

c) **Estimated Project Costs**

An itemized estimate of total project costs, and major project components, prepared by qualified professionals, necessary to obtain a RSC for the proposed future standard of use of the subject property, and broken down to address each of the project components set out in Schedule 3, Section 2 (Eligible Costs).

d) **Declaration of Other Incentives**

The Declaration shall identify additional grants or financial incentives that have, or are intended to be secured for the same project, from other government agencies, non-profit groups, other agencies and associations. The approved or estimated amount, duration and provider of the grant or incentive must be declared.

**6. PROJECT APPROVAL/TIMELINE**

**i) Approval Authority**

City Council is the approval authority for BTA applications and funding.

**ii) Approval Process**

Complete applications will be processed on a first come basis, and a Corporate staff report will be brought before Council for consideration of approval.

**iii) CIP Agreement**

- After a BTA project has been approved by Council, and prior to project commencement, the property owner is required to execute a CIP (BTA) Agreement with the municipality within 90 days of the date of Council approval;
- With certain exceptions, any eligible project costs incurred prior to execution of the CIP Agreement are not eligible for the incentive (Schedule 3, Section 2 b));
- Only the property owner who entered into the CIP Agreement will receive the incentive rebate from the municipality. The CIP Agreement may be assigned to others subject to approval of the municipality.

**iv) Project Timeline**

**i) Project Completion**

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Within 3 years of the date of the CIP Agreement, the project must be completed and a RSC approved by the MECP, or other approval granted by the MECP, and filed on the Brownfields Environmental Site Registry for the proposed future standard of use of the property.

- Phased Development
  - A phased BTA project will only be considered where phase 1 of the project is generally a minimum 80% of site area, and any subsequent phase no less than 20% of site area, unless otherwise warranted to the satisfaction of the municipality;
  - The initial (phase 1) of the project must be completed within 3 years, and all phases of the BTA project completed within 5 years, of the date of the initial CIP Agreement.

### v) **Commencement of Incentive Rebate**

To trigger payment of the BTA incentive rebate, the property owner must, within 3 years of the date of CIP Agreement,

- make written request to the municipality for the incentive payment;
- satisfy all conditions of the BTA approval as set out in Section 2. 7 below.

NOTE: If the project is completed in advance of the 3-year limit (ex. year 1 or 2), the amount of incentive disbursed by the municipality at any one time shall not exceed the amount of municipality property taxes (City %) paid in full on the property during the BTA program period.

## **7. REQUIREMENTS FOR COMMENCEMENT OF INCENTIVE**

Prior to disbursement of the incentive rebate, the property owner must satisfy all conditions and requirements of the CIP (BTA) Agreement, and including the following:

- i) That all municipal property taxes levied on the property are paid in full;
- ii) confirmation that a RSC, prepared by a Qualified Person as defined by Ontario Regulation 153/04, as amended, has been approved by the MECP and filed on the Environmental Site Registry, or other approval granted by the MECP in accordance with the Environmental Protection Act, for the proposed future standard of use of the property;
- iii) declaration of any grants or financial incentives that have been secured, or received conditional approval, for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives must be set out in the declaration;

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- iv) submission of an Eligible Costs Form setting out in itemized detail all project costs incurred by the property owner, broken down by components identified in Schedule 3, Section 2, and must include but not limited to detailed invoices, contracts, service /material provider, materials supplied, purchase orders, proof of payment;
- v) a Municipal Compliance Audit and confirmation of no tax arrears, outstanding work orders, local improvement charges or any other charges of the City or other agencies, property standards compliance, and may include third party review or audit of eligible project costs at the expense of the property owner.

### 3. Façade Improvement Program (FIP)

#### 1. PURPOSE

The Façade Improvement Program (FIP) provides a one-time grant to help offset project costs for a building façade improvement. Building façade improvements are intended to stimulate neighbourhood renewal, and promote a more connected, interactive, animated, cultural, accessible, and attractive street presence and public realm in keeping with key initiatives of the Official Plan (GCP) supporting community renewal, rejuvenation and revitalization.

#### 2. ELIGIBILITY

##### a) Eligible Location

- Not all properties within the Urban Area CIPA are eligible for the FIP grant.
- Only properties within certain neighbourhoods, and having lot frontage on specific street segments therein, are eligible for a FIP grant. Schedule 5 sets out specific street segments within neighbourhoods, where properties having lot frontage thereon, are eligible for a FIP grant.

The location of eligible street segments is described as follows:

- i) Downtown: most streets in the Core area are eligible, as well as a number of 'gateway' street segments extending outside the Downtown, as follows:
  - Ontario Street from Welland Avenue to Pleasant Avenue;
  - Lake Street from Welland Avenue to Carlton Street;
  - Niagara Street from Welland Avenue to Dacotah Street;
  - Queenston Street from Tasker Street to just west of Ravine Road;
  - St. Paul Street West from the Burgoyne Bridge to Strata Boulevard;
  - St. Paul Crescent from Dexter Street to Bellevue Terrace.

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- i) Facer Street: from Niagara Street to Grantham Avenue.
- ii) Merritt Street: from Glendale Avenue north to the CN Railway.
- iii) Port Dalhousie Core: includes parts of Lakeport Road, Lock Street, Main Street, and Hogan's Alley.

### b) Eligible Facades

- a) The type and context of building facades eligible for a FIP grant are as follows:
  - i) A street-facing building facade that has ground floor commercial (office, retail, service commercial), indoor recreation or institutional uses excluding a Place of Worship;
  - ii) A rear facade of a building that is located on the southeast side of St. Paul Street between Ontario Street and Carlisle Street;
  - iii) exterior side facade of a building where both the exterior side façade and the front façade have ground floor commercial (office, retail, service commercial), indoor recreation or institutional uses excluding a Place of Worship; and, includes both building facades on a corner lot where one of the facades may not front of face onto a street segment identified in Section 3.2 a) above;
  - iv) side yard building façades that are directly adjacent to and facing a public space, and where the building has a street-facing building facade that has ground floor commercial (office, retail, service commercial), indoor recreation or institutional uses excluding a Place of Worship.
- b) A building façade improvement receiving a FIP grant from the municipality in the previous 10 years is not eligible for a grant under the 2020CIP FIP program.

### c) Eligible Landscaping

Permanent hard landscaping is eligible for part of a FIP grant where: undertaken in conjunction with a building façade improvement located on the same property and contiguous and immediately adjacent to the façade.

- d) The property owner shall not be in arrears of any property taxes, local improvement charges or any other arrears or charges from the City, Region or the Province.

### **3. GRANT VALUE**

a) After successful completion of the project, the applicant may receive a one- time grant from the City, as follows:

i) The value of the grant is up to 50 % of eligible project costs (Schedule 7) incurred, to a maximum of \$10,000 per building façade.

ii) Heritage FIP (HFIP) Grant:

Properties designated under Part IV or V of the Ontario Heritage Act, or listed on the City's Heritage Register, and undertaking heritage restoration works as part of a building façade improvement, are eligible for a Heritage FIP (HFIP) grant value up to 50% of eligible project costs incurred, to a maximum of \$15,000 per building façade.

b) Region of Niagara – Matching Grant

- **NOTE:** The Region of Niagara's matching façade grant program through the Niagara Region Smarter Niagara Incentive Program (SNIP)'s ended on October 1, 2023. The SNIP is currently under review, and as of the adoption date of the 2020CIP, there has been no determination as to if, or what, programs under the SNIP may be continued. Applicants for a 2020CIP incentive are advised to contact the Region of Niagara for status of the SNIP and eligibility to receive a Regional grant.

c) Any combined total grant approved by the City and the Region of Niagara shall not exceed 50 % of eligible project costs incurred.

d) Additional grants or financial incentives may be secured for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives must be declared to the municipality as a condition of rebate payment;

Where other incentives, combined with the City incentive, is greater than total project costs incurred, the value of the FIP incentive will be decreased accordingly to ensure that all incentives provided do not exceed total project costs incurred.

### **4. PROJECT EVALUATION**

a) Projects must be consistent with municipal urban design guidelines and comply with the City's Zoning By-law, Ontario Building Code, Fire Code and any other agency standards or regulations.

b) Project Evaluation System:

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Each proposed building façade improvement shall be evaluated based on the Project Evaluation System set out in Schedule 6.

- i) Schedule 6, Section 1 establishes 10 criteria components to evaluate a building façade improvement. At least 8 criteria components must be satisfied to qualify for approval;
- ii) A building façade improvement under Section 3.2 b) ii) and iv) above needs only to satisfy 5 of the criteria components in Schedule 6, Section 1 to qualify for approval;
- iii) HFIP grant: In addition to satisfying i) or ii) above, projects that include heritage restoration and applying for a HFIP grant must satisfy all of the heritage restoration criteria set out in Schedule 6, Section 2 to qualify for approval.

### **5. ELIGIBLE PROJECT COSTS**

Eligible Project Costs that may be claimed for a FIP grant are set out on Schedule 3.

- Only project costs incurred directly by the property owner are eligible.
- Project costs incurred prior to formal approval of a FIP grant by the City are not eligible for the incentive.
- Permanent hard landscaping costs may be claimed up to 20% of total eligible project costs.

### **6. APPLICATION INTAKE/REQUIREMENTS**

#### a) Application Intake

There is no defined intake date for submission of a complete FIP application, and are received on a first come basis.

#### b) Minimum Requirements to submit a Complete Application

- i) Applicants are encouraged to have a pre- consultation with municipal staff prior to application submission.
- ii) Submission Material

The following materials are required to be submitted for a complete application:

- A detailed concept plan and elevation plan for the applicable building façade, and where applicable, a landscape plan, identifying all project components;

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- Pictures of the applicable façade, and any proposed landscape area, taken at time of application.
- Estimated Project Costs

An itemized estimate of total project costs, and component project costs, including proposed service providers. The estimate must be broken down to address each of the project components set out in Schedule 6 (Evaluation System) and Schedule 7 (Eligible Costs).

### **7. PROJECT APPROVAL / TIMELINE**

#### a) Approval Authority

- City Council is the approval authority for FIP applications, except where authority is delegated to municipal staff.
- Complete applications will be processed on a first come basis.
- The FIP Program is subject to a Council approved annual budget allocation. Application approval is contingent on the program budget allocation, and the number of approvals that may have already been granted.

#### b) Project Timeline

An approved project must be completed to the satisfaction of the municipality within 9 months from the date of approval issued by the Director of Planning and Building Services (PBS) or delegate.

#### c) Commencement of Grant payment

To commence the grant payment, the applicant must:

- provide written notice to the municipality within 30 days after project completion requesting to trigger the grant payment; and
- satisfy all requirements of the FIP program, and those set out in Section 8 below.

### **8. REQUIREMENTS FOR COMMENCEMENT OF GRANT**

Prior to disbursement of the grant payment, the property owner must satisfy all FIP program requirements, and including the following:

- a) That all municipal property taxes levied on the property are paid in full;

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- b) confirmation that the project has been completed in accordance with approved concept and elevation plans for the building façade improvement, and other plans where applicable (landscape plan);
- c) Picture documentation, taken at time of project completion, of the building façade and, where applicable, the landscaped area;
- d) submission of an Eligible Costs Form setting out in itemized detail all project costs incurred by the property owner, and broken down by components set out in Schedule 7, including but not limited to detailed invoices, contracts, service /material provider, materials supplied, purchase orders, proof of payment;
- e) declaration of any grants or financial incentives that have been secured, or received conditional approval, for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives must be set out in the declaration;
- f) a Municipal Compliance Audit and confirmation of no tax arrears, outstanding work orders, local improvement charges or any other charges of the City or other agencies, property standards compliance, and may include third party review or audit of eligible project costs at the expense of the property owner.

## 4. Accessory Dwelling Unit Program (ADU)

### 1. PURPOSE

The Accessory Dwelling Unit (ADU) Program provides a one-time grant to help offset project costs for:

- the construction of an (interior) accessory apartment dwelling unit within an existing principal dwelling unit or as an addition thereto;
- the construction of an (exterior) accessory apartment dwelling unit within an existing or new detached accessory structure.

This grant is intended to support a greater mix and size of housing types in the City, and the increased availability of affordable rental housing accommodation.

### 2. ELIGIBILITY

- a) Only on properties in compliance with the location and regulatory use permissions established in the Official Plan and Zoning By-law for accessory dwelling units;
- b) For the construction of:

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- an accessory apartment unit within, or as an addition to, an existing principal dwelling unit that is 5 years in age or older at time of complete application;
  - an accessory apartment unit within an existing or new detached accessory structure, or for a pre-fabricated accessory dwelling unit placed on the property.
- c) The property owner shall not be in arrears of any property taxes, local improvement charges or any other arrears or charges from the City, Region or the Province.

### **3. GRANT VALUE**

- i) After successful completion of the project, the applicant may receive a one-time grant from the City, as follows:
- the value of the grant is up to 70 % of eligible project costs incurred, to a maximum of \$20,000, for the construction of an interior or exterior accessory dwelling unit.
  - Or, subject to available funding through the Housing Accelerator Fund, the value of the grant is up to 70 % of eligible project costs incurred, to a maximum of \$40,000, for the construction of interior accessory dwelling unit(s), and to a maximum of \$80,000, for the construction of exterior accessory dwelling unit(s).
- ii) Additional financial incentives may be secured for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives, including conditional approvals, must be declared to the municipality as a condition of rebate payment.

Where the value of all other incentives, combined with the City incentive, is greater than total project costs incurred, the value of the ADU incentive will be decreased accordingly to ensure that all incentives provided for the project do not exceed total project costs incurred.

The property owner may submit more than one ADU application. The total cumulative value of the City ADU incentive(s) claimed shall not exceed \$80,000 per property.

### **4. ELIGIBLE PROJECT COSTS**

Eligible Project Costs that may be claimed for an ADU grant are set out below.

- Only eligible project costs that are consistent with, and incurred after the Building Permit for the accessory apartment unit has been issued by the Chief Building Official, may be claimed for the ADU grant;

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- Eligible Project Costs include building materials, labour costs, and new or upgraded HVAC systems and plumbing where required under the Building Permit to facilitate construction of the accessory dwelling unit;
- Ineligible costs include, but are not limited to, household appliances, decorative amenities, and financing, consulting fees, and fees to prepare building permit plans.

### **5. APPLICATION INTAKE/REQUIREMENTS**

#### i) Application Intake

A complete ADU application must be made within 90 days of a Building Permit issued by the Chief Building Official for the accessory apartment unit, and are received on a first come basis.

#### ii) Minimum Requirements to submit a Complete Application

##### i) Submission Materials

- a copy of the Building Permit plans approved by the Chief Building Official for the construction of the accessory apartment unit.
- Estimated Project Costs: An itemized estimate of total project costs, and component project costs, including proposed service providers.
- Picture documentation of the proposed building area to be retrofitted or constructed for the accessory dwelling unit, taken at time of application.
- Applications for an (exterior) accessory apartment unit must also include a site plan of the property, including all building dimensions and yard setbacks of the applicable detached accessory structure, and other applicable regulations established in the Zoning By-law, and may include the requirement for a grading plan or other plans.

### **6. PROJECT APPROVAL/ TIMELINE**

#### i) Approval Authority

- City Council is the approval authority for ADU applications, except where authority is delegated to municipal staff.
- Complete applications will be processed on a first come basis;
- The ADU Program is subject to a Council approved annual budget allocation. Application approval is contingent on the program budget allocation, and the number of approvals that may have already been granted.

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### ii) Project Timeline

An approved project must be completed to the satisfaction of the municipality within 12 months from the date of issuance of the applicable Building Permit.

### iii) Commencement of Grant payment

To commence the grant payment, the applicant must:

- provide written notice to the municipality within 30 days after project completion requesting to trigger the grant payment; and
- satisfy all requirements of the ADU program, and those set out in Section 7 below.

## **7. REQUIREMENTS FOR COMMENCEMENT OF GRANT**

Prior to disbursement of the grant payment, the property owner must satisfy all ADU program requirements, and including the following:

- i) That all municipal property taxes levied on the property are paid in full;
- ii) A final inspection has been made, and an occupancy permit has been issued by the municipality for the accessory dwelling unit;
- iii) Picture documentation of the accessory dwelling unit, taken at time of project completion;
- iv) submission of an Eligible Costs Form setting out in itemized detail all project costs incurred by the property owner, and broken down by project components, including but not limited to detailed invoices, contracts, service/material provider, materials supplied, purchase orders, proof of payment;
- v) declaration of any grants or financial incentives that have been secured, or received conditional approval, for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives must be set out in the declaration;
- vi) a Municipal Compliance Audit and confirmation of no tax arrears, outstanding work orders, local improvement charges or any other charges of the City or other agencies, property standards compliance, and may include third party review or audit of eligible project costs at the expense of the property owner.

## 5. Downtown Forgivable Loan Program (DFLP)

### 1. PURPOSE

The **Downtown Forgivable Loan Program (DFLP)** provides a one-time interest-free, forgivable loan up to \$100,000 per property (\$50,000 per unit) to help offset project costs for the creation of new residential dwelling units in the CIP Downtown Priority Neighbourhood (Appendix 'B1'). This Program targets the following:

- Conversion of a *vacant* upper-level, rear and/or basement unit in an existing building to add at least one new residential dwelling unit. The new dwelling unit shall meet applicable standards such as Zoning, Ontario Building Code and Fire Code requirements.

The forgivable loan is intended to facilitate new residential units to provide additional housing options for the community. By targeting the program to the downtown, this forgivable loan also aims to address vacant units in the area.

The DFLP will offer an additional loan amount up to \$50,000 for projects that construct at least one new barrier-free dwelling unit that meets the criteria outlined in Appendix 'C'. The intent of this loan top-up is to support housing that caters to a range of community needs, including persons with disabilities to obtain accessible housing, as well as the ability for older residents to age in place.

### 2. ELIGIBILITY

- a) Application must be submitted by the property owner.
- b) Only properties in the Downtown Priority Neighbourhood are eligible for the DFLP as identified in Appendix 'B1'.
- c) The Project must result in at least one new dwelling unit, as defined in the City's Zoning By-law 2013-283.
- d) The Project must be located within a *vacant* upper-level, rear and/or basement unit in an existing building. The Project must be in an existing mixed-use building or a building that is proposed to be mixed-use as a result of the Project. Projects within standalone residential buildings are not eligible.
- e) Projects which contain a new dwelling unit that meet the barrier-free criteria identified in Appendix 'C' are eligible for an additional forgivable loan top-up amount.
- f) Property taxes must be paid in full and remain in good standing at the time of application and at all times throughout the duration of the forgivable loan term. Failure to maintain property tax payments in good standing may result in

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disqualification from the Program, suspension of disbursements, or repayment of any grant or loan amounts already advanced, at the sole discretion of the City.

- g) Outstanding work orders, orders, or requests to comply from the City must generally be resolved prior to loan approval. However, at the sole discretion of the City, loan approval may be granted where the nature of the order or compliance issue is such that it can reasonably be addressed through the course of the proposed project work. In such cases, the property owner must demonstrate ongoing and satisfactory progress toward compliance at intervals determined by the City. Failure to do so may result in the suspension or cancellation of the loan, and the requirement to repay any disbursed amounts.

### 3. LOAN VALUE

- a) At the time of loan approval and issuance of Building Permit Occupancy, the applicant may receive an interest-free, forgivable loan from the City for an eligible project, as follows:
- i) The value of the forgivable loan is up to 70% of eligible project costs, to a maximum of \$50,000 per dwelling unit.
  - ii) If more than one new dwelling unit is proposed, the maximum value of the forgivable loan is up to 70% of eligible project costs, to a maximum of \$100,000 per property.
  - iii) If the project contains a barrier-free dwelling unit that meets the barrier-free criteria outlined in Appendix 'C', it may be eligible for a loan top-up. The maximum value of the forgivable loan is up to 70% of eligible project costs, to a maximum of \$100,000 per unit or \$150,000 per property if there are more than one new barrier-free dwelling units.
  - iv) The maximum forgivable loan amounts, based on various project scenarios, are as follows:

| <b>Eligible Project</b>                           | <b>Maximum Forgivable Loan</b>                 |
|---|--|
| One new dwelling unit (not barrier-free)          | 70% of eligible project costs, up to \$50,000  |
| One new barrier-free dwelling unit                | 70% of eligible project costs, up to \$100,000 |
| Two or more new dwelling units (not barrier-free) | 70% of eligible project costs, up to \$100,000 |
| Two or more new dwelling units (one barrier-free) | 70% of eligible project costs, up to \$150,000 |
| Two or more new dwelling units (all barrier-free) | 70% of eligible project costs, up to \$150,000 |

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- b) The grant operates as a 5-year interest-free, forgivable loan whereby each year 20% of the loan amount is converted to a grant. This is conditional upon the project adhering to all DFLP requirements and all applicable municipal by-laws for the entire duration of the loan period. If the project remains in compliance for the entire 5-year period, 100% of the forgivable loan will become a grant by the end of year 5, as identified in the table below:

| <b>Year</b>                 | <b>Loan Amount</b> | <b>Grant Amount</b> |
|-----------------------------|--------------------|---------------------|
| Building Permit (Occupancy) | \$100,000          | \$0                 |
| End of Year 1               | \$80,000           | \$20,000            |
| End of Year 2               | \$60,000           | \$40,000            |
| End of Year 3               | \$40,000           | \$60,000            |
| End of Year 4               | \$20,000           | \$80,000            |
| End of Year 5               | \$0                | \$100,000           |

- c) The forgivable loan will be disbursed in two installments: 50% at the time of loan approval and 50% at building permit occupancy.
- d) There is a minimum loan amount of \$25,000 to qualify for a forgivable loan.
- e) Additional financial incentives may be secured for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives, including conditional approvals, must be declared to the municipality as a condition of loan disbursement.

If the property owner is applying for other financial incentives offered by the City of St. Catharines under the 2020CIP for the same project, the same eligible project costs cannot be claimed under more than one program.

Where the value of all other incentives, combined with the City forgivable loan, is greater than total project costs, the value of the DFLP loan will be decreased accordingly to ensure that all incentives provided for the project do not exceed total project costs.

#### **4. PROJECT EVALUATION**

Projects must comply with the City's Zoning By-law, the Ontario Building Code, the Ontario Fire Code, and all other applicable laws, including without limitation any federal, provincial, or municipal statutes, regulations, by-laws, policies, standards, ordinances, guidelines, directives, directions, or orders issued by authorities having jurisdiction.

## 5. **ELIGIBLE PROJECT COSTS**

- a) Only eligible project costs that are consistent with, and incurred after the Building Permit for the new dwelling unit(s) has been issued by the Chief Building Official, may be claimed under this Program.

Eligible costs that may be claimed under this Program include any works required to bring the *vacant* unit into compliance with the Ontario Building Code and other relevant standards or regulations (e.g., Ontario Fire Code, Property Standards By-law, Zoning By-law) to facilitate the new dwelling unit(s).

This includes but is not limited to the following works:

- Fire separation and alarms (e.g. fire separation wall insulation, fire and carbon monoxide alarms)
  - Ventilation and lighting
  - Window and entrance/exit requirements
  - Kitchen and bathroom installations
  - Sleeping area requirements
  - Ceiling height requirements
- b) If owners are converting a *vacant* unit to create a new barrier-free dwelling unit, additional criteria must be met to be eligible for this loan top-up. Full eligibility criteria are set out in Appendix 'C'.
- c) Eligible project costs do not include costs to repair existing residential units.
- d) Ineligible costs include but are not limited to: household appliances; decorative amenities; fees for planning or building permit applications; development charges; parkland dedication fees; financing, consulting fees, and fees to prepare building permit plans.

## 6. **APPLICATION INTAKE & REQUIREMENTS**

- a) Application Intake

A complete DFLP application must be made within 30 days of a Building Permit issued by the Chief Building Official for the new dwelling unit(s). Complete applications will be reviewed on a first-come, first-served basis. There is no defined intake date for submission of a complete DFLP application, but the DFLP will expire once all available funds are fully allocated.

- b) Minimum Requirements to submit a Complete Application

## St. Catharines Community Improvement Plan (2020CIP)

- i) The property must comply with all applicable laws, including without limitation all federal, provincial, and municipal statutes, regulations, by-laws, codes, ordinances, policies, guidelines, and orders, including but not limited to the Ontario Building Code, the City of St. Catharines' Zoning By-law and Garden City Plan, the Ontario Fire Code, the Property Standards By-law, and any applicable directives or requirements issued by regulatory authorities having jurisdiction.
  - ii) The property owner shall not be in arrears and shall be in good financial standing with respect to any and all amounts owing to the City, the Regional Municipality of Niagara, the Province of Ontario, or the Federal government of Canada. This includes, without limitation, property taxes, local improvement charges, fees, penalties, interest, fines, levies, debts, or any other charges, amounts, or financial obligations, whether direct or indirect, and whether incurred prior to or during the term of the Program.
- c) Submission Materials
- i) A copy of the Building Permit plans approved by the Chief Building Official for the construction of the new dwelling unit(s).
  - ii) Estimated Project Costs: An itemized estimate of total project costs and eligible project costs.
  - iii) Picture documentation of the proposed building area to be converted to residential, taken at the time of application.
  - iv) Documentation demonstrating the history of the building area to be converted, including past use and duration of vacancy, which may include utility records, prior tenancy documentation, or other evidence acceptable to the City, as requested.
  - v) If applying for the additional loan amount to facilitate a barrier-free unit, the following submission materials are required:
    - Picture documentation of the proposed building area to be retrofitted or constructed for the barrier-free dwelling unit, taken at time of application.
    - Demonstration of Ontario Building Code compliance (e.g., floor plan showing barrier-free path of travel, ramp slope if applicable, etc.)
    - Demonstration of other eligible universal design components, if applicable.

## **7. PROJECT APPROVAL / TIMELINE**

### a) Approval Authority

- i) City Council is the approval authority for DFLP applications, except where authority is delegated to municipal staff.
- ii) The DFLP is funded by the Housing Accelerator Fund (HAF), granted to the City under the federal HAF program. Application approval is strictly contingent upon the availability of program funds, the City's internal budget allocations, and the number and value of previously approved applications. The City reserves the right to decline or defer any application, in whole or in part, where program funding is insufficient or fully committed, and shall not be obligated to approve any application or disburse any funds beyond the limits of available funding.

### b) CIP Agreement

- i) After the project has been approved by the municipality, the property owner is required to execute a Loan Agreement with the municipality.
- ii) All works completed must comply with the description of the works as provided in the Application Form and contained in the Loan Agreement.

### c) Project Timeline

- i) An approved project must be completed to the satisfaction of the municipality within eighteen (18) months from the date of issuance of the applicable Building Permit.
- ii) The Loan Agreement will be registered and loan disbursement will occur within the timeframe detailed in Section 3 c).

## **8. REQUIREMENTS FOR LOAN DISBURSEMENT**

Prior to disbursement of the forgivable loan, the property owner must satisfy all DFLP requirements for a complete application, as well as the following:

- i) That all municipal property taxes levied on the property are paid in full.
- ii) All outstanding work orders, orders or requests to comply from the City are satisfactorily addressed.
- iii) A Municipal Compliance Audit and confirmation of no tax arrears, outstanding work orders, local improvement charges or any other charges of the City or other agencies, as well as property standards compliance, and may include

## St. Catharines Community Improvement Plan (2020CIP)

third party review or audit of eligible project costs at the expense of the property owner.

- iv) Submission of an Eligible Costs Form, setting out in itemized detail all project costs incurred by the property owner, and broken down by project components, including but not limited to detailed invoices, contracts, service/material provider, materials supplied, purchase orders, and include proof of payment.
- v) Execution of a Loan Agreement between the City and property owner, to be registered on title. The Loan Agreement will be registered and loan disbursement will occur within the timeframe detailed in Section 3 c).
- vi) Declaration of any grants or financial incentives that have been secured, or received conditional approval, for the same project from other government agencies, non-profit groups, or other agencies and associations. The amount, duration and provider of the incentives must be set out in the declaration.
- vii) Picture documentation of the new dwelling unit(s) after Occupancy has been granted, in order to receive the remaining 50% of the forgivable loan.
- viii) If applicable, picture documentation once Occupancy has been granted of all completed barrier-free components funded by the DFLP, in order to receive the remaining 50% of the forgivable loan.
- ix) The City shall require annual reporting from successful applicants to monitor compliance with the DFLP criteria and all other applicable laws, by-laws, and requirements (e.g., maintaining good standing with the City, with no outstanding work orders and all property tax and water accounts current).

Applicants shall provide current photographs of the dwelling unit(s) and a written Attestation at the end of each loan year, confirming continued compliance with the terms of the Loan Agreement. In addition, the City reserves the right to conduct site visits or inspections at any reasonable time during the loan term, with or without notice, to verify project status, compliance with applicable requirements, and the accuracy of submitted documentation. The applicant shall cooperate fully with any such inspection or information request, including providing access to relevant invoices, proof of payment, photographs, and other records evidencing compliance or progress.

If the project is in compliance at the end of each loan year, then 20% of the loan amount shall be forgiven and converted to a grant. If the project is not in compliance or fails to demonstrate sufficient progress as determined by the City, any remaining loan amount may, at the City's sole discretion, become immediately repayable. The remaining loan amount would become immediately payable to the City in equal monthly installments. Any missed

## St. Catharines Community Improvement Plan (2020CIP)

monthly repayment amount will be added to the property tax account and treated like outstanding taxes.

- x) If the project is not completed within eighteen (18) months of the initial loan disbursement (whichever is earlier), the City may, at its sole discretion, require the applicant to immediately repay all disbursed funds, including any amounts that have been forgiven and converted to grants. Extensions may be granted in exceptional circumstances, but must be approved in writing by the City.
- xi) The applicant shall notify the City in writing of any material changes to the project, ownership structure, or use of the property during the term of the loan. Failure to do so may result in suspension or cancellation of the loan and recovery of funds disbursed.
- xii) Any misrepresentation, omission, or provision of false or misleading information in connection with the application or administration of the loan shall constitute a default under the Loan Agreement and may result in immediate repayment of all funds disbursed, including any amounts converted to grants.

## Part C: Implementation and Interpretation

### 1. Administration of the Plan

The Plan will be administered by the Planning and Building Services Department (PBS) in conjunction with Financial Management Services (FMS) and Legal and Clerks Services (LCS).

### 2. Monitoring

- i) Annual monitoring of the 2020CIP will be conducted:
  - of program participation, performance and municipal budget allocation and funding formula to provide the basis for decisions regarding program design and funding;
  - of Canada Mortgage and Housing (CMHC), Region of Niagara, and Niagara Region Housing (NRH) data, and the Affordable Rental Dwelling Unit (ARDU) rental threshold set out in Schedule 4;
- ii) The municipality will undertake a comprehensive review of the 2020CIP every 5 years to determine the overall effectiveness and relevance of Plan programs, policies, procedures, process and funding.

## St. Catharines Community Improvement Plan (2020CIP)

### 3. Revisions to the 2020CIP

- i) Minor revisions to the 2020CIP will not require Council approval or amendment to the 2020CIP where:
  - made in accordance and to ensure consistency with the Planning Act, Municipal Act, other applicable legislation, and including the Region of Niagara Smarter Niagara Incentive Program (SNIP);
  - made to ensure consistency with terminology, definitions, schedules, policies or regulations established in the City's Official Plan and Zoning By-law;
  - made to clarify or better define 2020 program requirements, including evaluation criteria and eligible project costs;
  - made to update Plan Schedules in accordance with Part C, Section 2.i) above.
- ii) Formal amendments to the 2020CIP will be required where substantive changes are made, including but not limited to:
  - changes to Community Improvement Project Areas and Priority Neighbourhoods;
  - addition of new goals, objectives and public/private investment strategies in response to completion of a Secondary Plan;
  - the addition of new 2020CIP program(s);
  - a revision to the defined % incentive rebate, or grant value of programs.
- iii) Council may remove or cancel a Plan program(s) at any time without an amendment to the 2020CIP, subject to adequate public notice given prior to removal or cancellation of the program(s).

### 4. Definitions

The following definitions are *italicized* where they appear in the body of the Plan.

**Barrier-free Dwelling Unit:** means a dwelling unit, as described in the City of St. Catharines Zoning By-law 2013-283, that meets Ontario Building Code requirements under Division B, Section 3.8. A barrier-free dwelling unit may include other barrier-free and/or universal design components beyond Ontario Building Code requirements.

**Base Year:** means the municipal property tax assessment of a lot at time of complete application submission.

## St. Catharines Community Improvement Plan (2020CIP)

**Commencement Year:** means the municipal property tax assessment of a lot after project completion and based on the date of the Municipal Property Assessment Corporation (MPAC) Supplementary Property Tax Assessment.

**Dwelling Unit:** means a dwelling unit, as described in the City of St. Catharines Zoning By-law 2013-283.

**Redevelopment:** means the creation of new units, uses or lots on previously developed land, including conversion and /or intensification of underutilized or previously developed lots.

**Remediation:** means any action taken to reduce the concentration of contaminants on, in or under a lot, and/or a risk management plan or other management plan necessary to permit a Record of Site Condition to be filed on the Environmental Site Registry, or other approval granted by the Ministry of the Environment, Conservation and Parks (MECP) in accordance with the Environmental Protection Act.

**Tax Increment:** means the difference between property tax assessment at the *Base Year* and the *Commencement Year*.

**Vacant:** means an unoccupied floor area in an existing building in the 2020CIP Downtown Priority Neighbourhood. The property must have an existing mixed-use building or a building that is proposed to be mixed-use as a result of the project.

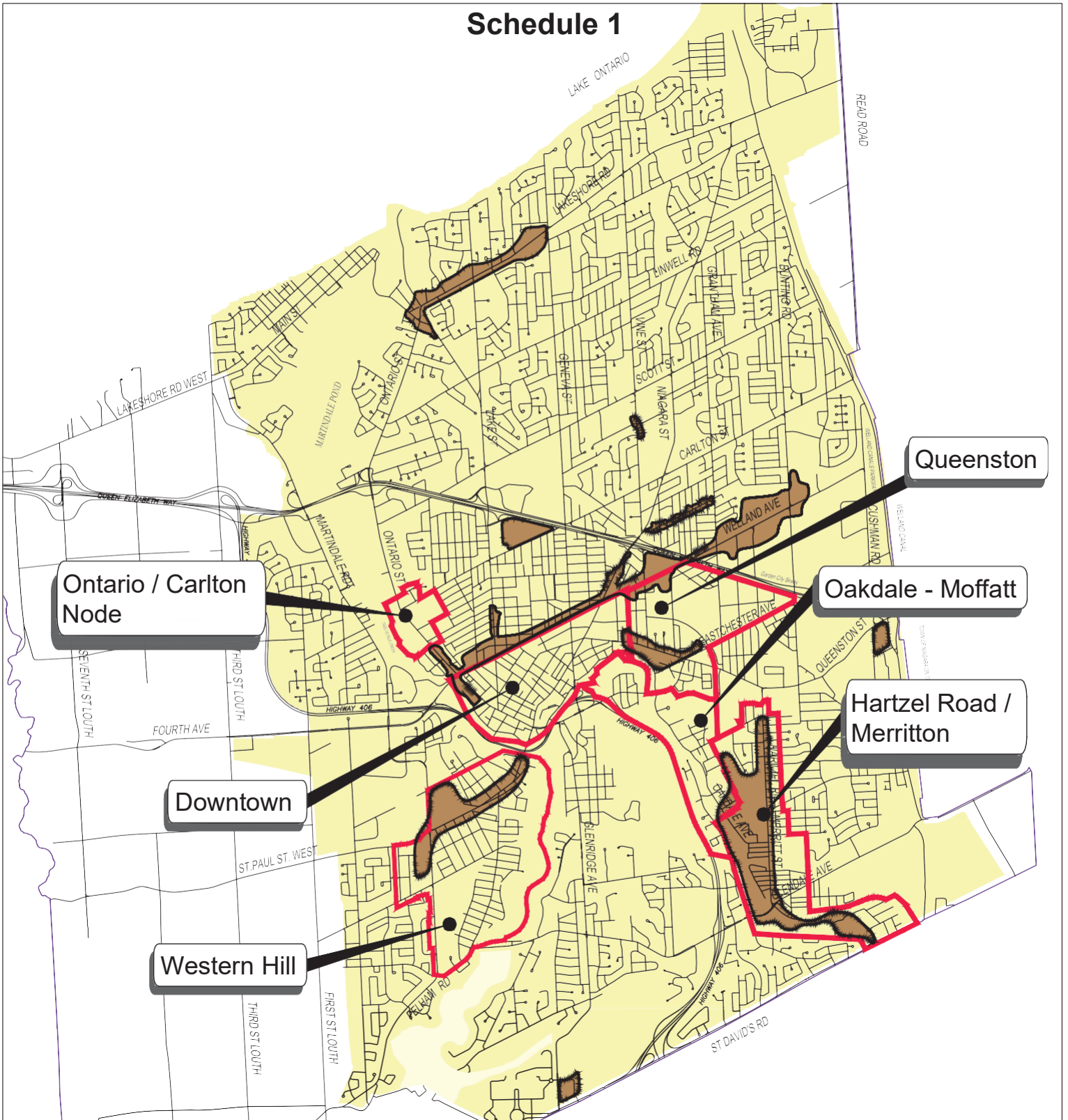
### 5. Exceptions

Notwithstanding Schedule 3, Section 1, eligible project costs that are incurred for the lands 142 Queenston Street by the property owner, 1001038236 Ontario Inc. or any related entities, prior to execution of a formal CIP Agreement with the municipality are retroactively eligible for the TIF or BTIF incentive.

Notwithstanding Schedule 3, Section 1, eligible project costs incurred for the lands municipally known as 527 Glendale Avenue by Lally Homes Ltd., or by any successor or assignee of Lally Homes Ltd. as may be approved by the City, prior to the execution of a formal CIP Agreement with the City, shall be deemed retroactively eligible under the TIF or BTIF incentive programs.

**Part D: Schedules**

# Schedule 1



## Community Improvement Plan (2020CIP)

- Urban Area Community Improvement Project Area (Urban Area CIPA)
- Priority Neighbourhoods
- Intensification Areas
- Municipal Boundary

**Downtown**  
**Queenston**  
**Hartzel Road / Merritton**

**Western Hill**  
**Oakdale - Moffatt**  
**Ontario - Carlton**



## **Schedule 2**

### **2020CIP: PROJECT EVALUATION SYSTEM FOR TIF AND BTIF APPLICATIONS**

#### **Section 1**

TIF and BTIF applications are evaluated on the Project Evaluation System set out in Section 2 below.

The Project Evaluation System establishes project components and criteria, with each component, and thresholds within, assigned a weighted points total. Projects within and outside the Downtown Priority Neighbourhood (Schedule 1) may be subject to different evaluation components and assigned points. Whether in or out of the Downtown Priority Neighbourhood, a total of 100 points are available. A TIF or BTIF project must achieve a minimum of 50 points to qualify for consideration of CIP approval.

Part B, Section 1.6 of the 2020CIP establishes Intake dates for accepting TIF and BTIF complete applications. The weighted points system allows a detailed evaluation of each project, and also enables a priority ranking of all applications submitted at an Intake date for consideration of project approval.

Evaluation system components reflect and emphasize community renewal objectives and goals aligned with the City's Corporate Strategic Plan, the City's Official Plan and other municipal plans, and are as follows:

- Location: emphasis on Downtown, Priority Neighbourhoods, Official Plan Intensification Areas (Schedule 1)
- Density generation: people and jobs
- Environmental *Remediation*
- Affordable Rental Housing
- Heritage Restoration/Conservation
- Mixed Use development: commercial nodes, centres, corridors
- Municipal Financial Benefit: increased assessment, investment
- Value Added: public realm, climate change, sustainability initiatives

#### **Section 2**

The Project Evaluation System is set out below.

| <b>PROJECT EVALUATION SYSTEM</b>  |                             |   |
|---|-----------------------------|---|
| <b><u>Evaluation Components</u></b>   | <b><u>Points</u></b>        | <b><u>Eligibility</u></b>   |
| <b>1. In Downtown Priority Neighbourhood</b>  |                             |   |
| <p><b>a) <u>Remediation</u></b></p> <p>i) less than 3% of total project costs devoted to <i>remediation</i></p> <p>ii) 3% to 5% of total project costs devoted to <i>remediation</i></p> <p>iii) greater than 5% of total project costs devoted to <i>remediation</i></p> | <p>4</p> <p>7</p> <p>13</p> | <ul style="list-style-type: none"> <li>• minimum requirements to qualify for a BTIF incentive include:               <ul style="list-style-type: none"> <li>- on properties 0.4 Ha or greater in size, <i>remediation</i> costs must be a minimum of \$100,000 or 1% of total project costs, whichever is greater;</li> <li>- on properties less than 0.4 Ha in size, <i>remediation</i> costs must be a minimum of \$50,000 or 1% of total project costs, whichever is greater.</li> </ul> </li> </ul> |
| <p><b>b) <u>Core Housing</u></b></p> <p>i) 10% to 20% of total dwelling units are affordable (ARDU)*</p> <p>ii) 21% to 30% of total dwelling units are affordable (ARDU)*</p> <p>iii) greater than 30% of total dwelling units are affordable (ARDU)*</p>                 | <p>3</p> <p>9</p> <p>11</p> | <ul style="list-style-type: none"> <li>• *(ARDU) means Affordable Rental Dwelling Unit as defined in Schedule 4</li> </ul>  |

St. Catharines Community Improvement Plan (2020CIP)

|  |  |  |
|--|--|--|
| <p><b>c) <u>Heritage Restoration/Conservation</u></b></p> <p>i) heritage restoration/conservation and reuse of a historically significant portion of buildings/structures located on non-designated (Ontario Heritage Act) properties</p> <p>ii) heritage restoration/conservation and reuse of entire buildings/structures located on (Ontario Heritage Act) designated Part IV or V properties</p> | <p>3</p> <p>10</p>   | <ul style="list-style-type: none"> <li>• under i):             <ul style="list-style-type: none"> <li>- includes any building/structure, or part thereof, deemed to have built or cultural heritage value or interest by the municipality</li> <li>- subject to Heritage Impact Assessment and/or Conservation Plan</li> </ul> </li> <li>• under ii):             <ul style="list-style-type: none"> <li>- may include component demolition, alterations</li> <li>- subject to Heritage Permit Approval</li> </ul> </li> </ul> |
| <p><b>d) <u>Mixed Use Component</u></b></p>  | <p>10</p>  | <ul style="list-style-type: none"> <li>• to be eligible for points, must not have ground floor dwelling units or non- essential residential functions</li> </ul>   |
| <p><b>e) <u>Density Generation (measured in people and jobs /Ha)</u></b></p> <p>i) 50 - 100</p> <p>ii) 101 - 150</p> <p>iii) 151 - 200</p> <p>iv) 201 - 300</p> <p>v) 301 - 400</p> <p>vi) 401 - 500</p> <p>vii) &gt; 500</p>  | <p>2</p> <p>4</p> <p>8</p> <p>10</p> <p>12</p> <p>14</p> <p>18</p> |  |

|  |  |  |
|--|--|--|
| <p><b>f) <u>Investment</u></b></p> <p><b>1. Project Costs (in \$millions)</b></p> <p>i) 2 - 5</p> <p>ii) 5 - 10</p> <p>iii) 10 - 20</p> <p>iv) 20 - 30</p> <p>v) &gt; 30</p>                         | <p>1</p> <p>2</p> <p>4</p> <p>6</p> <p>8</p>             |  |
| <p><b>2. Estimated % Increase in Annual Property Taxes</b></p> <p>i) 25% - 200%</p> <p>ii) 201% - 300%</p> <p>iii) 301% - 400%</p> <p>iv) 401% - 500%</p> <p>v) 501% - 600%</p> <p>vi) &gt; 600%</p> | <p>2</p> <p>4</p> <p>7</p> <p>10</p> <p>13</p> <p>16</p> |  |
| <p><b>g) <u>Value Added</u></b></p> <p>i) sustainable site design</p> <p>ii) public area / streetscape contribution</p>  | <p>7</p> <p>7</p>  | <ul style="list-style-type: none"> <li>• innovative green technologies /stormwater management, green roofs, solar panels, electric vehicle charging stations, permeable pavement, etc.</li> <li>• street furniture/fixtures, public court yard/walkway, enhanced landscaping /greening, transit amenities, connectivity, etc.</li> </ul> |
| <p>❖ <b><u>MAXIMUM POINTS AVAILABLE = 100</u></b></p> <p>❖ <b><u>MINIMUM POINTS THRESHOLD TO BE ELIGIBLE FOR APPROVAL = 50</u></b></p>   |  |  |

| <b>PROJECT EVALUATION SYSTEM</b>  |                       |   |
|---|-----------------------|---|
| <b><u>Evaluation Components</u></b>   | <b><u>Points</u></b>  | <b><u>Eligibility</u></b>   |
| <b>2. Outside Downtown Priority Neighbourhood</b>   |                       |   |
| <b>a) <u>Redevelopment</u></b><br><br>i) within a Priority Neighbourhood* or an Intensification Area*   | 4                     | <ul style="list-style-type: none"> <li>if for residential use, must be a minimum 10 dwelling units</li> </ul> * Priority Neighbourhoods and Intensification Areas are set out in Part A, Section 3 and identified on Schedule 1   |
| <b>b) <u>Remediation</u></b><br><br>i) less than 3% of total project costs devoted to <i>remediation</i><br><br>ii) 3% to 5% of total project costs devoted to <i>remediation</i><br><br>iii) greater than 5% of total project costs devoted to <i>remediation</i>                    | 4<br><br>7<br><br>13  | <ul style="list-style-type: none"> <li>minimum requirements to qualify for a BTIF incentive include:                             <ul style="list-style-type: none"> <li>on properties 0.4 Ha or greater in size, <i>remediation</i> costs must be a minimum of \$100,000 or 1% of total project costs, whichever is greater;</li> <li>on properties less than 0.4 Ha in size, <i>remediation</i> costs must be a minimum of \$50,000 or 1% of total project costs, whichever is greater.</li> </ul> </li> </ul> |
| <b>c) <u>Core Housing</u></b><br><br><b>1. Housing Component</b><br><br>i) 10% to 20% of total dwelling units are affordable (ARDU)*<br><br>ii) 21% to 30% of total dwelling units are affordable (ARDU)*<br><br>iii) greater than 30% of total dwelling units are affordable (ARDU)* | 5<br><br>12<br><br>14 | <ul style="list-style-type: none"> <li>*(ARDU) means Affordable Rental Dwelling Unit as defined in Schedule 4</li> </ul>  |



|  |   |  |
|--|---|--|
| <p><b>f) <u>Density Generation (measured in people and jobs /Ha)</u></b></p> <p>i) 50 - 100</p> <p>ii) 101 - 150</p> <p>iii) 151 - 200</p> <p>iv) 201 - 300</p> <p>v) 301 - 400</p> <p>vi) 401 – 500</p> <p>vii) 501 – 600</p> <p>viii) &gt; 600</p> | <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7</p> <p>8</p> <p>9</p> |  |
| <p><b>g) <u>Investment</u></b></p> <p><b>1. Project Costs (in \$millions)</b></p> <p>i) 2 - 5</p> <p>ii) 5 - 10</p> <p>iii) 10 - 20</p> <p>iv) 20 - 30</p> <p>v) &gt; 30</p>   | <p>1</p> <p>2</p> <p>4</p> <p>6</p> <p>8</p>                            |  |
| <p><b>2. Estimated % Increase in Annual Property Taxes</b></p> <p>i) 25% - 200%</p> <p>ii) 201% - 300%</p> <p>iii) 301% - 400%</p> <p>iv) 401% - 500%</p> <p>v) 501% - 600%</p> <p>vi) &gt; 600%</p>   | <p>2</p> <p>4</p> <p>7</p> <p>10</p> <p>13</p> <p>16</p>                |  |

|  |                   |  |
|--|-------------------|--|
| <p><b><u>h)Value Added</u></b></p> <p>i) sustainable site design</p> <p>ii) public area / streetscape contribution</p>                 | <p>7</p> <p>7</p> | <ul style="list-style-type: none"> <li>• innovative green technologies /stormwater management, green roofs, solar panels, electric vehicle charging stations, permeable pavement, etc.</li> <li>• street furniture/fixtures, public court yard/walkway, enhanced landscaping /greening, transit amenities, connectivity, etc.</li> </ul> |
| <p>❖ <b><u>MAXIMUM POINTS AVAILABLE = 100</u></b></p> <p>❖ <b><u>MINIMUM POINTS THRESHOLD TO BE ELIGIBLE FOR APPROVAL = 50</u></b></p> |                   |  |

## Schedule 3

### **2020CIP: ELIGIBLE PROJECT COSTS FOR TIF, BTIF and BTA PROJECTS**

#### **Section 1: Eligible Costs for TIF and BTIF Projects**

Only eligible project costs that are paid for by the property owner who enters into the CIP (TIF or BTIF) Agreement with the City are eligible for the incentive.

Eligible project costs that are incurred prior to execution of a formal CIP Agreement with the municipality are not retroactively eligible for the TIF or BTIF incentive, with certain exceptions as set in Section 1 c) below.

##### **a) Eligible costs for TIF Projects are as follows:**

- i) demolition of buildings and structures, removal and disposal of materials and debris, abandoned infrastructure; general improvements for structural safety to satisfy property standards and minimum requirements of the Ontario Building Code;
- ii) lot preparation, construction/improvement/relocation of services, including but not limited to water service, sanitary/ storm sewers, roads, curbs, gutters, catchbasins, lighting, hydro, gas and communication services; construction of sound barriers, gas migration trenches;
- iii) capital expenditures for new building construction, and renovation, reuse, rehabilitation, alteration and expansion of existing buildings to be retained on site;
- iv) streetscaping, landscaping improvements, public realm improvements, sustainable development initiatives;
- v) Municipal Property Assessment Corporation (MPAC) Assessment Estimate, and Supplementary Assessment;
- vi) legal fees, consulting fees and financing costs as they relate to the preparation of complete application requirements in Part B, Section 1.6 of the 2020CIP and to eligible costs identified in i) to v) above.

##### **b) Eligible costs for BTIF projects are as follows:**

Eligible costs for BTIF projects include all those identified in Section 1 a) above, and the following:

- i) Phase I and II Environmental Site Assessment, Site Specific Risk Assessment (SSRA), remedial work plan or other qualified *remediation*/risk management plan completed on the property at the cost of the property owner, and prepared by Qualified Persons as defined by Ontario Regulation 153/04, as amended,

## St. Catharines Community Improvement Plan (2020CIP)

necessary to obtain a Record of Site Condition (RSC), or other approval granted by the Ministry of the Environment, Conservation and Parks (MECP) for the proposed use of the property.

- ii) environmental soil *remediation*, or other qualified *remediation* or risk management in accordance with i) above.
- iii) removal of waste materials, placing of clean fill and grading;
- iv) interest charges related to the cost of financing the preparation of remediation/risk management studies and undertaking the *remediation*;
- v) insurance premium to guarantee *remediation* completion.

### c) Retroactive Eligible Costs

Eligible project costs set out in a) and b) above that are incurred prior to execution of a formal CIP Agreement with the municipality are not retroactive eligible for the TIF or BTIF incentive, with the following exceptions.

- Legal fees, consulting fees and financing costs as they relate to the preparation of complete application requirements (Part B, Section 1.6 of the 2020CIP).
- Phase 1 and II Environmental Site Assessment, Site Specific Risk Assessment (SSRA)
- Phased Development

Projects occurring on significantly large properties may be phased over a long period of time. Environmental *remediation* costs that are incurred during Phase 1 of a project but which may also pertain to other parts of the site, and benefit and facilitate the development of the entire property, may be claimed in their entirety through the Phase 1 development, or may be claimed retroactively as eligible project costs in subsequent development phases.

## Section 2: Eligible Costs for BTA Projects

Only eligible project costs that are paid for by the property owner who enters into the CIP (BTA) Agreement with the City are eligible for the incentive.

Eligible project costs that are incurred prior to execution of a formal CIP (BTA) Agreement with the municipality are not retroactively eligible for the BTA incentive, with certain exceptions as set in Section 2 b) below.

### a) Eligible costs for BTA projects are as follows:

- i) Phase I and II Environmental Site Assessment, Site Specific Risk Assessment (SSRA), remedial work plan or other qualified remediation/risk management

## St. Catharines Community Improvement Plan (2020CIP)

plan prepared by Qualified Persons as defined by Ontario Regulation 153/04, as amended, and approved by the Ministry of the Environment, necessary to obtain a Record of Site Condition (RSC), or other approval granted by the Ministry of the Environment, Conservation and Parks (MECP) for the proposed use of the property.

- ii) environmental soil *remediation*, or other qualified remediation or risk management plan in accordance with i) above.
- iii) removal of waste materials, placing of clean fill and grading;
- iv) interest charges related to the cost of financing the preparation of remediation/risk management studies and undertaking the *remediation*;
- v) insurance premium to guarantee *remediation* completion.
- vi) legal fees, consulting fees and financing costs as they relate to the preparation of complete application requirements in Part B, Section 2.5 of the 2020CIP and to eligible costs identified in i) to v) above.

### **b) Retroactive Eligible Costs**

- i) Eligible project costs set out in a) above that are incurred prior to execution of a formal CIP (BTA) Agreement with the municipality are not retroactive eligible for the BTA incentive, with the following exceptions.
  - a. Phase II Environmental Site Assessment, Site Specific Risk Assessment (SSRA)
  - b. Legal fees, consulting fees and financing costs as they relate to the preparation of complete application requirements (Part B, Section 2.5 of the 2020CIP).
- ii) Provincial Brownfields Financial Tax Incentive Program (BFTIP)

Eligible project costs under the BTA may vary from eligible costs under the Provincial Brownfields Financial Tax Incentive Program (BFTIP). See Part B, Section 2.4 iii) of the 2020CIP.

Eligible BFTIP project costs incurred after execution of the BTA Agreement with the City, but prior to Provincial approval of the BFTIP incentive, may be retroactive eligible for the BFTIP incentive subject to Provincial approval.

## Schedule 4

### **2020CIP: AFFORDABLE RENTAL DWELLING UNIT (ARDU) THRESHOLD**

#### **Section 1**

For the purposes of the 2020CIP, an affordable housing rental dwelling unit (ARDU) is calculated and defined as follows:

- i) Chart 1 below identifies core housing need in four (4) income level brackets, and also identifies the minimum rental cost to afford housing and the need (wait list) to acquire housing in each income level bracket.

The 2020CIP targets bracket 4 for core housing need, and the monthly housing cost in bracket 4 is determined as the maximum threshold for an affordable housing rental dwelling unit under Chart 1.

- ii) Chart 2 below identifies average rent charged for a bachelor and a 1, 2 or 3 bedroom unit in a townhouse and apartment building.
- iii) The lower of the monthly dwelling unit rental cost between Chart 1 and Chart 2 is determined to be the maximum affordable rental dwelling rate for the 2020CIP, and is defined as the threshold for an Affordable Rental Dwelling Unit (ARDU) in the 2020CIP.
- iv) The information provided in Chart 1 and 2 is compiled from data provided by the Canada Housing and Mortgage (CMHC) and Niagara Region Housing (NRH) and will be monitored and updated annually to determine the ARDU threshold.

#### **Chart 1**

| <b>Core Housing Need - Income Level Bracket</b> | <b>Monthly Housing Cost</b> | <b># of households in core need (Niagara Region) - wait list for housing</b> | <b># of households in core need (St. Catharines) - wait list for housing</b> |
|---|-----------------------------|--|--|
| 1. \$19,399                                     | \$484                       | 9,242  | 3,344  |
| 2. \$19,400 - \$29,499                          | \$737                       | 8,121  | 2,849  |
| 3. \$29,500 - \$39,799                          | \$995                       | 7,083  | 2,571  |
| 4. \$39,800-\$52,699                            | \$1,317                     | 22   | 412  |

\* The information set out in Chart 1 is compiled from Canada Housing and Mortgage Corporation (CMHC) and Niagara Region Housing (NRH).

**Chart 2**

| <b>2024 – Private Row (Townhouse) and Apartment Average Rents</b> |                 |                  |                  |                    |
|---|-----------------|------------------|------------------|--------------------|
| <b>Zone</b>   | <b>Bachelor</b> | <b>1 Bedroom</b> | <b>2 Bedroom</b> | <b>3 Bedroom +</b> |
| St. Catharines  | \$996           | \$1,363          | \$1,601          | \$1,675            |

\*The information set out in Chart 2 is compiled from Canada Housing and Mortgage Corporation (CMHC).

**Section 2**

- a) The Project Evaluation System in Part B, Section 1.5 and Schedule 2 evaluates TIF and BTIF projects, in part, based on the % of ARDU's to be created in a building.

Where a minimum of 30% of rental dwelling units in a TIF or BTIF project are ARDU's, the eligible % incentive rebate is increased to 65% for TIF projects, and 95% for BTIF projects (Part B, Section 1.3 c)).

- b) Any phase of a project with a minimum of 5 ARDU's, or 10 % of all dwelling units are ARDU's, whichever is greater, is subject to a Core Rental Housing Agreement with the City, to be registered on title, setting out the monetary ARDU rental rate threshold for affordable units to be maintained over the duration of the rebate period.

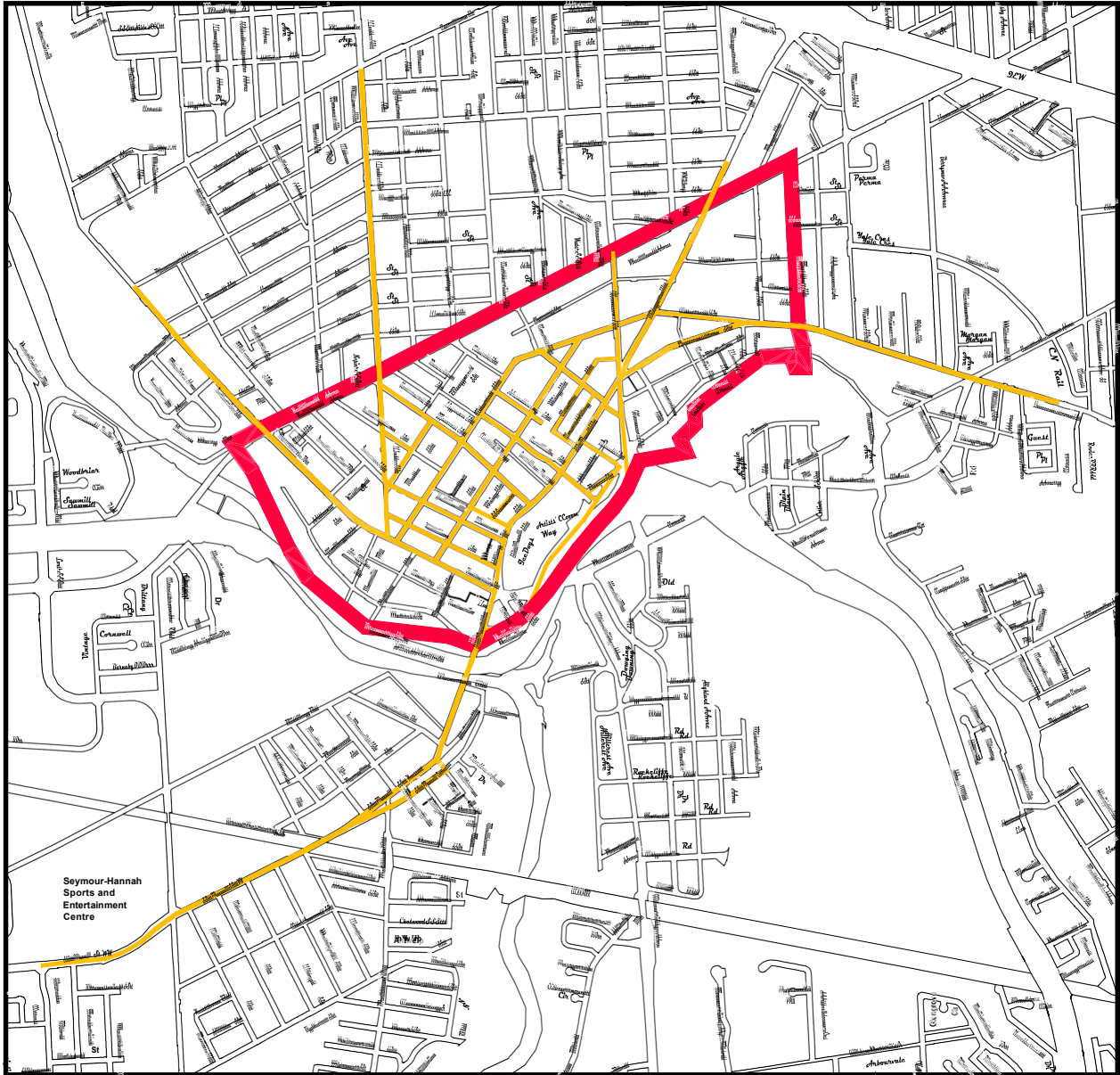
## **Schedule 5**

### **2020CIP: FACADE IMPROVEMENT PROGRAM (FIP) – Eligible Properties**



1. The following Schedules 5A to 5D identify 'street segments' to which properties located thereon are eligible for a FIP grant.

# Facade Improvement Program (FIP)

# Schedule 5A



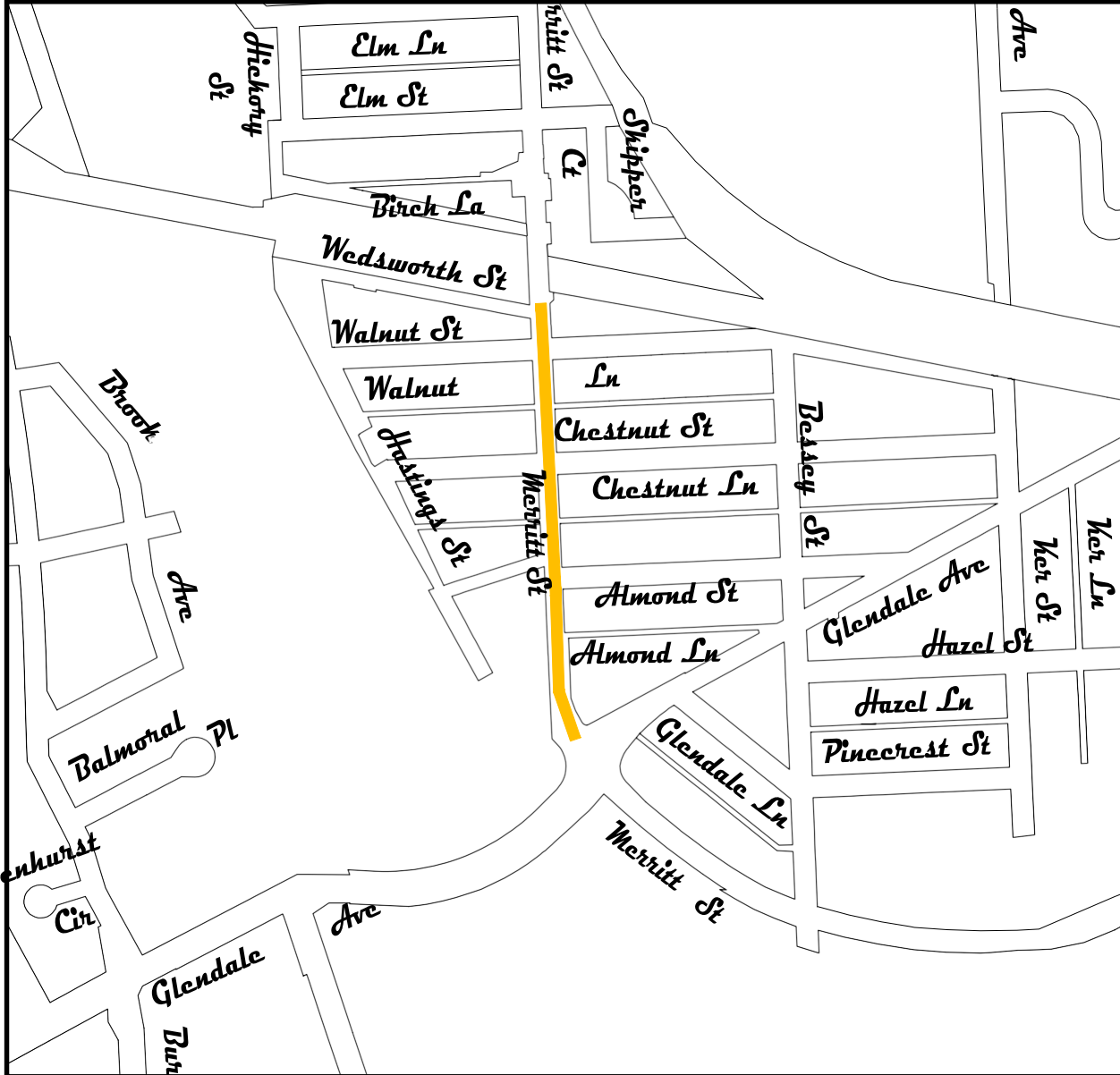
## Community Improvement Plan (2020CIP)

-  Street Segments to which Properties Located thereon are Eligible for the Facade Improvement Program (FIP)
-  Downtown Priority Neighbourhood




# Facade Improvement Program (FIP)

# Schedule 5C



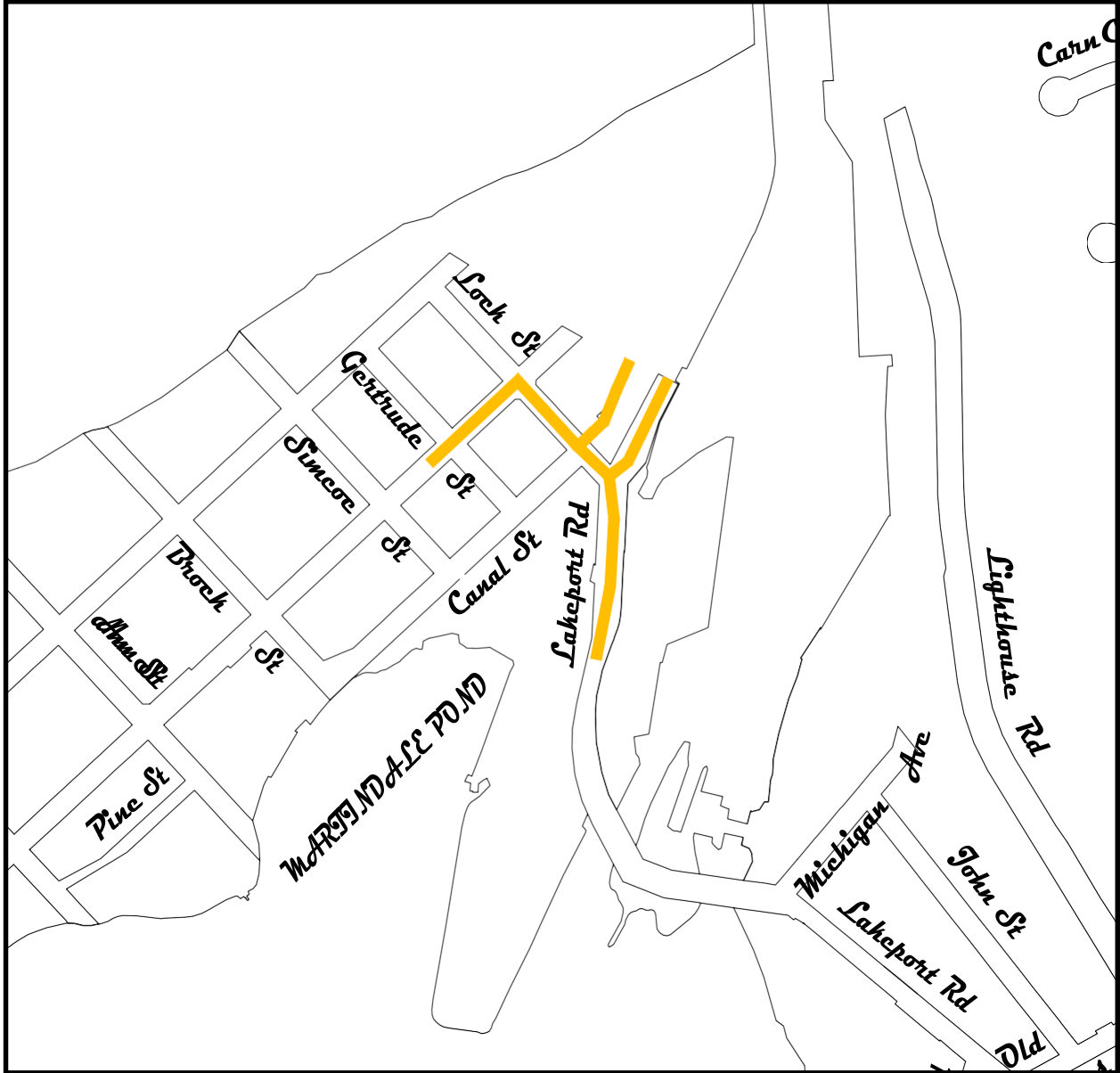
## Community Improvement Plan (2020CIP)

 Street Segments to which Properties Located thereon are Eligible for the Facade Improvement Program (FIP)




**Facade Improvement Program (FIP)**

**Schedule 5D**



**Community Improvement Plan (2020CIP)**

 Street Segments to which Properties Located thereon are Eligible for the Facade Improvement Program (FIP)

## Schedule 6

### **2020CIP: FACADE IMPROVEMENT PROGRAM (FIP) – Project Evaluation System**

#### **Section 1**

Each proposed building façade improvement shall be evaluated based on the 10 Project Criteria Components set out below.

- i) At least 8 project criteria components must be satisfied to qualify for approval of a FIP grant.
- ii) Eligible façades under Section 3.2 b) ii) and iv) of the 2020CIP need only satisfy 5 of the project criteria components to qualify for approval of a FIP
- iii) HFIP grant: In addition to satisfying i) or ii) above, projects that include heritage restoration and applying for a heritage FIP grant (HFIP) must also satisfy all of the heritage restoration criteria set out in Section 2 to qualify for approval of the grant.

| <b>PROJECT CRITERIA COMPONENTS</b>   |
|--|
| <b>Comprehensiveness</b> - Façade improvements should represent a holistic restoration and improvement strategy for the entire eligible façade, including entrances, ground floor, upper floors and rooflines.   |
| <b>Entrances</b> - Ground floor facades should include a prominent, well-defined pedestrian entrance for each ground floor use or lobby, which is oriented to the sidewalk. Where new entrances are proposed, they shall be recessed from the sidewalk. Each new principle entrance shall be flush with the sidewalk or ramped in order to minimize barriers for people with disabilities or mobility challenges.  |
| <b>Storefront</b> - Ground floor facades shall include a complete traditional storefront, including large clear glass display windows, a clear glazed or decorative door, and an appropriately designed cornice and bulkhead   |
| <b>Cultural Integrity</b> - All distinctive original architectural elements should be retained and restored. This includes but is not limited to cornices, brickwork, window moldings, carvings, pilasters, bulkheads, parapets, transoms and other details. If a specific architectural element cannot be retained due to irreparable deterioration, replacement elements shall be compatible with the original to the greatest extent possible. Original architectural elements, including window openings and entrances shall not be covered, filled or obscured. |
| <b>Materials and Cladding</b> - The façade shall primarily be clad in brick or stone which is in a good state or repair or restored. Unpainted brick or stone should not be painted or covered. Previously painted masonry may be repainted. Masonry and mortar that must be repaired or replaced should match the existing material in colour, style and  |

|  |
|--|
| <p>texture as closely as possible. Façade and accent colours shall be selected that reflect and enhance place character.</p>   |
| <p><b>Ground Floor Windows</b> - The surface area of the ground floor façade should be covered by at least 50% clear glazing that provides views to active interior space or lobbies. To allow people to clearly see in and out, tinted or reflective glazing is not permitted. Use of security grills or bars over windows is also not permitted. With the exception of limited traditional painted or decal window signs, signage and posters over windows shall be avoided.</p>   |
| <p><b>Upper Windows</b> - Original upper storey window openings should be retained, along with the traditional configuration of window panes and sashes. This includes retention of existing round head windows. Where new windows are proposed, they should reflect the size and spacing of original windows and those of adjacent buildings. Original window sills, surrounds and shutters should be retained and restored where possible, or replaced with a compatible alternative. Any window box air conditioners and wall- mounted satellite dishes shall be removed.</p> |
| <p><b>Compatibility and Proportions</b> - The composition of the building should reflect characteristic proportions of surrounding buildings through the use of appropriate horizontal and vertical articulation, including typical facade widths and height, cornice heights, window and door composition and rooflines. The composition of the façade should reflect the established rhythm and spacing of the surrounding facades. Large facades will be visually broken down into smaller components.</p>  |
| <p><b>Signage</b> - All signage is appropriately sized to compliment the character and proportions of the façade and the established character of the block. Signage is generally limited to a dedicated sign band above the ground floor or storefront and will compliment, not clutter the streetscape. Signage should not occupy more than 15% of the surface area of the ground floor façade nor cover or obscure any architectural elements.</p>  |

## **Section 2**

In addition to satisfying project criteria components in Section 1, applicants for a HFIP grant must also satisfy all of the following heritage restoration criteria components to qualify for approval.

### **Materials**

Principle exterior finish of the building shall be masonry. Accent materials may include wood, masonry, metals, glass, plaster and stucco; and

Repair or replacement materials to match the original as closely as possible, both visually and physically.

### **Windows**

Wooden windows to be retained and restored as necessary. Storm windows with a matching or a one-over-one pane configuration may be used to improve energy efficiency;

Window components such as sash, muntins, glazing, pane configuration, sills, mullions, casings, brick molds and shutters are also significant and shall be retained and restored as necessary and

Where windows must be replaced, replacements shall match the old in material, design, and finish.

### **Storefront**

Original or period storefront elements to be retained and restored including, hardware, display cases and windows, sign bands, entrances transoms and awnings; and

Storefronts to be restored using recognized conservation methods, or the limited replacement in kind, or with a compatible substitute material, of those extensively deteriorated or missing components, matching the existing work as closely as possible, both in both material and look.

### **Character-defining elements**

Character-defining architectural elements shall be retained and restored. These elements may include parapets, cornices, brickwork, window moldings, pilasters, bulkheads, etc.;

If restoration is not possible due to irreparable deterioration, replacement elements should be in kind (like-for-like materials, design, scale, colour and finish); and

Character-defining architectural elements, including windows and doors, shall not be covered, filled or obscured.

## Schedule 7

### **Section 1**

#### **2020CIP: FAÇADE IMPROVEMENT PLAN (FIP) – Eligible Project Costs**

Eligible Project Costs that may be claimed for a FIP grant are set out Section 1 below.

- Only project costs incurred directly by the property owner are eligible.
- Project costs incurred prior to formal approval of a FIP grant by the City are not eligible for the incentive.

#### **1. Eligible Project Costs**

- a) decorative or glazed doors;
- b) windows;
- c) exterior paint;
- d) stonework;
- e) brickwork;
- f) restoration of surfaces and architectural elements;
- g) exterior accessibility improvements;
- h) storefront and accent lighting;
- i) awnings and canopies;
- j) signage frame or backdrop;
- k) qualified contracted labour and design services; and
- l) permanent hard landscaping contiguous and immediately adjacent to the building façade improvement.

#### **2. Ineligible Project Costs**

Ineligible costs include financing, consulting fees, fees to prepare façade improvement/landscape plans, and:

- a) business signs;
- b) spandrel panels;
- c) reflective or darkly tinted glass,
- d) maintenance work;
- e) incidental costs;
- f) exterior cladding, including stucco/EIFS, except where upgrading a portion of the building that has already been clad or where it has been demonstrated that the underlying masonry is irreparably deteriorated; and
- g) any movable/temporary landscaping elements (e.g. planters, patio furniture, soft landscaping).

**Part E: Appendices**

## Appendix A

### Official Plan (the Garden City Plan) Community Improvement Policies

The following are Community Improvement goals, objectives, and criteria for establishing Community Improvement Project Area (s) and Community Improvement Plans as set out in the City's Official Plan (the Garden City Plan):

#### **Part D, General Policies, Section 7.4 of the Official Plan sets out the following:**

Community Improvement - the City may designate by by-law the whole of the Urban Area as set out on Schedule D, or certain areas or properties therein, as Community Improvement Project Areas, and prepare and implement Community Improvement Plans for those areas to undertake specific projects and programs designed to bring about community improvement as set out in Part F, Section 16.14, and in keeping with the policies of this Plan.

#### **Part F, Implementation and Interpretation Policies, Section 16.14 of the Official Plan sets out the following:**

##### Community Improvement

The Planning Act allows municipalities to prepare Community Improvement Plans for designated Community Improvement Project Areas that require Community Improvement as a result of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or other justification.

Community Improvement is defined as the planning or re-planning, design or redesign, re-subdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency or any of them, of a Community Improvement Project Area, and the provision of such residential, commercial, employment, public recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or space therefor, as may be appropriate or necessary.

Community Improvement shall be carried out through the designation, by by-law, of a Community Improvement Project Area and the preparation and implementation of a Community Improvement Plan to apply therein. The whole of the municipal Urban Area as set out on Schedule D of this Plan, or any parts therein, may be designated as a Community Improvement Project Area.

#### 1. Community Improvement Goals

- a) To co-ordinate and guide public and private improvement activities in designated Community Improvement Project Areas for revitalization and re- investment;

## St. Catharines Community Improvement Plan (2020CIP)

- b) To phase the implementation of improvement projects in accordance with local needs, established priorities and financial resources;
  - c) To enable the municipality to participate in Federal, Provincial and Regional funding programs;
  - d) To actively pursue private/public partnerships for community improvement projects;
  - e) To stimulate private sector investment linked to public strategies for community planning.
2. Community Improvement Objectives The objectives of these policies are:
- a) To upgrade inadequate municipal services and facilities in developed communities to an acceptable standard;
  - b) To resolve issues of incompatible land use;
  - c) To encourage the renewal, rehabilitation or redevelopment of private properties in order to maintain a safe and pleasant built environment within the community;
  - d) To encourage the renewal, rehabilitation or redevelopment of public properties in order to maintain a safe and pleasant built environment within the community;
  - e) To aid in fulfilling the potential of residential, mixed use, commercial and employment areas in the City;
  - f) To support the achievement of intensification, density targets and the growth strategy as set out in this Plan;
  - g) To improve parking, access and traffic circulation;
  - h) To ensure that residents of developed communities are served by an adequate supply of open space, recreation and community facilities;
  - i) To guide and prioritize the expenditure of public funds on community improvement;
  - j) To encourage environmental remediation and sustainability of development, including energy efficiency;
  - k) To improve pedestrian and bicycle circulation and accessibility for all persons;
  - l) To facilitate the restoration, maintenance, improvement and protection of natural hazard lands and natural heritage;

## St. Catharines Community Improvement Plan (2020CIP)

- m) To facilitate and promote economic and cultural development;
  - n) To encourage a range and mix of housing types, including affordable housing;
  - o) To facilitate the preservation, restoration, adaptive reuse, and improvements of buildings and landscapes with historical, architectural or other heritage significance.
3. Criteria for Designating Community Improvement Project Areas

Council will consider the following criteria in the designation of Community Improvement Project Areas:

- a) Inadequacy of some or all hard services, including water, sanitary sewers, storm sewers, roads, lighting and sidewalks;
- b) A significant portion of the housing stock and other buildings are in need of maintenance, rehabilitation or redevelopment;
- c) An inadequate mix of housing types; inadequate affordable housing;
- d) The presence of non-compatible land uses;
- e) Inadequacy of social, recreational, open space and cultural facilities and services;
- f) Within commercial areas, there is deterioration in the appearance of building facades, inappropriate signage, inadequate parking facilities or inadequate pedestrian accessibility;
- g) Within employment areas, the inefficiency of employment sites, access to, from and within the employment areas, inadequacies of parking, loading and outside storage areas, conflicts with neighbouring uses or the presence of obsolete buildings;
- h) Areas where there is significant environmental contamination and areas of potential environmental contamination;
- i) Areas exhibiting environmental, social or community economic development problems
- j) Areas exhibiting natural hazard land or natural heritage deterioration or degradation;
- k) Improvement of housing and/or employment opportunities to support density targets established in this Plan for residential neighbourhoods, mixed use areas, intensification areas and the Urban Growth Centre.

## St. Catharines Community Improvement Plan (2020CIP)

4. Upon the designation of a Community Improvement Project Area, the City will prepare and implement a Community Improvement Plan which outlines the specific projects and programs that are designed to bring about community improvement.
5. Community Improvement Implementation
  - a) The City will continue to participate in senior government programs that meet the goals and objectives of Community Improvement programs. In addition the City will promote partnerships between private individuals and groups to improve any and all deficiencies that may occur within the community.
  - b) The City's Property Standards By-law and Zoning By-law can be used to minimize any detrimental effect that may occur to surrounding properties within the community.
  - c) The City may develop financial incentive programs, such as tax increment financing, tax assistance, waiving of fees and the creation of loan and grant programs to assist in achieving community improvement goals.
  - d) The City may acquire, lease or dispose of lands, construct or rehabilitate buildings or enter into agreements to complete studies to achieve the goals of a Community Improvement Plan.
  - e) The City will encourage the relocation of incompatible uses to more appropriate locations, through the use of financial incentives, if necessary, to achieve community renewal goals.
  - f) The City will encourage owners to make incompatible uses more compatible by such means as the installation of landscape screening, adhering to provincial requirements for noise and emissions and improved site access.

## Appendix B

### 2020CIP - Priority Neighbourhoods

As set out in Part A, Section 3, six (6) Priority Neighbourhoods are established in the 2020CIP.

- Downtown
- Queensston
- Hartzel Road/Merritton
- Oakdale – Moffatt
- Western Hill
- Ontario / Carlton Node

The six Priority Neighbourhoods are identified as areas of emphasis within the Urban Area Community Improvement Project Area (Urban Area CIPA) for community renewal initiatives, and in keeping with the City's community improvement goals and objectives set out in the Official Plan.

A description of the Priority Neighbourhoods is summarized below, and the location and boundaries of each are identified in the attached Appendices B1 to B6.

#### 1. Downtown

The Downtown, identified on Schedule B1, is the cultural and economic hub of the City. As set out in the Official Plan, it is intended to support the highest concentration and mix of uses in the municipality, and a catalyst area for supportive public and private sector investment in lands, buildings, infrastructure, and public realm initiatives.

The Provincial A Place to Grow Plan, as well as the Official Plan, designates most of the Downtown as an Urban Growth Centre, and sets out minimum residential and employment density targets to be achieved in this area.

The existing built environment has significant potential for small and medium scale *redevelopment* and reuse opportunities, and both interior and exterior building rehabilitation.

There are also a number of large underutilized properties with significant potential for *redevelopment*, including a number of current and former industrial properties now designated for medium and higher density residential use, and mixed use development, in the Official Plan. Most of these are located in the Niagara Street/Church Street area.

## 2. Queenston

The Queenston neighbourhood is identified on Schedule B2.

Queenston Street is the major arterial road through this area. It forms part of a major gateway into the municipality with direct connection to the Downtown Core, is a designated Regional bike route and on the Niagara Wine route, and is one of the City's older traditional mixed use corridors.

The segment of Queenston Street within the Priority Neighbourhood is dominated by the former St. Catharines General Hospital property. This 5.5 hectare (14 acres) property is now vacant after hospital services were relocated to the new NHS Hospital on Fourth Avenue. The property represents significant residential and mixed use *redevelopment* and reuse opportunities. With the hospital relocation, other uses have also moved off the street, increasing vacant and underutilized building stock in the area, and opportunities for community renewal.

Queenston Street and surrounding residential neighbourhoods are generally characterized by older, fatigued building stock, with a disjointed and weary street presence, and contains many *redevelopment* and rehabilitation opportunities.

Policies established in the Official Plan support a greater mixed use environment along the Queenston Street corridor for medium density residential uses together with street oriented local neighbourhood commercial uses.

This corridor can also benefit from enhanced building facades to facilitate and strengthen attractive and cohesive gateway amenities and a vibrant street presence.

This neighbourhood also contains one of the older industrial districts in the City, and now characterized by a number of vacant and underutilized lots and abandoned buildings. Existing building stock is generally old and outdated for today's employment needs, standards, and emerging new uses. This area may benefit from investment stimulus for property reuse, rehabilitation and renewal to generate increased economic activities, intensification, diversity of employment and jobs.

## 3. Hartzel Road / Merrittton

The Hartzel Road / Merrittton area, identified on Schedule B3, is an area in transition. A number of large and small industrial users have left the area, such as the Domtar Steam Plant, Paper Mill, and Hayes-Dana. This provides significant opportunities for *remediation, redevelopment* and reuse of now abandoned lands and buildings for residential, commercial and other uses. There have been a number of residential and commercial development projects completed or initiated in this area over the past decade that have benefited from existing CIP programs.

The Hartzel Road - Merritt Street corridor has a number of vacant store fronts, lower order commercial uses, auto related uses, and many car dealerships which are no longer permitted in the City's Zoning By-law. There has been little demand for higher order commercial uses.

## St. Catharines Community Improvement Plan (2020CIP)

The corridor has a disjointed streetscape, varying building setbacks, and many space expansive parking lots and access points onto the road. Much of the existing building stock is dated and in need of rejuvenation.

Policies established in the Official Plan support a greater mix of uses along the corridor for medium density residential and street oriented local neighbourhood commercial uses.

Together with public investment in the road corridor and other services, there are significant *redevelopment* opportunities along the corridor to be a catalyst for community renewal.

### 4. Oakdale–Moffatt

The Oakdale-Moffatt neighbourhood is identified on Schedule B4.

Benefiting from existing CIP programs, there have been a number of residential development projects completed or initiated in this area over the past decade.

However, there still remain a number of vacant and underutilized residential lots, and remnant industrial and commercial lots, interspersed within the otherwise stable residential community.

This area can benefit from continued investment stimulus to generate residential development opportunities and replace incompatible land uses.

This neighbourhood is a transition area between the Hartzel Road corridor and the old Welland Canal located adjacent to Oakdale Avenue and Moffatt Street. The Old Canal, and associated valley lands containing the Merritt Trail, is a significant natural and cultural heritage connection and linkage through the City.

Much of the existing building stock in this area, together with the Oakdale Avenue streetscape, is fatigued and in need of rejuvenation. Public/private investment strategies supporting *redevelopment* and rejuvenation will serve to increase the attractiveness, accessibility and interest in this rich cultural amenity.

### 5. Western Hill

The Western Hill neighbourhood is identified on Schedule B5. It is one of the oldest in the municipality. Two of the primary roads in this area, St. Paul Street West and Pelham Road, are major gateways into the municipality with direct connection to the Downtown Core, via the Burgoyne Bridge.

The Burgoyne Bridge is one of only four road crossings of the 12 Mile Creek in the municipality. It is a significant structural landmark and road connection in the City, and major public investment has recently been made to replace the aging bridge.

The City's only train station (Via/GO Transit) is also located within the Western Hill neighbourhood. The train station is a key physical as well as visual connection to the municipality. The station and immediately surrounding lands are underutilized and in

## St. Catharines Community Improvement Plan (2020CIP)

a relative state of disrepair and decline, and have been identified as a priority area for *redevelopment*, rehabilitation and rejuvenation.

The Official Plan designates the train station and immediate vicinity as a Major Transit Station consistent with the Provincial A Place to Grow Plan. This area is the City's primary rail terminus, and is intended to provide facilities for Provincial GO service, other regional, provincial, national and international rail service, and connections to the City's transit system.

The area in and around the train station, for a radius of approximately 800 metres, was recently subject to approval of the GO Transit Station Secondary Plan (GTSSP) by the City. The GTSSP sets out a number of policies and land use designations for redevelopment and reuse within the area, primarily for medium and higher density residential transit supportive uses, and mixed use development.

Only a few vacant lots remain within the area, and although there are many stable residential neighbourhoods, a significant component of existing building stock is older and fatigued, and offers a number of *redevelopment*, reuse and rehabilitation opportunities.

The most significant of these opportunities exist along St. Paul Street West, Pelham Road, in the vicinity of the Burgoyne Bridge where the two roads converge, and at the City's existing train station.

St. Paul Street West is characterized by a mix of underutilized and older commercial and industrial lots interspersed with low density residential uses. Official Plan policies support an evolution along this corridor towards a greater mix of medium density residential and street oriented local neighbourhood commercial uses.

The corridor is also characterized by older and fatigued building stock, and can benefit from enhanced building facades to facilitate and strengthen attractive and cohesive gateway amenities.

Pelham Road has been in a state of flux over the years, with ad hoc commercial developments interspersed with residential development. The Official Plan supports a more stable residential environment along this street, and there exists a number of opportunities for residential *redevelopment* and reuse of buildings.

The vicinity of the Burgoyne Bridge is characterized by a mix of lower order commercial uses, auto related uses, and non-descript residential uses along St. Paul Street West and at the intersection of Pelham Road. Official Plan policies support a more cohesive mixed use environment in this area, providing medium and higher density residential opportunities together with local street-oriented neighbourhood commercial uses. This area can also benefit from enhanced streetscape and facade improvements to strengthen the attractiveness and amenity of this area as a direct connection and gateway into the Downtown.

## 6. Ontario / Carlton Node

The Ontario-Carlton neighbourhood is identified on Schedule B6. It is included as a Priority Neighbourhood in recognition of the potential for community renewal on the former General Motors lands located in the area, and immediately surrounding properties.

The General Motors plant was closed at the end of 2012. Most of the existing industrial buildings located on both the east and west side of Ontario Street have been demolished. At approximately 20 hectares (50 acres), this industrial property provides a significantly large brownfield *remediation* opportunity, and extensive *redevelopment* opportunities to support reuse and community renewal of the built environment.

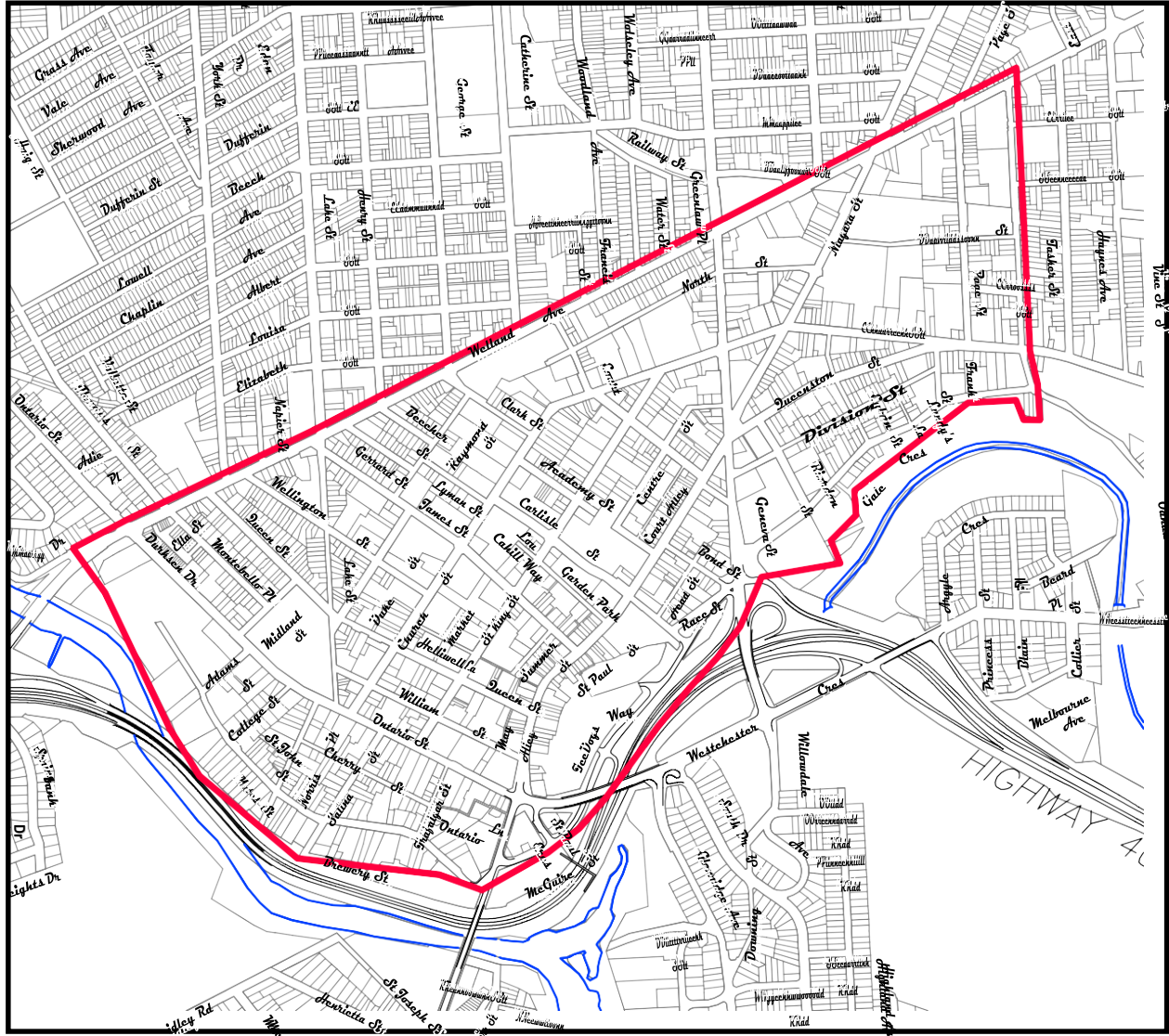
The lands to the south of the General Motors lands are characterized by a mix of smaller commercial lots, and lower to medium density housing types. Building stock is generally older and fatigued. *Redevelopment* of this area may contribute to enhanced building stock, better cohesion and integration of uses, and reduction of space expansive parking areas and the number of access points onto Ontario Street.

The north side of Carlton Street includes a small isolated residential enclave with a mix of housing types. A number of underutilized commercial lots, and an industrial property, are located to the periphery along Ontario Street and Carlton Street.

Characterized by older building stock, most properties are generally well kept. However, certain properties may benefit from *redevelopment*, rehabilitation or reuse, and the overall enhancement of the Ontario/Carlton node should not be considered in isolation of the lands north of Carlton Street.

# Downtown Priority Neighbourhood

# Appendix B1



## Community Improvement Plan (2020CIP)

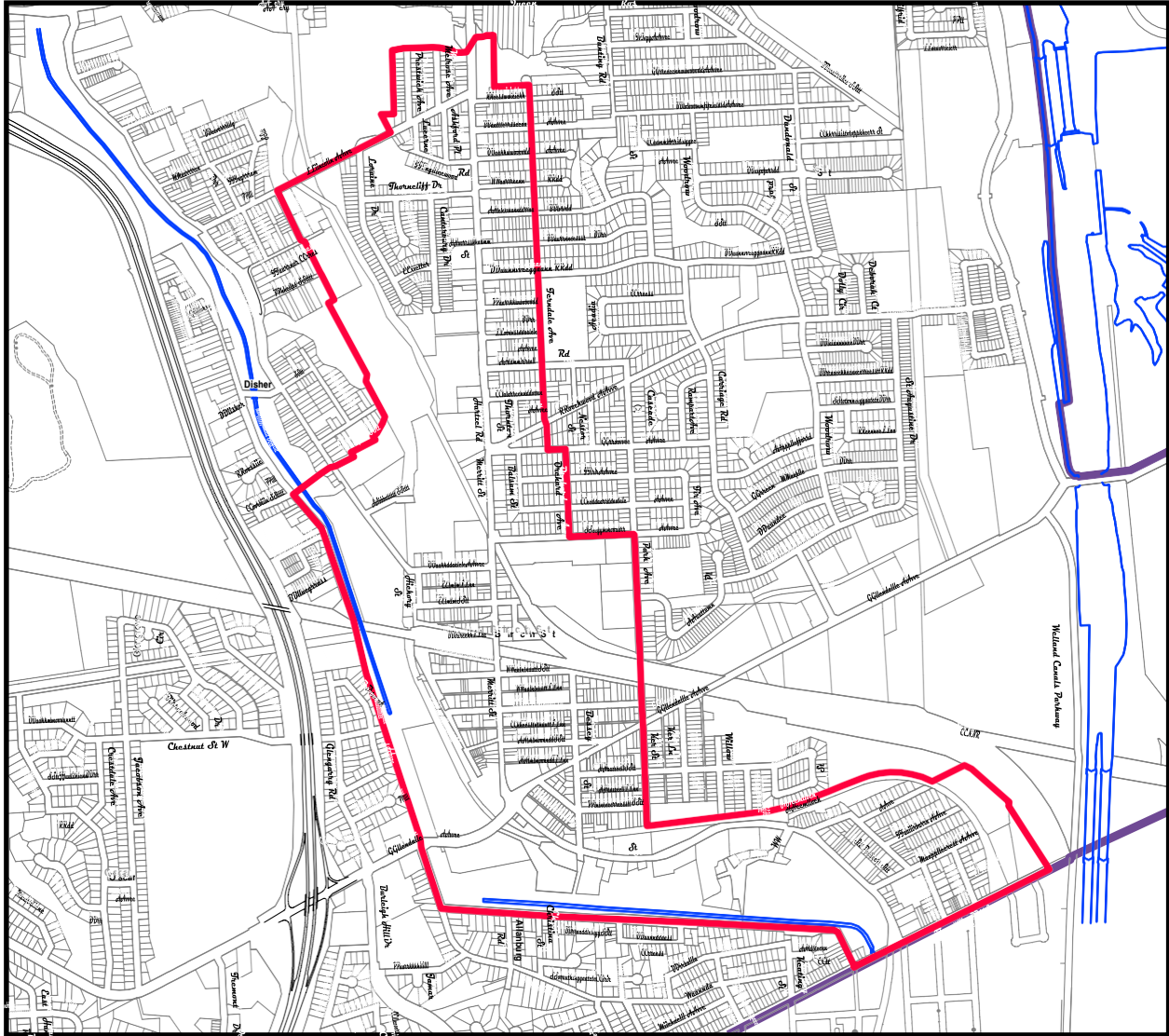
 Downtown Priority Neighbourhood





# Hartzel Road/Merritton Priority Neighbourhood

# Appendix B3

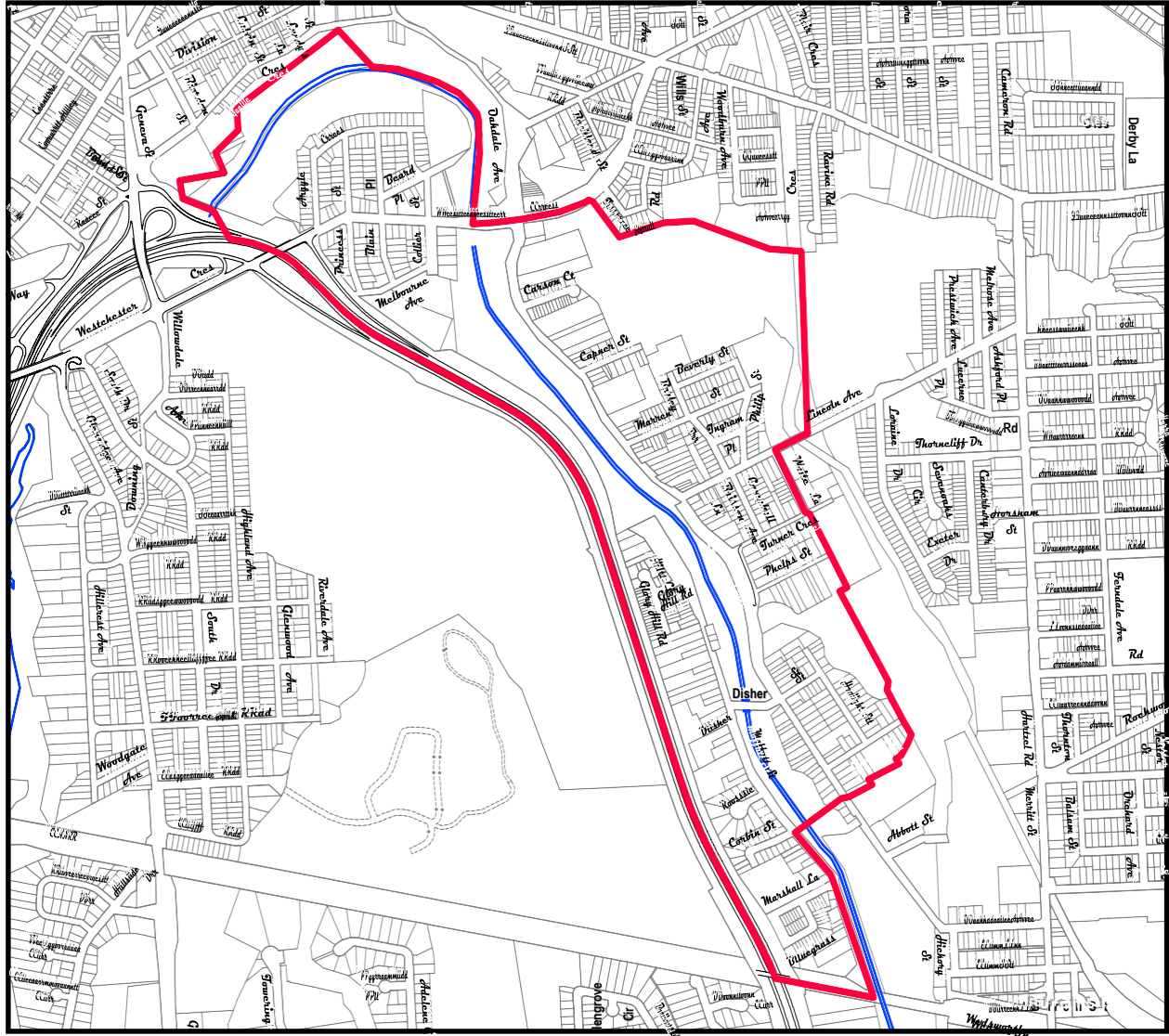


## Community Improvement Plan (2020CIP)

 Hartzel Road/Merritton Priority Neighbourhood

# Oakdale - Moffatt Priority Neighbourhood

# Appendix B4

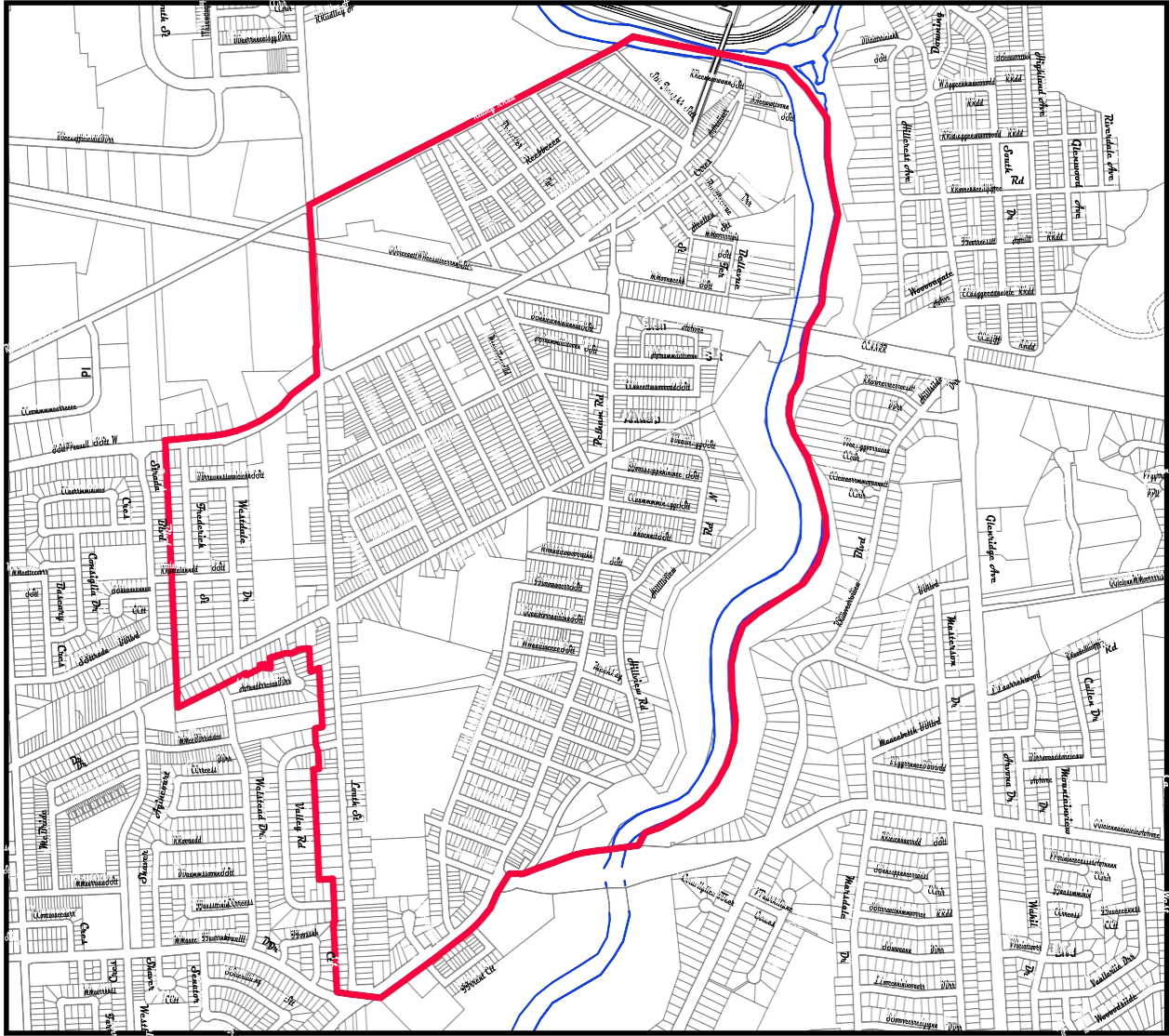


## Community Improvement Plan (2020CIP)

 Oakdale - Moffatt Priority Neighbourhood

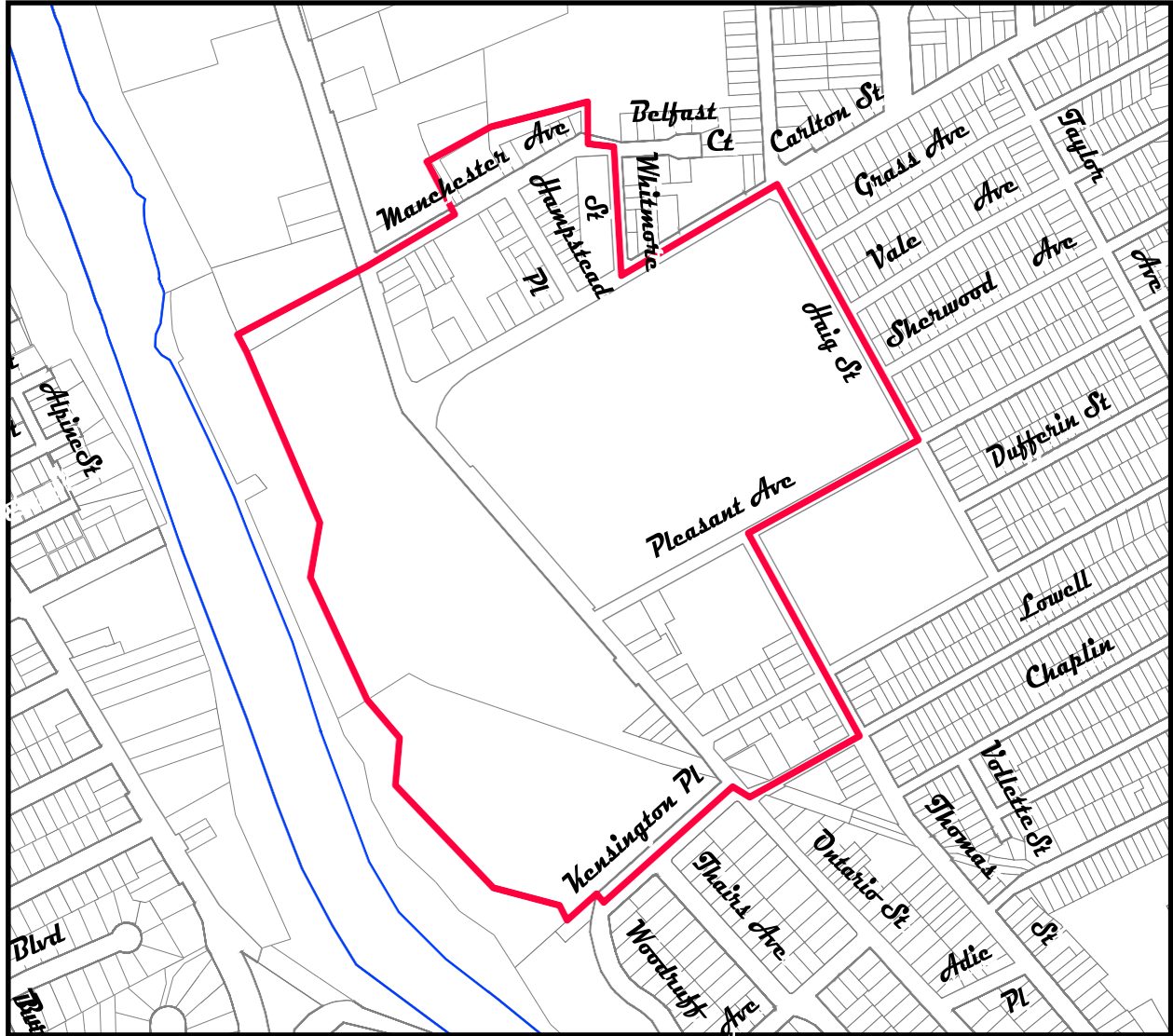
# Western Hill Priority Neighbourhood

# Appendix B5



## Community Improvement Plan (2020CIP)

 Western Hill Priority Neighbourhood



Community Improvement Plan (2020CIP)

 Ontario/Carlton Node Priority Neighbourhood

## Appendix C

### Downtown Forgivable Loan Program – Eligible Project Costs for Barrier-Free Dwelling Units

1. If owners are converting an eligible *vacant* unit to create at least one new *barrier-free dwelling unit*, it must comply with Division B, Section 3.8 of the Ontario Building Code (OBC) to be eligible under this Program. This includes but is not limited to:
  - Entrance requirements (e.g., path of travel, number of required barrier-free pedestrian entrances, ramp, elevator, lift, power door operator control etc.)
  - Barrier-free paths of travel requirements (e.g., width and maneuvering space, even surfaces, slip-resistant flooring, illumination etc.)
  - Exterior Walk requirements (e.g., slip-resistant surface, obstruction-free, width, ramp if applicable, tactile attention indicator and/or curb ramp if applicable)
  - Ramp requirements (e.g., slope and width, handrails etc.)
  - Elevator & Lift requirements (e.g., CSA specifications)
  - Doorway & door requirements (e.g., clearance requirements, barrier-free path, door opening devices, power door controls, floor surfaces abutting door etc.)
  - Control requirements (e.g., power doors, electrical switches, thermostats, intercom switches etc.)
  - Doorbells and fire alarms
  - Bathroom requirements (e.g., path of travel, water closet, lavatory, bathtub, shower, grab bars and blocking, hand operated washroom accessories, space to permit wheelchair maneuvering etc.)
  - Access to Parking Area requirements, if applicable (e.g., barrier-free path of travel, vertical clearance, loading zone, curbing, accessibility signs etc.)
  - Signage requirements
  
2. In addition to barrier-free requirements identified in Division B, Section 3.8 of the Ontario Building Code (OBC), other barrier-free and/or universal design components that are eligible under this Program include:
  - Paths of travel and/or maneuvering areas exceeding OBC requirements (e.g. minimum clearances for kitchens, maneuvering area for wheelchair or scooter)
  - Adjustments to stairways (e.g. adding contrast strips, adjusting step nosing, handrails, removing open risers, connections to ramps etc.)
  - Lever door handles
  - Single lever sink faucet
  - Shower seat and/or tub transfer bench
  - Conversion of tub to walk-in/wheel-in shower and/or walk-in tub/tub cutout
  - Slip-resistant flooring beyond OBC requirements
  - Water closet and/or lavatory adjustments beyond OBC requirements
  - Grab bars and/or handrails beyond OBC requirements (e.g., washroom, bedroom, living room, kitchen)

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- Adjustments to counters, vanities, cabinets, appliances, storage areas etc. to be an accessible height per CSA specifications
- Adjustments to bedroom area (e.g. space to maneuver, placement of electrical switches & outlets, luminance, bed assist rail etc.)
- Window adjustments (e.g. easier to open, accessible height)
- Adjustments to mailboxes, recycling and/or garbage areas to make them more accessible (e.g. path of travel, height, weight of bin lids, automatic doors etc.)
- Hoists and/or ceiling Lifts
- Adjustments to balconies to improve accessibility (e.g. roll-out balcony with swing door)
- Areas of safe refuge
- Service animal accommodations

If the project contains any barrier-free components beyond OBC requirements that are being submitted as an eligible cost, a brief rationale will be required as part of the application to demonstrate how it meets the intent of the DFLP loan top-up.

### 3. Ineligible costs under this Program include, but are not limited to:

- Any construction that is not required to meet barrier-free OBC, CSA or universal design standards.
- Replacement or maintenance of any deteriorated, substandard, leaking or inefficient items or systems (such as windows, roofs, and HVAC systems) that is not required to meet barrier-free OBC, CSA or universal design standards.
- Appliances, devices, controls or fixtures that are not required to meet barrier-free OBC, CSA or universal design standards.
- Replacement of existing items that could be repurposed by adaptations such as vanities, medicine cabinets, kitchen counters, kitchen fans, bathroom fans, lights, sinks, or faucets.
- Financing, consulting fees and fees to prepare building permit plans or planning application drawings.