PREPARED FOR: TOWN OF SALISBURY // PREPARED BY: STANTEC CONSULTING LTD

Town of Salisbury

Development Cost Incentive Study:
RECOMMENDATIONS

NOVEMBER 2024
PROJECT NUMBER: 160401957

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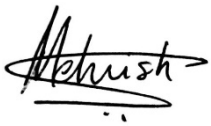

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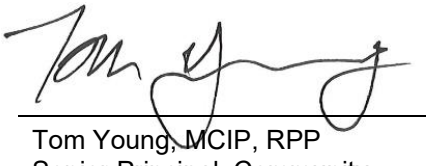

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1 Background

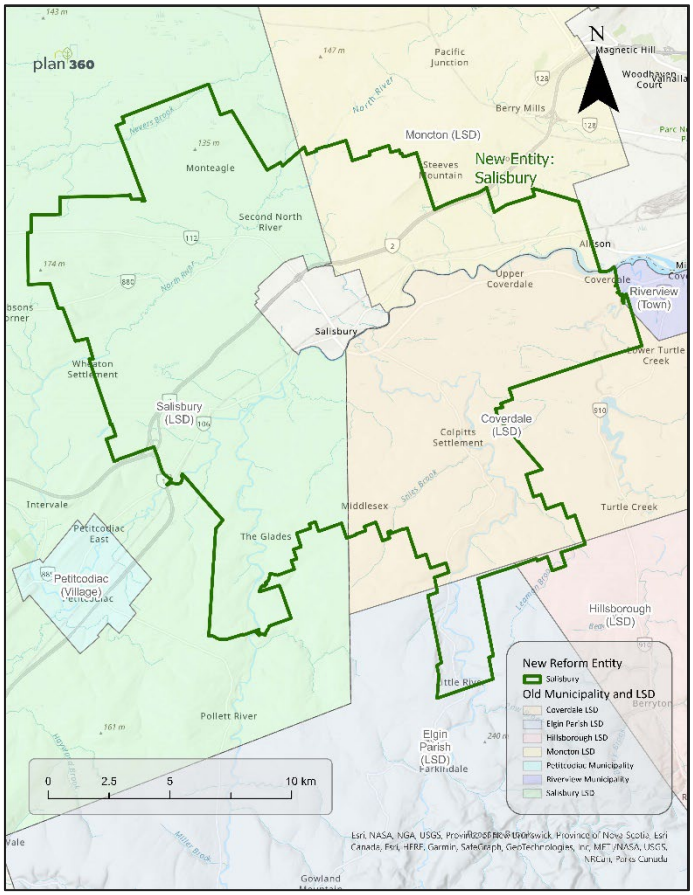
Stantec was retained by the Town of Salisbury to explore and evaluate the mechanisms that are available and most appropriate to incentivize residential development within the community. The goal was to identify an incentive approach that is consistent, and one that prioritizes specific housing types that are most needed in the community.

A jurisdictional scan of residential incentive programs from across the country was completed in May 2023. This work was followed by a focus group session with the local development community where the various approaches to incentivizing residential development were presented and the local needs, barriers and opportunities in the local market were explored and discussed. The following Residential Development Incentive Program Recommendations are based on the results of the jurisdictional scan and have been informed by local developer input.

The jurisdictional scan is provided in Appendix A.

1.1 Context

The Town of Salisbury was recently created pursuant to the Province of New Brunswick 2023 Local Government Reform process. The reform process amalgamated portions of the local service districts of Coverdale (61%), Salisbury (57%) and Moncton (5%), along with a very small portion of Elgin, with the former Village of Salisbury into a new entity. The new entity replaced the former Village of Salisbury, with what is now known as the Town of Salisbury (as shown to the right).



The amalgamation had a significant impact on the area within the municipal boundary, along with the population, which increased from approximately 2,387 residents to 5,838 residents in January 2023 (on the effective date of the reform process).

The new town is part of the Moncton Census Metropolitan Area, which currently has the fastest-growing population of Canada's metropolitan areas. A total of 8,784 people were added to the Census Metropolitan Area (CMA) last year, bringing the population up from 162,824 people in 2021 to 171,608 in 2022 (5.4% growth), according to annual estimates by Statistics Canada.

Understanding demographic trends in Salisbury is crucial for determining the quantity and type of housing needed in the community. As noted above, the Local Government Reform process has introduced changes to the Town's demographic data, and for the purposes of this report, we have considered data from the 2021 Census of Canada for the following census subdivisions all of which cover the local service district lands incorporated in the new town:

- Village of Salisbury (2021 Census pop. 2,387)
- Coverdale Parish (2021 Census pop. 4,766)
- Elgin Parish (2021 Census pop. 1,064).
- Moncton Parish (2021 Census pop. 10,704)
- Salisbury Parish (2021 Census pop. 3,377)

	Village & Parishes	**Salisbury, Village**	**Coverdale Parish**	**Elgin Parish**	**Moncton Parish**	**Salisbury Parish**	**New Brunswick**	**Canada**
Population								
2021	**22,298**	2,387	4,766	1,064	10,704	3,377	775,610	36,991,981
2016	**20,841**	2,284	4,466	892	9,811	3,388	747,101	35,151,728
Change	**1,457**	103	300	172	893	-11	28,509	1,840,253
% change	**7.0%**	4.5%	6.7%	19.3%	9.1%	-0.3%	3.8%	5.2%
Private Dwellings								
2021	**9,248**	996	1,919	610	4,291	1,432	366,146	16,284,235
2016	**8,841**	974	1,806	595	4,036	1,430	359,721	15,412,443
Change	**407**	22	113	15	255	2	6,425	871,792
% change	**4.6%**	2.3%	6.3%	2.5%	6.3%	0.1%	1.8%	5.7%
Private Dwellings Occupied by Usual Residents								
2021	**8,868**	972	1,868	485	4,190	1,353	337,651	14,978,941
% of Dwellings	**95.9%**	97.6%	97.3%	79.5%	97.6%	94.5%	92.2%	92.0%
Persons per Dwelling	**2.51**	2.46	2.55	2.19	2.55	2.50	2.30	2.47
2016	**8,321**	928	1,757	418	3,878	1,340	319,773	14,072,079
% of Dwellings	**94.1%**	95.3%	97.3%	70.3%	96.1%	93.7%	88.9%	91.3%
Persons per Dwelling	**2.50**	2.46	2.54	2.13	2.53	2.53	2.34	2.50
Change	**547**	44	111	67	312	13	17,878	906,862
% change	**6.6%**	4.7%	6.3%	16.0%	8.0%	1.0%	5.6%	6.4%
Population Density								
Land area (km^2)	**2,207**	14	236	520	564	874	71,249	8,788,703
Population density per km^2, 2021	**10.1**	176.0	20.2	2.0	19.0	3.9	10.9	4.2

The total 2021 population of these areas was 22,298; however, the Province of New Brunswick sets the 2021 population of the town at 7,745 or just 34.7% of their total population, indicating that relatively small portions of the four Parishes have been incorporated into the Town along with all the territory of the former Village.

In the table following and related discussion below, we have compiled Census of Canada data for the Village of Salisbury and the four Parishes that have contributed areas to the new Town of Salisbury. We have made direct reference to the former Village of Salisbury in most cases because it is at the centre of the new Town and because it has a significantly different settlement pattern from the largely rural Parishes, although it accounts for only 30.8% of the new Town's population.

Population and Dwelling Units, Salisbury Village and Adjacent Parishes, New Brunswick and Canada, Census of Canada, 2016-2021

The Village grew more slowly than the surrounding area between 2016 and 2021, adding 103 residents or 4.5%, relative to 1,457 in Village and Parishes combined (7.0%). Among the five areas from which the new Town has drawn population, the fastest growing was Elgin Parish (19.3%) followed by Moncton Parish (9.1%). Coverdale grew by 6.7% and Salisbury Parish lost 0.3%. The addition of outlying areas with vacant land undoubtedly increases the growth potential of the new Town, particularly in Moncton Parish and Coverdale Parish, which abut the City of Moncton and the Town of Riverview, respectively.

The age distribution in subdivisions comprising the new Town is in line with New Brunswick and national norms. The working age group from 15 to 64 years comprises 63.7% of the population compared to 62.8% for the province as a whole and 64.8% for Canada. The same group accounts for just 58.6% of the population in the former Village. The Village had a significantly larger share of seniors over 65 years in its population (24.5%) than in the combination with the surrounding Parishes (19.8%). The two Parishes abutting the larger urban communities, Moncton Parish and Coverdale Parish, have even lower percentages of seniors (18.2% and 18.4%, respectively).

Housing

Growth in the area requires increased housing supply, with expanded public services and supporting infrastructure. From 2016 to 2021, the Village and surrounding Parishes added 547 dwelling units of which just 44 were built in the former Village. Most (312) were added in Moncton Parish.

Single-detached homes predominate throughout the area, accounting for 86.5% of all dwelling units. Another 8.9% of units, furthermore, are movable dwellings, which are effectively similar to single detached homes. Only 4.6% of the local housing stock is multiple-unit structures and only 1.4% is in apartment structures all of which are low-rise (i.e., four storeys or less). Close to half (180) of the 390 dwellings in multi-unit structures are in the Village area and roughly two-thirds of the 120 low-rise apartment units. These units are crucial for newcomers to the area, new graduates, and seniors, who all frequently need smaller, less expensive housing styles. Many may also prefer alternative types because of the difficulty of dealing with maintenance responsibilities and/or unsettled housing intentions when they are new to the area or evolving family relationships.

Average household size in the total area is 2.51, up very slightly from 2.50 in 2016. The small change runs slightly against the long-term trend to declining household size that dates back to Confederation. The

average within the former Village was 2.46 persons, unchanged from 2016. The average household size across New Brunswick in 2021 was 2.30 down from 2.34 in 2016. The 2021 national average of 2.47, which was down from 2.50 in 2016, is in line with the local average.

Two-person households are the most common type across the new Town, accounting for 41.2% of all households in the former Villages and the surrounding Parishes. Single-person households account for 20.3% and are more common in the former Village where they constitute 26.2%. They are most common, however, in Elgin Parish where 30.9% of residents live alone. In the case of the Village, the larger share of small households is probably attributable to the presence of more apartments and other units in multi-unit structures; however, in Elgin, where 96.9% of dwellings are single-detached and the remainder are movable dwellings, the apparent cause is the high proportion of seniors in the population (27.7% compared to 19.8% for the Village and Parishes combined) despite the Parish's recent rapid growth.

Employment

Salisbury is a generally stable and settled area, as reflected in the mobility data from the 2021 Census of Canada. In 2021, 91.3% of the population within the Village and the Parishes from which the new Town has been created had lived at their present location for at least a year (i.e., were non-movers), compared to 88.9% for New Brunswick and 87.8% for Canada. 69.1% had lived in the same place for at least five years in 2021, compared to 64.5% and 61.0% for New Brunswick and Canada, respectively.

Mobility was highest in the former Village where 1,975 out of 2,300 residents (85.9%) of the residents counted state they have lived for at least one year prior to the 2021 Census and 1,295 out of 2,190 (59.1%) said they have not relocated over the past five years. In the surrounding, more rural Parishes, more than 90% of residents have lived in their current homes for at least a year and more than 60% for five years or more. In Coverdale and Salisbury Parishes, the proportions who have lived in the same location for five years or more were over 70%, but in Elgin, which has experienced a high level of growth, longer-term residents constitute only 62.3% of the population.

Occupational and industry data indicates sales and service occupations and trades, transport and equipment operators and related occupations are the primary job types for residents of the Village and Parishes. The two groups evenly divide more than half of the available labour force with 25.6% in sales and service and 25.9% in trades, transport and equipment. In the Village roughly one-third are in sales and service (33.7%) with a quarter (24.8%) in trades, transport and equipment. The sales and service proportions are in line with New Brunswick and national proportions for the occupational group (26.0% and 23.9% respectively) but the share in trades, transport and equipment is considerably higher than the New Brunswick and national averages (17.3% and 16.8% respectively). Other occupational groups are present in proportion to provincial and national norms with the exception of education, law and social, community and government services where the 8.5% in the Village and Parishes is considerably less than the provincial and national averages (13.2% and 12.0% respectively).

The predominant occupational groups are reflected in the economic sectors in which the Salisbury community is specialized. With shares in retail trade (12.4%) slightly above the provincial and national numbers (11.8% and 11.1% respectively) and in transportation and warehousing (8.7%) markedly more than the province and nation (4.8% and 5.1%). Educational services (4.8%) and public administration (5.6%), on the other hand, are significantly less important and lag the province and nation by significant margins (New Brunswick norms for the two sectors are, respectively, 7.4% and 9.1%, and for Canada-wide equivalents are 7.3% and 6.2%).

Commuting to Work

Most Salisbury residents commute by car, truck, or van (96.0%), with the majority being drivers (89.3%) as opposed to passengers (6.6%). Public transit is not readily available and accounts for just 0.3% of commuters. Similarly, active transportation options (i.e., walking, cycling, and other non-motorized forms of transportation) are used by just 1.7%, although they are more of a factor in the former Village where they account for 7.2% of commuter trips. The reliance on personal automobiles for commuting is not far off the provincial average (91.9%) but above the national norm, which is influenced by large metropolitan centres where transit plays a much larger role (84.0%).

Commuting times are generally reasonable. A relatively small proportion of local commuters get to work within 15 minutes (22.7% compared to 44.9% for the province and 32.0% for Canada) but 54.7% finish their commute within 15 to 30 minutes, meaning that 77.4% take no longer than half an hour, which is similar to New Brunswick (80.5%) and significantly better than is typical for Canadians (66.8%). Only 5.7% commute for more than 45 minutes, which is better than New Brunswick (7.4%) and much better than the Canadian norm (14.1%).

Tax Base & Tax Rate

The Town of Salisbury, in 2024, has a tax base of $776 million, reflecting a 12.4% increase over 2023. The operating budget is approximately $6.9 million. The primary source of revenue for the Town's operations is property taxes, accounting for 95% of total municipal revenue. The real estate market value of properties within the Town Limits has seen a substantial increase, particularly in the Southeast Region. Notably, 18.19% of properties, or over 2,500 property accounts, fall under the provincial "Spike Protection Mechanism," indicating a property assessment increase of over 10% within the last assessment year.

Regionally, Salisbury maintains a competitive property tax rate. The five taxation sub-units can be categorized into two main groups: the former Village sub-unit and the average rate among the four former Local Service District (LSD) sub-units. The former Village has a property tax rate of $1.1599 per $100 of residential assessment, while the LSD sub-unit average, including the Special Provincial Levy Rate, is $1.0481 per $100 of residential assessment.

Compared to similar-sized municipalities and those in the region, Salisbury's property tax rate is competitive. This low tax rate is advantageous for encouraging development, as it helps offset annual costs once projects are completed. However, it also limits the Town's ability to offer incentive programs for housing development due to fiscal constraints. Investing in housing projects is crucial for increasing the property tax revenue, which in turn allows the Town to fund municipal projects and priorities.

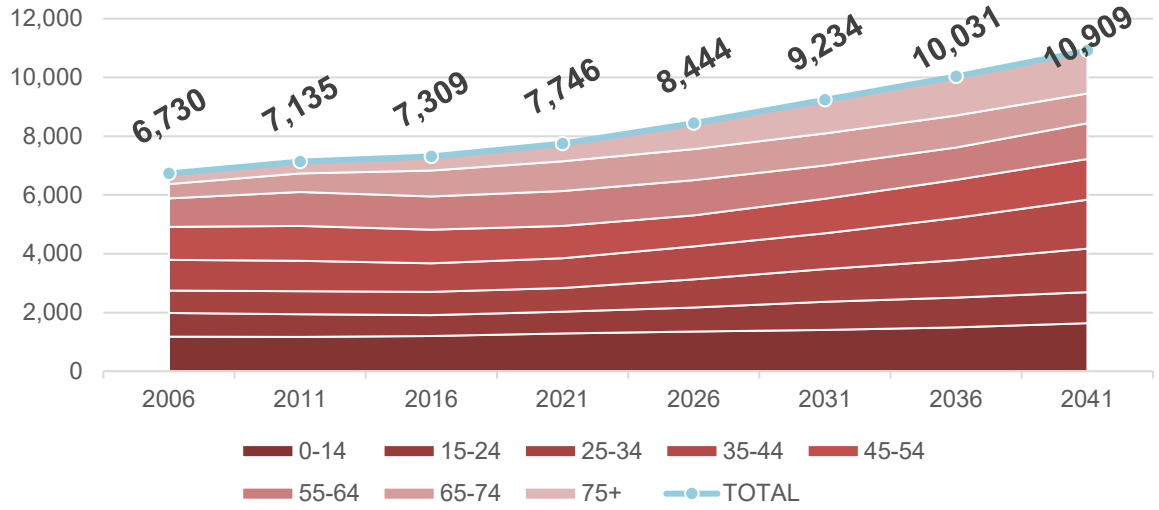
1.2 Population and Housing Estimates

Future housing needs in the Town of Salisbury will largely depend on population growth, although the age profile of residents and economic circumstances will also play important roles. Stantec maintains a demographic and housing model to assess potential changes to total population and its composition. The model creates estimates for census divisions and subdivisions in Canada within a framework of estimates for Canada and its provinces and territories. The model, therefore, ensures that the future estimates it produces are consistent with realistic expectations for Canada and New Brunswick.

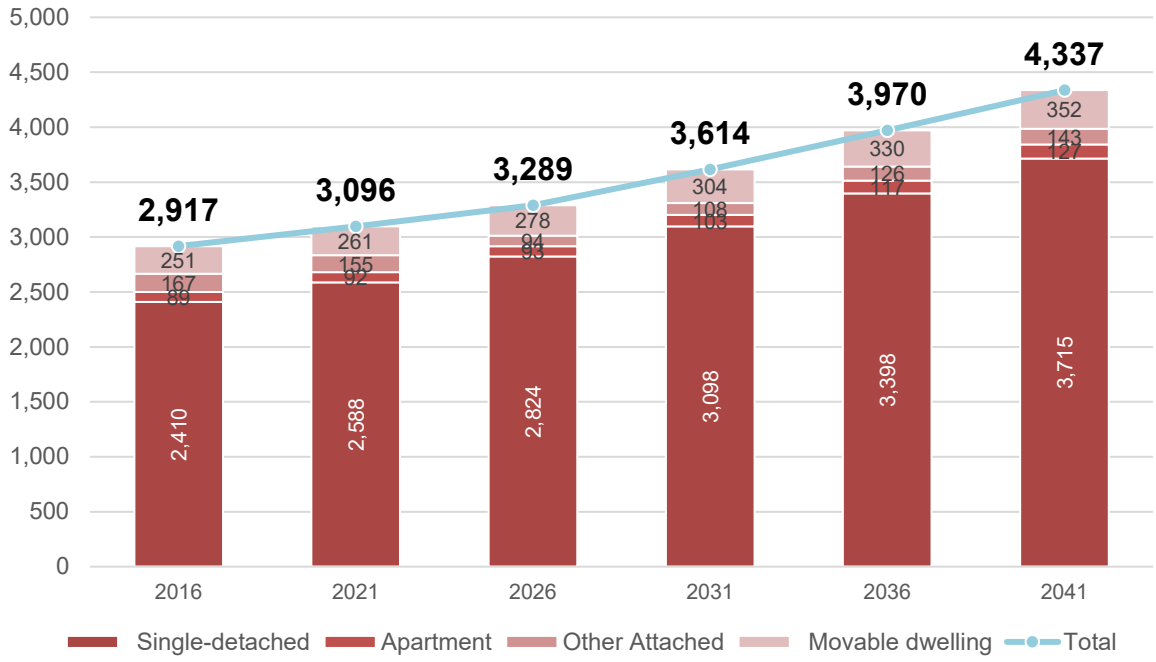
To create future estimates for the new Town of Salisbury, we must note that past population figures are not available other than the estimate of 7,745 prepared by the Province of New Brunswick based on allocation

of 2021 Census numbers. We have therefore created estimates of past populations for 2006, 2011, and 2016 that align with the Province's estimate. The following two figures and associated discussion present the results of these allocation and modelling efforts to estimate future population and housing needs in the Town to 2041.

Continuation of recent strong growth in the Moncton region has obvious implications for housing needs. In fifteen years from 2006 to 2021, we estimate the area of the new Town added 1,016 people (15.1%). In the most recent five-year period, 437 appear to have been added or 43.0% of that increase. We have estimated future growth to 2041 based on in-migration trends experienced from 2016 to 2021. Our calculations indicate 3,163 residents will be added over the next two decades.



Increased population will, of course, require housing, which we estimate at 1,241 additional dwelling units. In-migrants tend to be young and middle-aged adults, who have traditionally favoured single-detached housing. Our modelling suggests that the bulk of additional units (1,127 comprising 90.8% of additions) will be single-detached homes if current patterns persist; however, this may well be subject to change given the current challenges of affordable housing production.



1.3 Recommendations

Incentive Program

A variety of approaches are used in Canada to incentivize residential development. The recommended program for the Town of Salisbury considers the absence of a municipal water system and focuses on four main areas: pre-application expenses; a per-door incentive for various types of residential developments, remitting Building and Development Permit fees; and cost-sharing for residential subdivisions. Additionally, the following recommendations are provided:

Incentivize Serviced Areas

Prior to reforms, the unincorporated areas of Coverdale and Moncton LSDs, partially within Salisbury's boundaries, saw significant growth in the Moncton CMA. As noted, these areas housed 20,840 people in 2016, with 68% in the Moncton and Coverdale LSDs and added 1,457 by 2021 This growth, driven by provincial subdivision regulations, preferential tax rates, and tri-community proximity, led to upscale housing development predominating. However, it posed challenges such as unsustainable public road construction, land use conflicts with traditional rural activities, loss of sensitive lands, and increases in taxes that discouraged further growth in municipalities.

Although most of these areas have been brought within the Town limits through the Local Government Reform process, housing concerns persist. The only serviceable lands are within the boundaries of the former Village, the primary services hub. To manage financial constraints on public infrastructure and maximize existing serviceable areas, housing within these boundaries should be incentivized.

Accessory Dwelling Units

While incentives should primarily target the former Village to increase density, former LSDs offer large areas of undeveloped land. The Town should consider extending accessory dwelling unit incentives to all

areas where water quality and quantity are satisfactory. As many residential units in former LSDs are on large land parcels, accessory dwelling units offer gentle density opportunities on existing lots, negating additional public infrastructure investment needs.

Project Implementation

It is recommended that the program be implemented as a pilot project and that external funding be pursued to support it. If the program advances, it will be critical to monitor and adapt it as the Town administers it to ensure that it meets the needs of the Town, the development community, and residents.

Flexible Policy Language Regarding Water Studies

It is recommended that the Town, in partnership with the Southeast Regional Service Commission, explore an amendment to the Municipal Development Plan to introduce flexibility into Section 4, Land Use Policies with respect to lot sizes. Specifically, the amendment should address the potential for a Comprehensive Water Study to recommend smaller lot sizes than those currently provided in the Zoning By-law. Such a study could be completed by a consultant for the Town, or as a joint project between the Town and the Southeast Regional Service Commission. If the study confirms water volumes are available, and its findings are endorsed by the Province, a new zone could be created for suitable properties or the general area, that would allow smaller lots. This would provide additional development opportunities and residential density for the lands, which would increase revenue for the municipality and developer and make development more economically viable. It would also allow existing property owners to reduce housing costs through sale proceeds or rental income, or to meet family needs like the accommodation of an aging parent. Supporting policy should also be considered in the plan to help guide Council's decision-making process in these cases.

Secondary Planning

The Town should consider pursuing secondary planning within the new Town Limits. Within the last two years, the Town has received and approved two subdivision plans with the potential for others, all within the Fredericton Road corridor. To ensure consideration of how future subdivisions fit within the overall area and the most efficient and best planning approaches, including themes such as traffic patterns, future street connections, zoning, servicing plans, and public lands, it is recommended that the Town undertake a secondary planning exercise to integrate specific planning policies into the Municipal Plan and Zoning By-law of the newly-formed Town.

2 Residential Development Incentive Program

2.1 Purpose

The Town of Salisbury Residential Development Incentive Program is intended to encourage the development of additional housing supply and types within a targeted area of the community. The objectives of the program are:

1. To focus new residential development in areas of the Town that are serviced by the municipal wastewater system where access to other amenities and services are in close proximity to the dwelling units.

2. To assist with pre-application expenses that are required for new residential developments.

3. To increase the range of housing options available within the Town, including larger apartment units, smaller houses, seniors housing and affordable housing units; and

4. To explore cost-sharing opportunities with the private sector for new residential developments that propose a variety of lot sizes and housing types which provide mutual benefits for both the developer and the municipality.

2.2 Definitions

***Chief Administrative Officer (CAO)* means** the employee of Council who is responsible for managing the daily administrative functions of the Town of Salisbury.

Council means the Town Council of the Town of Salisbury.

Developer means a person who is responsible for any undertaking that requires a building and development permit or subdivision approval.

Project means a development which is eligible for the Residential Development Incentive Program, including when the project is proposed in phases.

Planning Review and Adjustment Committee means the *Committee assembled under the authority of the Community Planning Act and directed by the Southeast Regional Service Commission.*

Property Owner means the registered owner of the property.

2.3 Administration

The Residential Development Incentive Program shall be administered by the Chief Administrative Officer for the Town of Salisbury.

2.4 Funding

All funds for the Residential Development Incentive Program will be made available through the Town's annual Operation Budget. Should there not be adequate funding to meet demand for the program,

applications will be held and processed in chronological order of their application date as funding becomes available subject to Council approval.

It is estimated that $100,000 will be allocated annually for this program, excluding funds required for the Residential Subdivision Cost Sharing Grant detailed below. Funds will be distributed on a first-come, first-served basis. Council reserves the right to revisit the program and the financial commitment annually as part of the budget process.

2.5 Eligible Areas

The Residential Development Incentive Program applies to areas that are serviceable by the Town's municipal wastewater system, as shown on the Town's Service Map, attached as Appendix B.

Notwithstanding the area noted above, the Program applies to accessory dwelling units throughout the municipality.

2.6 Pre-Application Grant

A Pre-Application Grant is intended to assist with the exploratory and preparatory costs that are required for residential development projects. Eligible work includes professional fees for development plans, including architectural expertise, and fees associated with an abbreviated or comprehensive water study. The grant is accessible up to two times per project.

Amount: Up to $5,000.

2.7 Residential Incentive Grant

A Residential Incentive Grant is intended to encourage the supply of new housing, including alternative housing products and types. The grant is accessible on a per-unit-created basis and is accessible only once per project. The proposed use of land also must be permitted in the existing zone, according to the Town of Salisbury Zoning By-law. If a Planning Review and Adjustment Committee application is required, the application must be processed prior to an application under this program.

Eligible projects include:

- Building conversions, where an existing building is being converted or expanded to include one of more attached or detached residential dwelling units.
- The creation of a new accessory dwelling unit. (e.g.: granny suites, secondary units on lot, etc.)
- New residential buildings of three units or more.
- Incentives for new single-family homes will be available only within new subdivisions that include a minimum of 10 single-family homes. This requirement ensures that the development is substantial and contributes significantly to the housing supply.
- New residential developments that include three or more bedrooms per dwelling unit.

Amount: $10,000 per unit, to a maximum of $40,000 per project.

2.8 Building and Development Permit Fees Grant

The Building and Development Permit Fee Grant covers 100% of the fees paid on planning and development applications and permits for a project approved and completed under any of the other incentive programs if one or more of the residential units proposed are affordable housing units and an external funding agreement that stipulates a minimum time period to maintain a period of affordability has

been established. According to the Canada Mortgage and Housing Corporation (CMHC), housing is considered “affordable” in Canada if it costs less than 30% of a household’s before-tax income.

2.9 Residential Subdivision Cost Sharing Grant

The Residential Subdivision Cost Sharing Grant is intended to assist with the capital costs associated with new residential subdivisions that will include a variety of lots sizes and housing options. Eligible subdivisions must have completed a Comprehensive Water Study and provide an overall concept plan that clearly shows the proposed lot sizes and housing styles, along with an accompanying phasing plan if applicable. Available cost sharing services under this program may include sewer lines, asphalt wearing surface (excluding, excavation, base, etc.), signage, and sidewalks if deemed necessary and at the discretion of the Town.

The arrangements of the cost-sharing grant will be detailed in an agreement, following the motion of Council assenting the location of the proposed street and Land for Public Purposes requirements.

Amount: Up to 25% of the total construction costs for eligible services.

The Town reserves the right to verify costs using a third-party engineering consultant. In the event that a discrepancy in eligible cost exists, the Town reserves the right to utilize the lowest amount for the purposes of determining incentives.

2.10 Program Administration

2.10.1 Application Process

- Step 1: Initial Consultation

  Developers should first consult with the Town to discuss their project and confirm its eligibility for the Residential Development Incentive Program.

- Step 2: Application Submission

  Owners/developers must submit a completed application form along with the necessary supporting documents, such as site plans, architectural drawings, professional service quotations, along with a detailed project budget. The application form is provided in Appendix C.

- Step 3: Application Review

  The Chief Administrative Officer (CAO) or their designate will review the application to ensure it meets the program’s criteria and aligns with the Town’s development goals.

- Step 4: Estimated Grant Amount and Timeline

  If the application is approved, the CAO will provide the developer with the estimated eligible grant amount and a timeline for them to accept or decline the offer. As this is a first-come, first-served program, funds will only be held once an agreement is signed.

- Step 5: Approval and Agreement

  If the application is approved, the Town will issue a letter of approval to the applicant and the Town and applicant will subsequently enter into an agreement outlining the terms and conditions of the grant.

2.10.2 Grant Approval

Once all eligibility criteria and conditions are met, and provided that funds are available, the CAO or their designate will approve the grant. If an application is refused, the applicant may appeal the decision of the CAO to Town Council.

Approval by means of a letter to the applicant will represent a grant commitment. Grant commitments will be valid for two years and will expire if the work is not completed within that time period. The CAO, at their discretion, may provide a written commitment extension of up to one year. Consideration of such an extension will require a written request from the applicant detailing the reasons the extension is being sought.

Prior to the advancement of funds, the grant agreement must be signed, and the work must be completed. There will be no progress payments.

The Town will budget annually for the grant program. Once funds are depleted for the year, no further grants will be available until the subsequent fiscal year. Grants are allocated on a first-come, first-serve basis, with funds earmarked only once agreements are signed.

All approved projects must specify a completion date. Projects that do not meet their completion dates may be subject to review and potential reallocation of funds to ensure efficient use of resources. The Town reserves the right to transfer those funds or redistribute them elsewhere between the original completion date and December in the event the approved project fails to meet the completion date specified by the applicant.

To qualify for the payment of the grant all approved projects must meet the following conditions:

- Completion Date:
    - Applicants are required to specify their completion dates in the application. They must acknowledge and accept that failure to adhere to the specified completion date grants the Town the right to void the payment. Funding approvals are granted for specific calendar years as indicated in the application and therefore, the Town will endeavour to allocate funds in a reasonable and timely manner.
    - Projects must be completed by November 1 of the first year following the approval of the grant application.
- Capital Cost Grant Approval:
    - Within thirty (30) days of fifty percent (50%) of the construction being completed, or fifty percent (50%) of the units being leased or sold, whichever occurs earlier, all receipts for eligible costs must be submitted to qualify for the payment of the grant.

2.10.3 Grant Disbursement

Upon approval, the applicant will receive the incentive in the form of a grant. The grant will be reported annually in the Town's legislated Annual Report. The disbursement will be made as a lump sum payment.

Pre-Application Grants will be released following the completion of the work. Proof of payment for the services must be provided.

The Building and Development Permit Fees Grant and Residential Incentive Grants will be released once the project is completed. The grant will relate to the invoices showing the actual costs of completed work and not the estimated costs.

The Residential Subdivision Cost Sharing Grant will be released when invoices for the services are provided to the Town.

2.10.4 Monitoring and Compliance

The town will monitor the project to ensure compliance with the agreement. Any deviations from the agreed-upon terms may result in penalties or the withdrawal or repayment of the grant.

2.10.5 Final Inspection and Site Visit

The Building and Development Permit Fees Grant and Residential Incentive Grants will be paid to the applicant upon final building inspection carried out by the Southeast Regional Service Commission, and confirmation is provided to the Town.

2.10.6 Preparation of Agreement

The Town of Salisbury will be responsible for the cost and executing of the agreement and any associated legal fees in doing so.

2.10.7 Payment Delivery

The payment of the incentives will be delivered via cheque.

2.10.8 Annual Review and Monitoring

The Chief Administrative Officer will review this program annually with a report to Council that includes the number of applications received, units created, and funds disbursed.

A mid-point review will be conducted in June each year to assess the status of the Residential Development Incentive Program. If the allocated funds needed to administer the program are low, a recommendation may be made to the Council to consider a top-up to ensure the program's continuity.

It is essential that a new pilot program be monitored and evaluated to determine its impact and success. The Residential Development Incentive Program will be measured using the following metrics:

- Number of residential units created
- Total permit value
- Increase in property tax revenue
- Occupancy rates of new units
- Impact on the annual operating budget
- Feedback from developers and residents

2.10.9 Termination of Program

The Town may discontinue the program at any time. However, the grant commitment confirmed in writing prior to its termination will be processed in entirety subject to the eligibility criteria detailed in the program guideline.

2.11 General Conditions

1. Developers planning residential projects in Salisbury are eligible to apply. Before starting the application process, developers should ensure that their project meets the eligibility criteria for the program. The project must involve the creation of new residential units.

2. The subject property shall not be in a position of tax arrears. All taxes owing shall be paid prior to the disbursement of any fee-related grant.

3. Any property owner or developer wishing to be considered for a grant under the program must complete and submit the prescribed form to the Town of Salisbury prior to the commencement of any works and prior to applying for a building permit.

4. Grant applications do not apply retroactively to previously approved development projects. However, it is at the Council's discretion to retroactively apply the Grant to projects in progress with developers.

5. No applications will be accepted after April 30, 2024, and funds will only be disbursed starting January 1, 2025.

6. The Applicant will be required to enter into an Agreement with the Town of Salisbury that sets out the conditions of the grant.

7. The Town of Salisbury reserves the right to refuse any application for an incentive if it determines that it does not meet the objectives of this policy or that it is unreasonable.

8. Should the requirements outlined in this program not be met, the grant will be cancelled.

PREPARED FOR: TOWN OF SALISBURY // PREPARED BY: STANTEC CONSULTING LTD

Appendix A – Jurisdictional Scan

Town of Salisbury

DEVELOPMENT COST INCENTIVE STUDY - JURISDICTIONAL SCAN

APRIL 5, 2024

PROJECT NUMBER: 160401957

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Stantec

Design with community in mind

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

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

This Report is intended solely for use by the Client in accordance with Stantec's contract with the Client. While the Report may be provided to applicable authorities having jurisdiction and others for whom the Client is responsible, Stantec does not warrant the services to any third party. The report may not be relied upon by any other party without the express written consent of Stantec, which may be withheld at Stantec's discretion.

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1 Introduction

The current housing shortages within communities across Canada, combined with the rising costs of housing needed to meet necessary demands, have put increased pressure on municipalities to evaluate tangible ways they can help. As a result, some municipalities implanted programs to incentivize new residential development in strategic growth areas. These programs can help encourage new construction by helping to offset development related costs, which are often a barrier to new housing entering the market. They also create a level playing field for the development community and help reduce the risk to municipal councils and staff who must respond to requests to cost-share on development related costs.

This report explores various forms of “residential development incentives” that the Town of Salisbury can consider as a way to stimulate residential growth and development. The term “Development Incentives” will be used throughout this paper to represent all potential incentive schemes, which will be elaborated in subsequent sections.

Part of the scope of work for this project was to conduct a comprehensive analysis to understand the different incentive tools used to stimulate residential development in comparable jurisdictions. These comparisons will then be used to benchmark the Town of Salisbury’s future residential development incentives program. to help accelerate growth. This approach will ensure that Salisbury continues to grow and develop in a sustainable and financially responsible manner.

2 JURISDICTIONAL SCAN

2.1 Town of Sussex, New Brunswick

2.1.1 A By-law to Regulate the Subdivision of Land Within Sussex (By-Law #1006-23)

Over the past five years, the town of Sussex has experienced a surge in population, reflecting as a place to live, work, and thrive. Demographically, between 2016 and 2021, Sussex witnessed a population increase of 3.7%. The total population now stands at **4,365**. Neighbouring census subdivisions have also experienced upward trends, contributing to the overall vitality of the region.

The economic landscape of Sussex thrives on a mix of agriculture, small businesses, and community-driven initiatives. Its strategic location along major transportation routes have attracted entrepreneurs and investors. Additionally, Sussex cherishes its rich cultural heritage, with annual festivals, art galleries, and historical landmarks. The blend of tradition and modernity creates a unique sense of identity. Residents of Sussex enjoy a high quality of life, with access to healthcare, education, and recreational amenities. The town’s green spaces, trails, and community centres foster a strong sense of belonging.

The Town of Sussex By-Law #1006-23 establishes a regulatory framework for the subdivision of land. A key feature of this By-law is the inclusion of development cost incentives, which are strategically designed to stimulate development while ensuring mutual benefits for both the developer and the municipality.

Shared Responsibility for Service Costs:

The By-law delineates who is responsible for various costs. The developer is tasked with the installation of specific services in subdivisions, including watermains, sanitary sewers, storm sewers, gravel road base width, and tree planting. Similarly, the Town is accountable for traffic signs, asphalt pavement, street name plates, traffic signals, and street light fixtures.

Cost-Sharing for Additional Services:
In addition to the basic services, the By-law stipulates that the developer and the Town equally share the costs for certain additional services. These include concrete curb and gutter, concrete sidewalk, and sewerage lift stations when necessary.

Town's Assumption of Differential Cost:
The Town assumes the differential cost for materials required for services that exceed the minimum standard requirements for a subdivision. This provision serves as a financial incentive for the developer by mitigating the financial burden associated with providing services beyond the minimum standard.

Development Agreement:
The By-law mandates the completion and signing of a Subdivision Development Agreement between the developer and the Town prior to the commencement of the development of engineered plans. This agreement ensures the installation of all necessary services in accordance with the general specifications for the Town. The cost of these services is borne by the Developer and the Town, as per the Schedule of Fees of the Association of Professional Engineers and Geoscientists of New Brunswick.

Performance Bond or Guarantee:
To ensure the project's completion to the Town's specifications, the construction and installation of the services must be supported by a performance bond or other guarantee of performance in a form satisfactory to the Town.

Observations:

While the Sussex approach provides a clear and detailed framework for the sharing of development costs between the developer and the Town, it is a subdivision by-law and not a dedicated residential incentive program. Furthermore, it follows a somewhat outdated approach to managing development related costs. It is uncommon for municipalities to contribute to private development related costs, such as asphalt. Many municipalities require the developer to pay for such a service. Upsizing pipes or additional asphalt related to a collector or arterial street that may provide benefits to other areas would be different situation, and in such cases, it would be reasonable and justifiable for a municipality to contribute to infrastructure costs would be negotiated as part of the additional services or differential costs noted above.

However, one can argue that this approach encourages development by reducing the financial burden on developers, while ensuring that the necessary services are provided for the benefit of the community. The system to process these provisions involves entering into a development agreement, adhering to the stipulated responsibilities, and providing a performance bond or guarantee. A performance bond is a financial guarantee provided by a bank or an insurance company to one party in a contract, ensuring that the other party will meet its obligations. In the context of Sussex, it is used to guarantee that the developer will complete the subdivision project according to the Town’s specifications. This approach removes some of the guess work for subdivision development, but certainly results in the municipality paying for some of the costs that private developers in many other locations are required absorb. This approach will certainly be of interest to the development community, but a full cost-benefit analysis should be completed before implementing such a change. Ultimately, growth should pay for growth.

2.2 Whitehorse, Yukon

The 2021 Census of Population data highlights a growing community within Whitehorse City. Over the past five years, the city has experienced a significant population growth of 12.4%, signifying its appeal as a place to live, and work. With an impressive 12.4% increase in population from 2016 to 2021, this vibrant city is not only expanding but evolving into a diverse and prosperous community. The surrounding areas, too, are experiencing similar growth trends, painting a picture of a region that is not just surviving but building itself.

The City of Whitehorse, since 2020, has implemented a Housing Development Incentives Policy to encourage the development of smaller, denser housing forms, targeted density, and rental/supportive housing projects. The policy is designed to address housing gaps and increase residential development in targeted locations. The city is prioritizing the creation of attainable housing, as outlined in various strategic documents such as the Official Community Plan, Sustainability Plan and Council's Strategic Plans. The policy aims to support residential projects that fill gaps in the housing continuum or boost development in specific areas. Financial incentives are provided for developments offering rental or supportive housing, high-density units, and residences near community services.

These incentives take the form of Development Cost Charge reductions and ten-year tax grants known as Tax Grant Incentives (TGI). The TGI is a financial incentive provided by the City to support residential developments by reducing their operating costs. The value of each TGI is calculated annually, and payments begin once an eligible development has received occupancy permits for all units. However, if property taxes are in arrears or if a unit is sold individually before the term ends, the agreement becomes void, and the owner must repay the incentives received. This incentive is part of the City's broader strategy to encourage the development of rental and supportive housing. For mixed-use developments, only the residential components are eligible for these incentives. The City acknowledges the current need for diverse types of attainable housing and aims to address this through diverse housing-supply options. While the City does not directly provide housing, it therefore plays a key role in land development by providing incentives.

2.2.1 Suite Development Incentive

The Suite Development Incentive is designed to support homeowners who wish to create additional living spaces through secondary or garden suites. The program offers a full waiver of Development Cost Charges, which is approximately $2,185 in value (according to the city), and potential access of up to $10,000 via the Yukon Housing Corporation's Municipal Matching Rental Construction Program. Homeowners must follow a detailed six-step process that includes determining the suite type, confirming eligibility, securing the necessary permits, applying for both city and Yukon Housing incentives, and finally, obtaining a building permit. This initiative aims to promote the development of secondary suites to enhance housing availability while providing financial incentives to reduce associated costs.

2.2.2 Neighbourhood Density Development Incentive

The City of Whitehorse recognizes the importance of balanced urban growth and the need for attainable housing options. The Neighbourhood Density Development Incentive (NDDI) aligns with the city's commitment to creating vibrant neighborhoods while addressing gaps in housing options. The NDDI aims to achieve the following goals:

- Promote Density: Encourage higher-density residential developments in specific zones.
- Enhance Community Services: Support projects near neighborhood facilities such as schools, parks, and commercial centers.
- Reduce Development Cost Charges (DCCs): Provide financial incentives to eligible projects by reducing DCCs.

Eligibility Criteria:

The NDDI applies to the following types of residential developments within Whitehorse:
Zone-Specific Residential Units:

- CN–Neighbourhood Commercial
- CNC–Comprehensive Neighbourhood Commercial
- CNC2–Comprehensive Neighbourhood Commercial 2

- Residential Units Outside Downtown:
  - RD–Residential Downtown
  - CM1–Mixed Use Commercial
  - Within 400 meters of a neighborhood facility (where zoning allows)
- RCM–Comprehensive Residential Multiple Family Zone:
  - Projects achieving at least 90% of the maximum allowable residential units

Incentives:

- **Development Cost Charge Reductions**: Approved NDDI projects benefit from reduced DCCs, resulting in cost savings during development.
- **Tax Grants:** For rental and supportive housing projects, the NDDI offers ten-year tax grants, reducing long-term operating costs.

Implementation:
The Manager of Land and Building Services, or their designate, reviews and approves NDDI applications for Whitehorse. Upon approval, the project's DCCs are adjusted according to the Fees and Charges By-law, with a **maximum reduction of $50,000**.

2.2.3 RCM2 Zone Development Incentive

The RCM2 Zone Development Incentive aligns with the city's dedication to fostering dynamic neighborhoods while addressing housing gaps.. The RCM2 Zone Development Incentive aims to achieve the following goals:

- Promote Density: Encourage residential developments in the RCM2–Comprehensive Residential Multiple Family 2 zone that achieve a density 50% higher than the minimum requirement specified in the Zoning By-law.
- Enhance Community Services: Support projects near neighborhood facilities such as schools, parks, and commercial centers.
- Reduce Development Cost Charges (DCCs): Provide financial incentives to eligible projects by reducing DCCs.

Eligibility Criteria:
The RCM2 Zone Development Incentive applies to any person or organization that builds residential units in the RCM2–Comprehensive Residential Multiple Family 2 zone, achieving a density 50% higher than the minimum requirement specified in the Zoning By-law.

Incentives:

- Development Cost Charge Reductions: Approved RCM2 Zone Development Incentive projects benefit from reduced DCCs, resulting in cost savings during development.
- Tax Grants: For rental and supportive housing projects, the RCM2 Zone Development Incentive offers ten-year tax grants, reducing long-term operating costs.

Implementation:
The Manager of Land and Building Services, or their designate, reviews and approves RCM2 Zone Development Incentive applications for Whitehorse. Upon approval, the project's DCCs are adjusted according to the Fees and Charges By-law. **The total value of the incentive will not exceed $500,000**.

2.2.4 Non-Profit Or Non-Governmental Organization Incentive

The City of Whitehorse acknowledges the critical role of non-profit and non-governmental organizations in addressing housing needs. The Non-Profit or Non-Governmental Organization Incentives align with commitment to fostering vibrant neighborhoods while addressing housing shortages. The Non-Profit or Non-Governmental Organization Incentives aim to achieve the following goals:

- Support Non-Profit and Non-Governmental Organizations: Encourage residential housing projects undertaken by non-profit or non-governmental organizations.
- Reduce Development Cost Charges (DCCs): Provide financial incentives to eligible projects by reducing DCCs.
- Deferred Payment Incentive (DPI): Consider a deferred payment plan for the purchase of City-owned land for non-profit or non-governmental organizations.
- Cash Grants: Consider a cash grant for an amount deemed necessary to support major projects by non-profit or non-governmental organizations.

Eligibility Criteria:
The Non-Profit or Non-Governmental Organization Incentives apply to any residential housing project undertaken by a non-profit or non-governmental organization. These projects must include either purpose-built, subsidized rental housing or supportive housing as a significant component of the project (over 60% of dwelling units).

Incentives:
- Development Cost Charge Reductions: Approved projects benefit from reduced DCCs, resulting in cost savings during development, to a maximum of $20,000.
- Deferred Payment Incentive (DPI): Council may consider a DPI for a non-profit or non-governmental organization that sets out a deferred payment plan for the purchase of City-owned land.
- Cash Grants: Council may consider a cash grant for an amount that it deems necessary to support major projects by non-profit or non-governmental organizations.

Implementation:
All grant requests are subject to Council approval. Project costs must be provided to the city as part of any request. Financial information may be requested by the City in relation to any application for a DPI. **The total value of the incentive will not exceed $500,000.**

2.2.5 Rental And Supportive Housing Development Incentive

The Rental and Supportive Housing Development Incentive is available to any person or organization that builds a development with a minimum of four rental housing units that will remain as rental housing for a minimum term of ten years.

Development Cost Charge Reductions:
Approval of a Rental and Supportive Housing Development Incentive will result in the DCCs for the approved suite being reduced pursuant to the Fees and Charges By-law, and in a ten-year Tax Grant Incentive (TGI). The total value of the incentive will not exceed $500,000.

Eligibility Criteria:
- Only developments located within the Urban Containment Boundary are eligible for the incentive.
- Only the residential portion of a building will receive the incentive.
- Residential units for the Neighbourhood Density, RCM2 Zone, and Non-profit/NGO incentives must be apartment units with 2 or fewer bedrooms.
- Applications are not processed until a Development Permit is issued.

- For mixed-use developments, the City only provides financial incentives for residential components of the development.

Compliance Monitoring:

- **Rental and Supportive Housing Development Incentive**- This incentive requires that a minimum of four rental housing units will remain as rental housing for a minimum term of ten years.
- **Sale of Individual Units**- Rental or supportive housing developments may be developed as part of a condominium corporation, but the sale of individual units is strictly prohibited unless approved in writing by the city. If a rental or supportive housing unit is sold individually prior to completion of the term set out in the Development Incentives Agreement, the Agreement will become void, and the owner will be required to repay the development incentives and/or TGI received for that unit to date.
- **Short-term or Nightly Rental**- Any rental housing that has received funding through an approved development incentive shall not be used for short-term (less than one month) or nightly rental. If an eligible unit is used for short-term or nightly rental prior to completion of the term set out in the Development Incentives Agreement, the Agreement will become void, and the owner will be required to repay the development incentives and/or TGI received to date.

These measures help the city ensure that the units are used strictly for rental purposes and not for other uses such as short-term or nightly rentals.

2.3 Woodstock, Ontario

Over the past five years, the city has experienced a population **increase of 13.6%,** surpassing both the provincial and national averages. This upward trajectory underscores Woodstock's appeal as an expanding and dynamic city. Notably, neighbouring census subdivisions have also witnessed population growth, emphasizing the area's attractiveness for residents and businesses.

The consistent population increase amplifies Woodstock's significance within its province and nationally. It contributes to economic development, cultural diversity, and social vibrancy. As more people call Woodstock home, there will be increased demand for services and infrastructure, potentially leading to job creation and economic stimulation at both provincial and national levels.

The City of Woodstock Downtown Area Community Improvement Plan (CIP) implemented in 2021 offers financial incentives for properties within the Downtown Area Community Improvement Project Area. Applications must be submitted prior to the commencement of any works and must include plans, estimates, contracts, reports, and other details. Applications are reviewed by City staff and subject to approval by City Council. Approved applicants must then enter into a grant/loan agreement with the city.

Applicants can apply for multiple incentive programs. However, no two programs may be used to pay for the same eligible cost. Furthermore, the total of all grants and loans provided is not permitted to exceed the eligible cost of the improvements to the property or the cost of rehabilitating the lands and buildings.

2.3.1 Residential Intensification Program

The City of Woodstock is committed to fostering balanced urban growth and providing attainable housing options. The aim of the Residential Conversion, Rehabilitation and Intensification program is to:

- Promote Density: Encourage the creation of new residential dwelling units within and near the Downtown through the rehabilitation, renovation, or addition to existing buildings.
- Enhance Community Services: Support projects that will increase the residential population living in and around the core, ensuring that the Downtown maintains its status as the most key area within the city.
- Ensure Property Standards: Bring participating buildings and properties within the identified targeted area into conformity with the City of Woodstock Property Standards By-law.

Eligibility Criteria:

Owner Eligibility:

- Must submit a complete application.
- Must be the registered owner of the property.
- All mortgages and charges, including the program loan, must not exceed 90% of the post-rehabilitation appraised value.
- Must provide proof of property insurance.
- Must declare any government or non-profit funding that can be applied against eligible costs.
- All City of Woodstock taxes must be paid in full when the loan is issued and remain so for the lifetime of the loan.
- No other outstanding debts to the City of Woodstock.
- Outstanding work orders for the City's Building Department or Fire Department must be addressed prior to approvals.
- Must not have defaulted on any City-sponsored grant/loan program in the past.
- If a building erected or improved with a program loan is demolished or not maintained in a state of repair consistent with City by-laws, the loan will be forfeited and recovered by the city.
- Must sign an agreement identifying the terms and conditions of the grant or loan.
- The property must be rehabilitated, renovated, or redeveloped in accordance with the Woodstock Central Area Design Guidelines.

Structure Eligibility:

- The structure can be occupied or vacant.
- Any discrete building held in one ownership in the identified program area is eligible.
- Each discrete building on each property is eligible for multiple loans provided the loans do not exceed the maximum amount allowable under program guidelines. Separate applications must be submitted for each discrete building on a single property.
- There must be no City of Woodstock Building Department orders or deficiencies when the grant/loan is issued.

Eligible Program Improvements:

- Interior renovations with the intent of adding one or more new residential dwelling units within the targeted area through the rehabilitation or renovation of an existing building.
- Professional fees at the discretion of the Development Commissioner or designate.

Ineligible Program Improvements:

- Internal renovations that do not result in the creation of a new residential unit.

Incentives:

- **Development Cost Charge Reductions:** The total grant cost would depend on the number of residential units being added and the number of buildings involved in the project. However, it is important to note that the total grant amount cannot exceed 50% of the value of eligible works. The grant is also subject to funding availability within the supporting reserve fund. If there's not enough funding to meet the demand for the program, applications will be processed in chronological order as funding becomes available. The grant shall be on a one-time basis up to $5,000 per residential unit and a maximum of $40,000 per building. Loans will be issued up to $10,000 per residential unit and a maximum of $80,000 per building. The total of available funds will equate up to 50% of the value of eligible works.
- **Tax Grants:** In addition, 50% of the professional service design fees, to a maximum of $1,500, may also be applied for per property.

Roles and Responsibilities:

- **Developer's Responsibilities:** The developer is responsible for the cost of services and standards required in the subdivision.
- **Town's Responsibilities:** The Town is responsible for the cost and execution of the agreement and associated legal fees.
- **Shared Responsibilities:** The Town assumes the differential cost for materials for services beyond the minimum standard requirements for a subdivision. This cost is required to be paid by the developer for such services.

Implementation:

Manager of Land and Building Services: The City offers both grants and loans, and it's possible to apply for both for the same project. Applicants have the option to choose between grants and loans based on their specific needs and circumstances. The loan will be interest-free and will be amortized over a 10-year period. Loan payments will begin after year five after the advancement of funds. Repayment of the loan will be on a yearly basis and does not include interest. The amount of these yearly payments will be a minimum of $1,000, at the discretion of the Development Commissioner or designate. Any outstanding balance is due by the end of year ten. Full repayment can be made at any time without penalty. At the discretion of the City, loans may be transferable to a new owner providing that the new owner meets the eligibility criteria and agrees to the terms and conditions of the loan.

2.3.2 Grant In Lieu Of Permit Fees Program

The Grant in Lieu of Permit Fees Program is a financial assistance program for property owners in the identified community improvement project area. The program aims to stimulate development and renovation of the downtown area business and augment incentive programs available in the Downtown Area Community Improvement Plan. The grant is provided subject to funding availability within the supporting reserve fund. If there's not enough funding, applications will be processed in chronological order as funding becomes available.

Eligibility Criteria:

- Must be the registered owner of the property for which the application is being submitted.
- Have all taxes paid in full when the loan is issued and remain so for the lifetime of the loan.
- Have no other outstanding debts to the city.
- Address any outstanding work orders for the City's Building Department or Fire Department and requests to comply prior to approvals being granted.
- Not have defaulted on any City-sponsored grant/loan program in the past.

Incentives:

- The program provides grants equivalent to the cost of normal application and permit fees.
- The eligible permit fees include Building Permits/Occupancy Permits, Demolition Permits, Sign Permits, and Site Plan Applications/Zone Change Applications/Minor Variance Applications.

Roles and Responsibilities:

- The Development Commissioner or designate is responsible for receiving and processing the applications.
- The Building Department performs a final inspection of the proposed renovations/construction for completion prior to the issuance of the grant.

Implementation:

- The grant is disbursed to the property owner upon the submission of receipts and upon completion and final inspection of renovation/construction of works.
- There are no progress payments.

2.4 St. Thomas, Ontario

St Thomas' population has increased from 38,909 in 2016 to 42,840 in 2021, marking a **10.1% increase**. This growth has led to an increase in private dwellings, with a total of 18,596 in 2021, of which 18,062 are occupied by usual residents. The community is densely populated, with 1,203.2 people per square kilometre, spread over an area of 35.61 square kilometres.

The age distribution of the population is diverse, with 16.7% of the population aged 0 to 14 years, and 21.3% aged 65 years and over. The community's housing structure is single-detached houses, accounting for 64.8% of the total occupied private dwellings. Other types of dwellings include semi-detached houses (7.4%), row houses (4.0%), apartments or flats in a duplex (3.3%), apartments in buildings with fewer than five storeys (16.1%), and apartments in buildings with five or more storeys (4.3%).

The income distribution of the population aged 15 years and over shows that the majority (96.6%) have a total income. The income groups are varied, with 7.0% earning under $10,000, and 5.9% earning $100,000 and over. The immigrant population in the community is also diverse, with the majority (35.2%) aged between 25 to 44 years at the time of immigration.

The City of St. Thomas adopted a Community Improvement Plan (CIP) in 2003 to promote the beautification and revitalization of the Downtown area, among other goals. The CIP was reviewed in 2015, leading to recommendations for a comprehensive update. In 2018, the city passed an amendment to allow the entire municipality to be designated as a Community Improvement Project Area.

The updated CIP aims to address key community improvement needs such as affordable housing, employment lands development, and brownfield redevelopment. The CIP includes a review of relevant policy and planning documents, identification of key community improvement needs, recommendation of a Community Improvement Project Area, enhancement of incentive programs, and outlines a Monitoring Program and a Marketing Strategy.

The CIP was developed with the help of a Project Team, which included senior City staff and staff of the St. Thomas Economic Development Corporation. The process involved reviewing key policy documents, conducting best practice reviews, touring existing Community Improvement Project Sub-Areas, and consulting with the Project Team, City staff, Council, and the public. The final CIP is divided into sections reviewing the legislative framework, planning policies, community improvement needs analysis, description of the Project Area, financial incentive programs, Monitoring Program, Marketing Strategy, and a conclusion.

2.4.1 Residential Program

The program is composed of two main elements: a matching grant and an interest-free loan. These two components can be utilized in conjunction and are applicable for both rental and ownership units. This includes buildings governed by the Condominium Act. Detailed descriptions of the grant and loan components are provided in the subsequent sections. The aim is to promote the construction of new residential units and the renovation of existing residential units to increase the supply of housing, including affordable housing, in the Primary Community Improvement Project Area (CIPA).

Eligibility Criteria:

- Properties within the Primary CIPA where:
  - At least two (2) net residential units are being created via infilling of a vacant lot.
  - Intensification of an existing commercial, mixed-use, or residential building adds one (1) or more net residential units.
  - Excess or vacant commercial space on the upper stories of commercial and mixed-use buildings is being converted into one (1) or more net residential units.

  - Existing residential units in mixed-use buildings are being renovated to comply with the Building Code, Property Standards By-law, and the Fire Code.
- The following types of projects are considered eligible for a grant/loan under this program:
  - Vacant lots (including parking lots) converting to mixed-use or residential use where two (2) or more net residential units are being created.
  - Intensification of an existing commercial, mixed-use, or residential building that adds one (1) or more net residential units.
  - Conversion of excess commercial and/or vacant space on upper stories of commercial and mixed-use buildings to one (1) or more net residential units.
  - Renovations to existing residential units in a mixed-use building to bring these units into compliance with the Building Code, Property Standards By-law, and the Fire Code.

Incentive:

- **Grant Program:** Provides a grant equal to 50% of the cost of renovating existing residential units and/or constructing new residential units, to a maximum grant of $7,500 per unit (total maximum grant of $60,000 per property/project). For units that are "affordable," the 50% grant can be increased to a maximum grant of $12,500 per unit (total maximum grant of $100,000 per property/project).

- **Loan Program:** Provides a no-interest loan equal to 50% of the cost of renovating existing residential units and/or constructing new residential units, to a maximum loan of $12,500 per unit (total maximum loan of $100,000 per property/project). The loan is repayable in equal monthly payments over a 7-year period. Interest will only be charged on any arrears portion of the loan. The City requires that security for the loan be registered against the title of the property. If the loan is used for ownership units, upon closing of the sale of any unit, the loan for that unit is due in full. If the unit is a rental unit, the full loan term applies, but the loan may be repaid early without penalty.

2.4.2 Development Charge Grant Program

The aim of this incentive is to encourage rehabilitation, redevelopment, infill, and intensification projects by providing a financial incentive that reduces the City's development charge normally payable on such development projects. Additionally, it assists in securing project financing for eligible projects. The program grants can cover up to 100% of the City Development Charges for approved projects, subject to specific conditions and requirements. These grants are disbursed once the project is complete, inspections have taken place, and all necessary program and grant agreement criteria have been met. The program targets various types of development, including those within the Primary Community Improvement Project Area (CIPA) and brownfield sites being redeveloped for employment uses within the Secondary CIPA. Brownfield sites, in particular, have additional requirements related to environmental assessments, remediation, and risk management. Overall, the program aims to foster sustainable development while supporting economic growth and revitalization within the community.

Eligibility Criteria:

- Development charges will be paid in full by an applicant for this program at the time development charges are normally paid.
- Application can be made only for the following types of development that would normally pay City Development Charges:
  - All types of development within the Primary CIPA.
  - Brownfield sites being redeveloped for employment uses within the Secondary CIPA on lands designated "Employment Lands" or "Business Employment" in the City's Official Plan.

- For projects on brownfield sites in the Secondary CIPA, the following additional program requirements apply:
  - Only the following brownfield costs are eligible for the Development Charge Grant:
    - A Phase I Environmental Site Assessment (ESA), Phase II ESA, Remedial Work Plan, and Risk Assessment.
    - Environmental remediation, including the costs of preparing an RSC.
    - Placing, compacting, and grading of clean fill required to replace contaminated soils/fill disposed of off-site.
    - Installing, monitoring, maintaining, and operating environmental and/or engineering controls/works, as specified in the Remedial Work Plan and/or Risk Assessment.
    - Environmental insurance premiums.
  - The application must be accompanied by a Phase I ESA, and a Phase II ESA prepared by a qualified person.
  - The application must be accompanied by a Remedial Work Plan or Risk Assessment/Risk Management Plan prepared by a qualified person.
  - The owner must file in the Environmental Site Registry an RSC for the property signed by a qualified person, and the owner shall submit to the City proof that the RSC has been acknowledged by the Ministry of the Environment, Conservation and Parks (MOECP).

Incentive:

- This program will provide a grant equal to up to 100% of the City Development Charges paid on an eligible project, as determined by Council on a case-by-case basis.
- The City then pays the Development Charge Grant to the applicant only once the eligible and approved project is complete, final building inspections have taken place, an occupancy permit has been issued (as applicable), all deficiencies have been addressed, and all program and grant agreement requirements have been met to the City's satisfaction.
- On brownfield sites within the Secondary CIPA, the total Development Charge Reduction are capped at the total amount of eligible brownfield costs.

2.4.3 Tax Increment Grant Program

The program is design to encourage and support rehabilitation, redevelopment, infill, and intensification projects by providing a financial incentive that reduces the property tax increase that can result from these various types of development.

Eligibility Criteria:

- The applicant must first construct and complete the approved project.
- The eligible project must be complete, final building inspections have taken place, an occupancy permit has been issued (as applicable), all deficiencies have been addressed, and all program and grant agreement requirements have been met to the City's satisfaction.
- The property must have been reassessed by the Municipal Property Assessment Corporation (MPAC).
- The new property taxes must have been paid in full for the year.
- Applications can be made only for the following types of projects that pay municipal property taxes:
  - All types of development within the Primary CIPA.
  - Brownfield sites being redeveloped for employment uses within the Primary or Secondary CIPA on lands designated "Employment Lands" or "Business Employment" in the City's Official Plan.

- Employment development within the Secondary CIPA on lands designated “Employment Lands” or “Business Employment” in the City’s Official Plan.

Incentive:

- The program provides an annual tax increment grant equal to 100% of the increase in the municipal portion of property taxes generated by completion of an eligible project where that project creates an increase in assessment, and therefore an increase in property taxes.
- The approved tax increment grant is then paid by the city on a “pay-as-you-go” basis for up to 5 years (up to 10 years as specified if a brownfield site).
- The City can establish a maximum total grant that can be paid under this program per application/property/project.

2.4.4 Planning And Building Fees Grant Program

The Planning and Building Fees Grant Program aims to facilitate and spur building and property improvements, adaptive re-use, infill, intensification, and redevelopment through the provision of an additional financial incentive that will complement and augment the other incentive programs within the CIP.

Eligibility Criteria:

- Applicants must be undertaking and have successfully completed a project approved under one of the other incentive programs contained in this CIP.
- The types of planning and development applications and permits that are considered eligible for this program:
  - Official Plan Amendment
  - Zoning By-law Amendment
  - Minor Variance
  - Consent to Sever
  - Site Plan Control and Development Agreements
  - Plan of Subdivision/Condominium
  - Sign Permit
  - Sidewalk Café Permit
  - Encroachment Agreement
  - Demolition Permit
  - Building Permit
  - Heritage Permit
- Other permits issued by the City that are not listed in Appendix E, but which advance the purpose of this program, may be considered.
- This program does not apply to security deposits or cash-in-lieu payments.
- Applications can be made only for projects within the Primary CIPA approved under one of the other incentive programs contained in this CIP.

Incentive:

- The program will provide a grant equal to 100% of the fees paid on planning and development applications, building permits, heritage permits, and sign permits for a project approved and completed under any of the other incentive programs contained in this CIP.
- The maximum total grant available under this program is $5,000 per property/project.
- The Planning and Building Fees Grant is paid when the project is completed, and a final building inspection is carried out.

2.5 Town of Bassano, Alberta

The town of Bassano, located in Alberta, has shown a steady growth over the years. The population has seen a slight increase from 1,206 in 2016 to 1,216 in 2021, marking a 0.8% increase. This growth is reflected in the number of private dwellings, which stands at 595, with 540 of these occupied by usual residents. The town has a population density of 232.5 people per square kilometre, spread over an area of 5.23 square kilometres.

The age distribution of the population is diverse, with 14.0% of the population aged 0 to 14 years, 59.7% aged 15 to 64 years, and 26.3% aged 65 years and over. The average age of the population is 46.6 years, with a median age of 50.0 years. The immigrant population in the community is also diverse, with 8.2% being immigrants. Most of the immigrants arrived before 1990, with a small number arriving between 2001 to 2010 and 2011 to 2015.Build Bassano – Residential Housing Development Incentive Policy
The Residential Housing Development Incentive Policy aims to advance the vision of making Bassano the most attractive and affordable urban community under 2,500 in Alberta. The policy commits to residential housing and development incentives to stimulate growth and limit the housing shortage. The policy is broken down into two separate incentive programs, namely the Revitalization Development Incentive and the Backyard Suite Development Incentive, each with a distinct purpose and set of guidelines.

Revitalization Development Incentive: This program aims to improve the condition of privately owned vacant, abandoned, derelict, or poorly conditioned properties in the town. It provides incentives for complete demolition, renovation, or rebuild of such properties. The goal is to enhance the residential districts and ensure the properties are following the Alberta Building Code. The tax credit for this incentive is based on an improved property assessment and varies depending on whether the property is a single-family dwelling or a multi-unit dwelling, which is explained below.

Backyard Suite Development Incentive: This program is designed to add to the residential housing stock, promote infill development, and supply a diverse range of housing options. It encourages the construction of backyard suites on a permanent foundation. The tax credit for this incentive is applied to the backyard suite at the point of occupancy.

These two programs are part of the policy's broader aim to stimulate residential development in Bassano, ensure quality housing options, improve the housing market, solve the rental shortage, and support local businesses and industry. By having two separate programs, the policy can address several aspects of residential development and cater to a wider range of development scenarios. It also allows applicants to potentially benefit from both incentives at the same location, as the incentives are stackable. The aim of this policy is as follows:

- Stimulate residential development
- Ensure there are quality housing options available
- Improve the housing market and the variety of housing stock
- Help solve the rental shortage
- Support local businesses and industry

Eligibility Criteria:

- The applicant must be in good standing with the Town.
- As noted above, under the program the development incentives are stackable which means, one applicant may be eligible for the Revitalization Development Incentive and the Backyard Suite Development Incentive at the same location.

Roles and Responsibility:

- Tthe Chief Administrative Officer (CAO) is responsibnle for the policy
- The CAO administers and sign off on all development incentives.
- The CAO provide a report to council each month on the policy.

Incentives: The total valuation of the incentive is $150,000 in overall municipal tax credits. The tax credit is applied to the revitalized property based on an improved property assessment. The Town's contacted assessor decides the property assessment. To be eligible for the tax credit, the revitalization of a single-family dwelling (SFD) must double the property's assessment to a minimum of 150,000. For a multi-unit dwelling, it must double the property's assessment to a minimum of 250,000.

- **Revitalization Development Incentive 1:** This incentive aims to improve the condition of privately owned vacant, abandoned, derelict, or poorly conditioned properties in the Town. The tax credit is applied to the revitalized property based on an improved property assessment. The tax credit amounts are $5,000 for a single-family dwelling and $10,000 for a multi-unit dwelling.

- **Backyard Suite Development Incentive 2:** This incentive aims to add to the residential housing stock, promote infill development, and provide a diverse range of housing options. The tax credit is applied to the backyard suite, with $10,000 for a new build and $5,000 for a building conversion to add a compliant backyard suite.

2.6 City of London, Ontario, Canada

London, situated in Ontario, has undergone substantial growth in recent years. The population surged from 383,822 in 2016 to 422,324 in 2021, representing a remarkable 10.0% increase. This demographic shift is mirrored in the 186,409 private dwellings, with 174,657 of these being occupied by usual residents. The city's population density stands at 1,004.3 people per square kilometer, spread across an area of 420.50 square kilometers.

The age distribution within London is diverse: 16.3% fall within the 0 to 14 years bracket, 65.9% are aged 15 to 64 years, and 17.8% are 65 years and older. The average age is 40.7 years, with a median age of 38.8 years. Regarding income, households in London reported a median total income of $76,500 in 2020, with an after-tax median income of $68,500. The average total income was $95,700, with an after-tax average income of $80,800.

The City of London aims to make the city an attractive and affordable urban community where industry leaders want to invest, tourists come for a new experience, and people choose to live, work, and play. The city commits to residential housing and development incentives to stimulate growth and limit the housing shortage. The city offers several incentive programs through its Affordable Housing, Airport, Brownfield, Heritage, and Industrial Lands Community Improvement Plans. These programs are broken down into three separate incentive programs, namely the Downtown Residential Development Charges Grant, Affordable Housing Development Loan, and Tax Increment Equivalent Grant Program, each with a distinct purpose and set of guidelines. The grant cost is determined by various factors depending on the program:

- For the Downtown Residential Development Charges Grant, the grant is equivalent to 100% of the residential development charges collected by the municipality for new residential units.
- For the Rehabilitation and Redevelopment Tax Grant, the grant is equal to a percentage of the annual increase in municipal taxes.
- For the Affordable Housing Development Loan, the loan level (Low: $10,000 per unit, Medium: $15,000 per unit, High: $20,000 per unit) is determined based on the geographic location of the affordable rental housing units, affordability level of the unit created, and whether the applicant pays municipal taxes.
- For the Contamination Assessment Study Grant, the grant amount is 50% of the cost of the environmental study.
- For the Development Charges Rebate, the city provides a grant equivalent to no more than 50% of the development charges paid to the municipality.

- For the Tax Increment Equivalent Grant Program, the City provides a grant equal to the increase between the predevelopment and post-development municipal portion of property tax levied on a property.

2.6.1 Downtown Community Improvement Plan (CIP)

Downtown Residential Development Charges Grant: The Downtown Residential Development Charges Grant program aims to encourage private sector investment in residential development within the Downtown area. Under this program, the city provides a grant equivalent to 100% of the residential development charges collected by the municipality for new residential units. The grant is disbursed over a ten-year period, with payments made in equal or variable annual installments according to a prescribed program schedule. As the Downtown population targets are met, the grant amount (expressed as a percentage of development charges collected) will gradually decrease, as outlined in of the Downtown Community Improvement Plan.

However, it is important to note that the grant amount for affordable residential units will continue to be 100% of the residential development charges collected for those specific units. Additionally, the Downtown Residential Development Charges Grant program can be combined with the Rehabilitation and Redevelopment Tax Grant program.

Rehabilitation and Redevelopment Tax Grant: The Rehabilitation and Redevelopment Tax Grant program focuses on stimulating the rehabilitation and/or redevelopment of both residential and commercial properties located in the Downtown area. Property owners can benefit from this grant when transitioning to a higher property tax assessment resulting from property improvements. Some key details are listed below:

- The city provides a grant equal to a percentage of the annual increase in municipal taxes.
- The grant is disbursed over a ten-year period.
- The grant percentage declines over the ten-year period according to a prescribed program schedule.
- For grants, which apply to new buildings developed on vacant or cleared lands:
    - In the first year (Year 1), the grant percentage is set at 60% of the annual increase in municipal taxes.
    - By the tenth year (Year 10), the grant percentage decreases to 10%.
- Once the Downtown population reaches the target of 12,000 people, the grant percentage for grants is reduced by half, as specified in the Downtown Community Improvement Plan.

2.6.2 Affordable Housing Community Improvement Plan

The Affordable Housing Development Loan program aims to stimulate the creation of new affordable rental housing and offset the up-front costs associated with developing these units. Key details of the program:

Eligibility Criteria:

- A minimum of five (5) affordable rental units must be created to qualify for the loan.
- In buildings with more than ten (10) units, there must be a mixed affordability, meaning a combination of affordable and market rent units.
- Only the affordable rental units are eligible for the loan.

Loan Levels:

- The program offers three (3) different loan levels:
    - Low: $10,000 per unit
    - Medium: $15,000 per unit
    - High: $20,000 per unit
- The specific loan level is determined based on the following factors:

    - Geographic location of the affordable rental housing units relative to Place Types outlined in The London Plan and growth-related objectives for those Place Types.
    - Affordability level of the unit created, expressed as a percentage of Canada Mortgage and Housing Corporation (CMHC) Average Market Rent (AMR) for the specific geographic location within the city.
    - Whether the applicant pays municipal taxes.
- Loan Agreement and Repayment:
    - Successful proponents must enter into a loan agreement as an applicant.
    - The loan ensures a minimum affordability period of twenty (20) years.
    - The loan amount will be issued at the time of building permit issuance.
    - Repayment will occur over a ten-year period based on a prescribed installment schedule.

Within the Downtown Place Type, applicants can expect either the medium or high loan levels to apply based on the program terms.

2.6.3 Community Improvement Plan for Brownfield Incentives

This plan facilitates brownfield redevelopment through financial assistance. Brownfield properties are eligible for this plan. The Contamination Assessment Study Grant covers 50% of costs for environmental studies (Phase II ESA, Remedial Action Plan, Risk Assessment). The Development Charges Rebate provides rebates up to 50% of development charges paid after site remediation. The Tax Increment Equivalent Grant Program reimburses the municipal portion of property tax increases for new development on underutilized sites.

The Contamination Assessment Study Grant:
The Grant plays a crucial role in overcoming barriers to brownfield redevelopment. By providing essential information about contamination levels and associated remediation costs, this program facilitates the revitalization process in the following ways:

- The grant covers a portion of the expenses incurred for conducting:
    - Phase II Environmental Site Assessment
    - Remedial Action Plan
    - Risk Assessment
- The grant amount is 50% of the cost of the environmental study.
- For any individual study or a combination of studies, the maximum grant per property is $10,000.00.

Development Charges Rebate:
The Development Charges Rebate program aims to stimulate investment in brownfields by rebating a portion of the costs of development charges after site remediation has been undertaken.

- The city provides a grant equivalent to no more than 50% of the development charges paid to the municipality.
- Eligible remediation costs covered under this program include:
    - Building demolition
    - Site remediation
    - Rehabilitation of existing structures
    - Environmental insurance premiums during the remediation phase (up to the date of the first building permit issuance)
- Notably, costs already covered by the Contamination Assessment Study Grant are excluded from eligible remediation costs.
- Full payment of development charges as required by the Development Charges By-law is a prerequisite for receiving the grant.

- The specific payment terms (e.g., lump sum or spread over years) will be determined during Civic Administration's review of the application and business case, considering the applicant's chosen method of paying development charges.

Tax Increment Equivalent Grant Program:
The Tax Increment Equivalent Grant Program aims to make redevelopment more economically feasible by reimbursing the municipal portion of property tax increases for new development on vacant or underutilized sites.

- The City provides a grant equal to the increase between the predevelopment and post-development municipal portion of property tax levied on a property.
- Eligible remediation costs covered under this program include:
  - Building demolition
  - Site remediation
  - Rehabilitation of existing structures
  - Environmental insurance premiums during the remediation phase
- The grant is designed to offset these eligible remediation costs.
- The recommendation for grant payment (e.g., lump sum or spread over numerous years) will be part of the staff report to Municipal Council, based on Civic Administration's review of the application and business case.

2.7 Town of Goderich, Ontario

Located in Ontario, Canada, the town of Goderich has witnessed a population growth. As of 2021, its population stands at 7,881, reflecting a 3.3% increase from the 2016 population of 7,628. Spanning an area of 8.54 square kilometers, Goderich has a population density of 923.1 persons per square kilometer.

Within the town, there are 3,899 private dwellings, with 3,667 occupied by usual residents. The average household size is 2.1 persons, and many households consist of one-census-family households without additional persons (58.6%).

The Community Improvement Plan (CIP) of Goderich in 2021, outlines five potential Financial Incentive Programs accessible to qualifying applicants. These programs aim to facilitate enhancements to private properties and structures, aligning with the goals and objectives stated in Section 3.0 of the CIP. Such enhancements are expected to contribute significantly to the community's overall improvement. During the CIP's term, the Town of Goderich may allocate funds to any of these incentive programs, contingent upon resource availability. The grant cost is determined by various factors depending on the program:

- For the Design and Study Grant, the grant is up to 50% of eligible costs up to a maximum of $10,000 per project/property.
- For the Planning and Building Permit Fee Grant, the grant may cover 50% of the eligible fees required by the Municipality in relation to a proposed project and/or property. The Municipality will provide a maximum of $5,000 per project and/or property.
- For the Development Charge Forgiveness Program, the value of the fees to be waived is based on the value of development charges applicable to the number of attainable dwelling units in a development. The maximum value of the grant shall be 100% of the value of the applicable development charges.
- For the Tax Increment Equivalency Grant, grants will be provided for a period of 10 years. In year one, a grant that is equivalent to 100% of the Municipal portion of the Tax Increment will be provided to a property owner. This percentage decreases by 10% each year until year ten, where a grant that is equivalent to 10% of the Municipal portion of the Tax Increment will be provided to a property owner.
- For the Brownfield Financial Tax Incentive Grant, the BFTIP provides a cancellation of all or part of the Municipal portion of taxes and provincial educational portion of taxes on a brownfield site during

the rehabilitation period and development period. The value of the Municipal portion of the tax cancellation is determined by the Municipality upon approval of a financial incentive application.

General Eligibility Criteria:
To be eligible for any of the Financial Incentive Programs offered by the Municipality, the following General Eligibility Criteria must be met:

- The lands and buildings subject to an application must be located within the Community Improvement Plan Area (CIPA) designated by by-law for this Community Improvement Plan (CIP).
- Only certain types of existing or proposed uses in the CIPA will be eligible for Financial Incentives, in accordance with the uses permitted by the Town Official Plan and Zoning By-law, such as:
  - Goderich CIPA
  - Residential
  - Community Facility
  - Mixed-use
  - Housing that is designed and marketed to be attainable
- All projects must contribute to achieving one or more community improvement objectives.
- All projects must contribute to achieving more attainable housing within the Town of Goderich and must result in the development of three or more purpose-built attainable rental dwelling units on a given property.
- All proposed projects must result in some level of improvement or rehabilitation over the existing conditions and will not simply represent a life cycle replacement.
- Unless otherwise specified, registered owners, assessed owners, and tenants (with written consent of the owner) of private land or buildings may be eligible for Financial Incentives.
- The total value of all grants provided to an owner/tenant shall in no case exceed the total value of Eligible costs associated with the community improvement project.
- An applicant may be eligible for multiple grants during the term of this CIP; however, the total combined value of grants provided by the Municipality in any 24-month period shall not exceed $20,000 per project and/or property (or the total value of eligible costs, whichever is less). This excludes programs that defer or waive monies.
- Financial incentives will not be applied retroactively to works started prior to approval of applications and any application for costs incurred prior to the adoption of this CIP will not be considered eligible.
- The property owner must have no outstanding property tax arrears or any other outstanding Municipal obligation on the subject property at the time of application or during the term of the grant.
- Applicants will be required to disclose all other funding sources, including governmental, private, or not-for-profit funding to support the project. These shall be taken into consideration in the review of applications and the value of incentives provided by the Municipality may be reduced, at the sole discretion of Council.
- The proposed works will conform with all applicable policies, standards, and procedures, including (but not limited to) the Official Plan and Zoning By-law, in addition to being subject to a review and the issuance of necessary planning and development approvals and building permits pursuant to the Ontario Building Code.
- The value of grant associated with each of the financial incentive programs offered within this CIP will be proportional to the number of purpose-built affordable/attainable rental dwelling units on a given property.
- Attainable units developed under this Plan must be maintained as attainable for a minimum period of 10 years, in alignment with the Long-Term Affordable Housing and Homelessness Plan for the County of Huron. An agreement between the Town and the owner will be required and the agreement will be registered on title. The minimum period can be extended by the Town or at Council's discretion and will be confirmed through the application and approval process.

- If a property or building containing purpose-built attainable rental dwelling units that were developed through the financial incentive programs of this Plan is sold, in whole or in part, the new owner of the property or building must enter into the same agreement with the Town ensuring the dwelling units remain attainable for the duration in accordance with the original agreement. For clarity, the registered owner will remain entitled to the program incentives. In addition, any outstanding payments owed to the Town (e.g. taxes, permit fees, etc.) will be the responsibility of the current owner regardless of the original applicant. Failure to do so may result in cancellation of the financial incentive program benefits and any outstanding or deferred fees in favour of the landowner will be collected by the Town.
- An attainable dwelling unit developed under this Plan shall not be permitted to be used for a Short-Term Accommodation. For full clarity, financial incentive program administered through this Plan shall not be used for the development or redevelopment of a residential dwelling unit for the purpose of Short-Term Accommodation. This policy shall be given effect through an agreement that is registered on title.

2.7.1 Design and Study Grant

Purpose:
This grant supports pre-development projects by funding professional studies or reports to determine the feasibility of adaptively reusing, rehabilitating, retrofitting, converting, redeveloping, or developing attainable housing uses. The Municipality will also be able to retain a copy of any study/report for future reference.

Value of Grant:
The proposed value of the Design and Study Grant is up to 50% of eligible costs up to a maximum of $10,000 per project/property.

Eligibility:
Properties will be eligible for the Design and Study Grant if the proposed or potential use being investigated is in accordance with the eligible uses such as:

- Residential
- Community Facility
- Mixed-use
- Housing that is designed and marketed to be attainable, in accordance with the Goderich Official Plan and County Official Plan and the definition section of this plan.

The studies, plans, or designs must provide new site-specific information in support of a potential improvement project. Eligible studies must be completed by a licensed and/or qualified professional as confirmed by the Municipality.

Eligible Costs:
Conceptual plans, structural analysis, traffic impact assessment/study or parking studies, site plan drawings, environmental studies, architectural drawings, interior design plans for a mixed-use development, attainable housing development or supportive housing development, engineering plans, market analysis and/or feasibility study, other site-specific studies or plans which may be required or recommended by the Municipality at the time of a pre-application submission meetings or consultation on an application under the Planning Act.

Payment of Grant:
The grant will be provided upon successful completion of the approved study, plan, or design. The grant will be paid in a lump sum as a reimbursement of up to 50% of eligible costs incurred, or the maximum value of the grant, whichever is less.

2.7.2 Planning and Building Permit Fee Grant

Purpose and Anticipated Benefits:
Available to eligible applicants to offset the Planning Act application(s) and building permit fees required by the Municipality.

Value of Grant:
May cover 50% of the eligible fees required by the Municipality in relation to a proposed project and/or property. The Municipality will provide a maximum of $5,000 per project and/or property.

Eligible Costs:
Properties will be eligible if the proposed or potential use is in accordance with the eligible uses Such as

- Residential
- Community Facility
- Mixed-use
- Housing that is designed and marketed to be attainable, in accordance with the Goderich Official Plan and County Official Plan and the definition section of this plan.

Eligible costs include fees levied by the Municipality associated with the development or redevelopment of eligible properties.

Payment:
Regular fees are paid at the time of the development application, and the grant in the amount of the fees paid is provided to the applicant following substantial completion of the project/development.

2.7.3 Development Charge Forgiveness Program

Purpose and Anticipated Benefits:
Waives the cost of Town development charges that are incurred by property owners through the development application and approval process. This program is intended to promote significant investment in the development of attainable housing within the Town.

Value of Grant:
The grant will be in the form of DC fee waiver. The value of the fees to be waived is based on the value of development charges applicable to the number of attainable dwelling units in a development. The maximum value of the grant shall be 100% of the value of the applicable development charges.

Eligibility Criteria:
The subject property shall not be in a position of property tax arrears. Outstanding Work Orders from the Town and request to comply shall be addressed prior to grant approval.

Eligible Projects & Costs:
Development of a mixed-use or multi-residential building that results in new attainable dwelling units, development of a vacant property that results in at least three new attainable dwelling units, redevelopment of a non-residential building for a mixed-use or multi-residential building, adaptive reuse of a property to suit a new mixed-use or multi-residential building, major additions to an existing mixed-use or multi-residential building involving an increase of at least three additional attainable dwelling units.

Payment:
Assistance will be in the form of forgiving up to 100% of the applicable Town Development Charges.

2.7.4 Tax Increment Equivalency Grant

Purpose and Anticipated Benefits:
Provides a grant to eligible applicants, which is equivalent to a percentage of the Municipal portion of a property Tax Increment that is incurred because of an attainable housing project.

Value of Grant:
Grants will be provided for a period of 10 years. In year one, a grant that is equivalent to 100% of the Municipal portion of the Tax Increment will be provided to a property owner. This percentage decreases by 10% each year until year ten, where a grant that is equivalent to 10% of the Municipal portion of the Tax Increment will be provided to a property owner.

Eligibility Criteria:
Eligible applicants will only include the registered owner/assessed owner of the subject property. Tenants will not be eligible for the TIEG. Only those projects that are anticipated to generate an increase in assessment will be eligible.

Eligible Projects and Costs:
Costs associated with the redevelopment of a property for the purpose of a new eligible uses, costs associated with the restoration or improvement of an existing building to accommodate additional eligible use, the conversion or adaptive reuse of an existing building to accommodate an eligible use, the expansion of a building that results in an increase to the gross floor area of an eligible use, infrastructure work including the improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewer), and the services of a professional engineer, architect, or planner to design and implement the project.

Payment:
Grants may be provided in accordance with a Financial Assistance Agreement made between the Municipality and the owner(s) upon successful completion of the approved project, to the satisfaction of the Municipality, and payment of the full reassessed value of Municipal taxes. If a property is sold, in whole or in part, before the grant period lapses, the original owner is not entitled to receive the remaining grant payments and the grant program is cancelled.

2.7.5 Provincial Incentive Programs: Brownfield Financial Tax Incentive Grant

The Brownfield Financial Tax Incentive Program (BFTIP) is a financing tool from the Government of Ontario that assists municipalities in providing tax assistance for the cleanup of brownfield properties. The program allows municipalities to receive provincial education property tax assistance, matching municipal property tax assistance, enabling property owners to clean up eligible brownfield properties.

Purpose:
The BFTIP provides tax assistance to eligible applicants whose properties require environmental remediation and/or risk assessment/management prior to redevelopment, in accordance with the Municipal Act, 2001. The program aims to encourage the remediation and rehabilitation of brownfield sites by providing tax assistance during the cleanup process and the redevelopment stage. ii. Increase the supply of serviced residential and commercial land by redeveloping existing brownfield sites. iii. Promote infill development on previously undevelopable lands due to contamination.

Value of Grant:
The BFTIP provides a cancellation of all or part of the Municipal portion of taxes and provincial educational portion of taxes on a brownfield site during the rehabilitation period and development period. The value of the Municipal portion of the tax cancellation is determined by the Municipality upon approval of a financial

incentive application. If a property is eligible for the program, the Minister of Finance can cancel all or a portion of the property owner's education property taxes for up to 3 years through the Provincial BFTIP.

Eligibility Criteria:
Properties will only be eligible for the municipal portion of the BFTIP if the eligible site is qualified as a brownfield. Properties wanting to also apply for education tax assistance from the Province through the BFTIP must meet additional requirements, including conducting a Phase II ESA and requiring additional work and/or remediation under the Environmental Protection Act to permit a Record of Site Condition (RSC) for the proposed use to be filed in the Environmental Site Registry.

Eligible Projects and Costs:
Eligible costs include Environmental Site Assessments (Phase I and II ESAs and Risk Assessment), environmental remediation activities, costs of preparing an RSC, placing clean fill, and grading, installing environmental and/or engineering controls/works, monitoring, maintaining, and operating environmental and engineering controls/works, and environmental insurance premiums.

Payment:
The grant will be provided upon successful completion of the approved project and will be paid in a lump sum based on eligible costs incurred.

2.8 The City of Hamilton, Ontario

Hamilton, situated in Ontario, Canada, thrives as a vibrant community with a diverse population. As of 2021, its population stands at 569,353, marking a 6% increase from the 2016 census. Spanning an area of 1,118.31 square kilometers, Hamilton boasts a population density of 509.1 persons per square kilometer. Within the town, there are 3,899 private dwellings, with 3,667 occupied by usual residents. Most of these dwellings are single-detached houses (56.2%), followed by apartments in buildings with five or more storeys (16.4%), and row houses (12.3%). The average household size is 2.5 persons.

Age distribution within Hamilton is divided in to 13.0% of the population falling within the 0 to 14 years category, while 55.1% are aged 15 to 64 years, and 32.0% are 65 years and older. The average age is 48.7 years, with a median age of 52.8 years. The median total income among recipients was $39,200, with a median after-tax income of $36,000. Many income recipients (86.8%) earned market income, with a median of $31,400. Additionally, 61.4% of the population received employment income, with a median of $32,800.

The City of Hamilton has implemented a Community Improvement Plan (CIP) in 2021, to foster developments that are consistent with Provincial and City policy frameworks. The CIP contains incentive programs intended to be applied within specific, targeted Community Improvement Plan Areas (CIPA) based on the specific needs and context of those areas.

Two key incentive programs within the Roxborough CIPA are:

Roxborough Access to Homeownership Grant Program (RAHGP): This program provides grants equivalent to the value of municipal Development Charges for below-market homeownership units created within the Roxborough CIPA. The grants are intended to support the provision of homeownership units at below-market prices to enable greater access to homeownership within the City and contribute to the broader spectrum of housing options within the Roxborough CIPA specifically.

Roxborough Rental Housing Loan Program (RRHLP): This program provides forgivable loans equivalent to the value of municipal Development Charges required for rental units created within the Roxborough CIPA. The forgivable loans are intended to support the creation of new residential rental units which meet a specific rent threshold in the city, and which will contribute to the broader spectrum of housing options within the Roxborough CIPA specifically.

The programs are intended to support the provision of homeownership units at below-market prices and the creation of new residential rental units which meet a specific rent threshold in the city. This could include both increasing the housing stock and improving the existing stock, depending on the specific program and project. The cost is determined by various factors depending on the program:

- For the Roxborough Access to Homeownership Grant Program (RAHGP), the grant is equal to the value of the municipal Development Charges owed for the unit(s).
- For the Roxborough Rental Housing Loan Program (RRHLP), the forgivable loan is equivalent to the value of municipal Development Charges required for rental units created within the Roxborough CIPA.

2.8.1 Roxborough Access to Homeownership Grant Program (RAHGP)

The RAHGP is a program available to property owners (or their assignees) within the Roxborough Community Improvement Project Area (CIPA). The program's goal is to provide homeownership units that meet the eligibility criteria with a grant equal to the value of the municipal Development Charges owed for the unit(s). This program can be used in conjunction with federal/provincial down payment assistance programs to provide deeper affordability opportunities.

Eligibility Criteria:

- The unit must be located within the Roxborough Community Improvement Project Area (CIPA).
- Townhouse units (all forms) shall have a sale price not to exceed $420,000 with an overall median price for all townhouse Eligible Units forming part of a development of $400,000.
- For all other Eligible Units, additional price and income thresholds will be determined on an individual project basis to reflect the specific form and size of additional units.
- The applicant provides to the City, at the time of Building Permit, an undertaking that confirms the applicant shall execute purchase agreements containing signed declarations between the eligible purchaser and the seller of the Eligible Unit acknowledging the conditions associated with the Eligible Unit being purchased.
- A maximum of 107 units may be eligible under this program if purchase price does not exceed $420,000.

Roles and Responsibility:

- Applicants to the RAHGP will complete and submit an application to the Housing Services Division prior to obtaining a Building Permit.
- The grant will be provided on a per unit basis at the time of Building Permit issuance for Eligible Unit(s) provided that the applicable eligibility requirements and program terms have been met.
- The applicant provides to the City, at or before the time of Building Permit application, an undertaking that confirms the applicant shall execute purchase agreements containing signed declarations between the eligible purchaser and the seller of the Eligible Unit acknowledging the conditions associated with the Eligible Unit being purchased.

Incentives:

- Grants provided under this program shall be provided to the applicant who is the Owner registered on title who has constructed or caused to have constructed the unit.
- Grants provided under this program shall not exceed the value of the municipal Development Charges owed for the below-market homeownership unit(s) at the time of Building Permit for said unit(s).

2.8.2 Roxborough Rental Housing Loan Program (RRHLP)

The RRHLP is a program available to property owners (or their assignees) who create residential rental buildings within the Roxborough Community Improvement Project Area (CIPA) which meet specific affordability parameters. The program's goal is to provide buildings that meet the Eligibility Criteria with a forgivable loan equal to the value of municipal Development Charges owed.

Eligibility Criteria:

- The eligible units must be located within the Roxborough Community Improvement Project Area (CIPA).
- Rents for eligible units do not exceed 175% of the Average Market Rent (AMI) for the Hamilton Census Metropolitan Area, as stated by Canadian Mortgage and Housing Corporation (CMHC).
- Rents for eligible units are maintained at the level identified above for a period of no less than 10 years from the date building occupancy is granted by the City.
- The applicant follows the loan agreement and all the terms and conditions of this program.
- The eligible units are contained within a building in which no non-eligible units are located.
- The eligible units constitute a Dwelling Unit as defined by City of Hamilton Zoning By-law 05-200.
- The eligible units are not in the form of Single Detached Dwelling, Duplex, Semi-detached Dwelling, any form of Townhouse or Accessory Dwelling Unit.
- Eligible Building(s) conform to the City's Official Plan, Zoning By-Laws(s), Site Plan approval and any other applicable and approved municipal policy or guidelines.
- Any outstanding work orders, property violations or tax arrears on properties containing an Eligible Building are rectified prior to an approval being issued under this program and prior to a loan being provided.

Rental Compliance:

- Loan Agreement: Successful applicants are required to enter into an agreement with the City. This agreement includes terms and conditions that must be adhered to, including the maintenance of rents in accordance with program requirements.
- Annual Statement: The registered property owner must provide an annual statement and information package to the City. This package should confirm that the rent for each eligible unit for the reporting year was maintained within the City's affordability parameters as provided for under this program.
- Penalties for Non-Compliance: If at any point during the 10-year affordability period the City determines that the rent for any eligible unit(s) is or was no longer within the defined affordability parameters established under this program, the applicant fails to meet program criteria, or the applicant does not comply with the Loan Agreement, the loan will become payable to the City, plus interest.

These mechanisms help ensure that the units are used strictly for rental purposes and that they adhere to the affordability parameters set out by the program.

Roles and Responsibility:

- Applicants to the RRHLP will complete and apply to the Housing Services Division prior to obtaining a Building Permit.
- A forgivable loan will be provided at the time of payment of applicable municipal Development Charges to the City and successful issuance of a Building Permit in accordance with the terms and conditions of this program. Agreements securing the loan will be signed with the City in advance of Building Permit issuance and provision of the loan.
- The registered property owner must provide an annual statement and information package to the City, confirming that the rent for each eligible unit for the reporting year were maintained within the City's affordability parameters as provided for under this program.

Incentives:

- A loan provided under this program will be forgiven on a pro-rated basis in a minimum amount equal to 1/10th the value of the principal loan plus interest (or other fraction as required dependent on the term of the loan). Loan forgiveness will occur on the annual anniversary date on which occupancy was granted by the City for the last eligible unit contained within an Eligible Building and where the conditions of forgiveness established under this program have been met to the satisfaction of the General Manager of Healthy and Safe Communities.
- A forgivable loan provided under this program shall not exceed the value of the municipal Development Charges owed for eligible unit(s) in an Eligible Building(s) which are the subject of an approved application under this program.
- The maximum forgivable loan amount shall not include the value of municipal Development Charges which are owed for uses other than the eligible units contained within the Eligible Building(s) which are the subject of an approved application under this program.

2.9 City of Miramichi, New Brunswick

Miramichi's demographic and housing data offer valuable insights into the composition and living conditions of this vibrant locale. The city's population spans various age groups. The majority (58.9%) fall within the 15 to 64 years category, followed by those aged 65 years and over (27.7%), and the younger cohort aged 0 to 14 years (13.3%). The average age of the population is 47.0 years, with a median age of 50.0 years.

Miramichi boasts a total of 7,990 occupied private dwellings. Among these, 68.0% are single-detached houses, while 17.5% comprise apartments in buildings with fewer than five storeys. Additionally, semi-detached houses account for 4.4% of the housing stock. The city also features a smaller percentage of row houses, duplex apartments, and other single-attached houses. The average household size stands at 2.2 persons.

2.9.1 Affordable Housing Incentive

Goal:
The program aims to stimulate below-market, affordable, and accessible housing options in the City of Miramichi. It encourages housing development that makes efficient use of established City infrastructure and helps build vibrant, sustainable, and inclusive neighborhoods.

Amount:
Successful applicants will be eligible to receive $10,000.00 per qualified Rental Unit. The amount awarded cannot be combined with any other grant programs of the City of Miramichi.

Eligibility:
Projects must be approved for funding by CMHC and/or SD under their respective Affordable Housing Programs. The intent of the City of Miramichi Affordable Housing Incentive is to be top-up funding to one or both programs. Projects that are fully funded (100%) by the CMHC and/or SD Programs are deemed to be ineligible for this funding program. Projects must be located within the boundaries of the City of Miramichi and where existing municipal water & sewerage services are available unless approved by GMRSC-Planning & Building Services. Projects are limited to the creation of new Rental Units exclusively. Renovations of existing Rental Units will not be eligible.

Application Procedure:
All projects under this initiative must submit a completed application with all support documentation and obtain final approval prior to the commencement of any work related to the application. All applicants will be informed of the final status of their application within 60 business days of the receipt of all necessary documentation.

Payment Procedure:
Incentive grants under this program will be payable upon 100% completion of the project, including any applicable deficiencies. Payments will be disbursed in one payment upon completion of the project and the submission of final documentation.

Audit Procedures:
The requirements for Affordable Housing Units, Maximum rental Rates, and Maximum Income Thresholds will be confirmed on an annual basis for five (5) years through an affidavit stating that all units in the development are at or below the Maximum Rental Rates and rented to households that meet the Maximum Income Threshold as required by the applicable CMHC or Social Development funding program.

2.9.2 Downtown Housing Incentive Program

Goal:
The program aims to attract and retain downtown residents by incentivizing the creation of new housing in the Business Improvement Area (BIA)'s. It also seeks to stimulate the development of more value-added businesses, services, and activities, and increase economic, employment, and entertainment opportunities in the downtown.

Amount:
Successful applicants will be eligible up to $10,000 per qualified dwelling unit based on the following scale:

Absolute square footage of each unit	Grant Payable per eligible unit
Under 400 ft²	$0
400–599 ft²	$5,000
600-799 ft²	$7,500
800 ft² or more	$10,000

Grant applications that reflect design elements outlined in the Downtowns Miramichi Master Plan will be eligible to apply for additional funding under this Downtown Façade Improvement Program. The amount awarded cannot be combined with any other grant programs of the City of Miramichi.

Eligibility:
Projects must be located within the Downtown Residential Catchment Area (RCA) as defined in this document. Projects shall consist of the construction of new self-contained residential units with a minimum area of 55.7 m² (400 ft²) and an average area of 74.3 m² (800 ft²) within the project. Projects can include new buildings or existing buildings however the incentive will be applicable to the creation or addition of new self-contained units only.

Application Procedure:
All projects under this initiative must submit a completed application with all support documentation and obtain final approval prior to the commencement of any work related to the application. All applicants will be informed of the final status of their application within 20 business days of the receipt of all necessary documentation.

Payment Procedure:
Incentive grants under this program will be payable upon 100% completion of the project, including any applicable deficiencies. Payments will be disbursed in one payment upon completion of the project and the submission of final documentation.

2.10 Grand Bay-Westfield, New Brunswick

The Town of Grand Bay-Westfield, as of the 2021 Census of Population, comprises of a population of 4,967 residents, residing in 1,965 of the 2,031 total private dwellings within the municipality. This represents a minimal change of 0.1% from the population recorded in the 2016 Census, which stood at 4,964. The Town has enacted a by-law known as '**By-law No. PD-012: Respecting Development Incentives'** under the authority of the Local Governance Act, in November 2023, known as the Development Incentive Program.

Goal:
The goal of the Development Incentive Program By-law is to encourage developers to build in the Town of Grand Bay-Westfield and increase the housing inventory that addresses a shortage of Missing Middle Housing. The by-law defines 'Missing Middle Housing' as ground-oriented housing types that exist between single-detached and mid-rise apartments, including garden suites, secondary suites, duplexes, triplexes, fourplexes, row houses, courtyard housing and apartments and Senior Housing, and strengthen the community's profile through the attraction of new residents and businesses.

The Development Incentive Program By-law encompasses two main programs:

1. Residential Development Incentive Program
2. Development Approval and Building Permit Fee Discount Program

2.10.1 Residential Development Incentive Program

As noted above, the program focuses on encouraging developers to build in the Town, with an emphasis on Missing Middle Housing and Senior Housing. The program comprises three distinct paths for eligible developers:

- **Capital Cost Grant:** An upfront grant valued at up to $35,000 to offset eligible capital costs incurred during development.
- **Post-Completion Incentive Grant:** Ranging from one to five years, this grant is based on the number of units constructed. It encourages developers to complete their projects successfully.
- **Combined Grants:** For projects consisting of at least twenty-four units, a combination of capital cost and post-completion grants is available.

Types of Development Eligible:

- **Missing Middle Housing**: Encouraging ground-oriented housing types between single-detached homes and mid-rise apartments. Projects must include a minimum of six living units, each with at least two bedrooms.
- **Senior Housing:** Aimed at independent seniors aged fifty-five and older, projects must consist of at least twelve independent senior living units.
- **Mixed Developments:** Combining Missing Middle Housing and Senior Housing, these projects must have a sufficient number of units to meet specific bedroom requirements.

Amount:

1. **Capital Cost Grant:** This grant, valued at up to $35,000, is intended to offset eligible capital costs incurred by the developer. It can be approved to assist the developer in paying for various project costs, including:

    a. Breaking and removal of rock outcrops as part of site preparation
    b. Environmental Impact Assessment
    c. Hydrology studies
    d. Installation of an elevator in a senior's multistorey development
    e. Overland drainage

f. Water supply management
g. Wetlands management

It is important to note that a capital cost grant is intended to reimburse a developer for up-front costs actually paid by the developer, provided that all program criteria and requirements have been met. It is not a grant paid prior to the completion of a project.

2. **Post-Completion Incentive Grant:** This grant ranges from 1 to 5 years depending on the number of units constructed. The amount is determined as follows, subject to any other limitations set out in this program description:

    a. For a development consisting of at least 6 living units of at least 2 bedrooms per unit or at least 12 independent senior living units, a grant of $5,000 for 1 year
    b. For a development consisting of at least 12 living units of at least 2 bedrooms per unit or at least 24 independent senior living units, a grant of $10,000 per year for 2 years
    c. For a development consisting of at least 24 living units of at least 2 bedrooms per unit or at least 48 independent senior living units, a grant of $20,000 per year for 3 years
    d. For a development consisting of at least 36 living units of at least 2 bedrooms per unit or at least 64 independent senior living units, a grant of $30,000 per year for 4 years
    e. For a development consisting of at least 48 living units of at least 2 bedrooms per unit or at least 96 independent senior living units, a grant of $40,000 per year for 5 years
    f. A post-completion incentive grant may be approved for a project notwithstanding any incentive program granted by the Province of New Brunswick in respect of the project. It is intended to be paid to a developer provided that all program criteria and requirements have been met and prior not to the completion of a project.

3. **Combination of Grants:** For the construction of projects consisting of at least 24 units, a combination of grants identified in points 1 and 2 can be approved.

4. Lastly, a development approved under the program consisting of at least 6 - 2-bedroom units qualifies for participation in the Development Approval and Building Permit Fee Discount Program.

Eligibility:
To qualify for these incentives, property owners must meet the following criteria:

1. The property must be located in the municipality's **Residential Stable Intensification Area**.
2. If the project is proposed in respect of Missing Middle Housing, the project must consist of a minimum of 6 living units of at least 2 bedrooms per unit.
3. If the project is proposed in respect of Senior Housing, the project must consist of a minimum of 12 independent senior living units, each such unit having 1 bedroom or being a studio unit.
4. The property must be zoned for residential use.
5. All necessary development approvals must have been obtained from the Municipality.
6. The property owner must not be in arrears or have amounts owing to the Municipality for any reason.
7. The property owner must not be in arrears in respect of real property taxes.
8. The property must not be subject to any foreclosure or mortgage sale proceedings.
9. The property owner must be in compliance with any applicable development agreement affecting the property, this program and any other incentive program of any nature granted by the Municipality at any time through the term of the incentive program.
10. A property owner wishing to be considered for a grant under the development incentive program must complete and submit an application form to the Town of Grand Bay-Westfield in a form prescribed by the CAO from time to time prior to the commencement of any work and prior to applying for a building permit. Grant applications do not apply retroactively to previously approved development projects. No revisions to an application are permitted after the project has been
11. started.

12. The project must consist of substantial development, redevelopment, construction, or reconstruction.
13. The property must comply with zoning regulations and obtain necessary approvals.
14. Property owners must not have any arrears or outstanding amounts owed to the Municipality.

Incentive:
The program offers financial grants directly paid to developers upon successful completion of qualifying projects. These grants serve as a catalyst for increased development activities, attracting businesses and residents to Grand Bay-Westfield.

Payments:
1. **Completion Deadlines:** The completion deadlines for projects vary based on their estimated construction costs:
    a. Projects with an estimated construction cost below $2,000,000 must be completed by November 1 of the first year following the submission of the grant application to qualify for the payment of the grant.
    b. Projects with an estimated construction cost of at least $2,000,000 must be completed by November 1 of the second year following the submission of the grant application to qualify for the payment of the grant.
2. **Capital Cost Grant Submission**: For projects approved for a capital cost grant, all receipts for eligible costs must be submitted within 30 days of either 50% of the construction being completed or 50% of the units being leased or sold, whichever occurs earlier, to qualify for the payment of the grant.
3. **Inspection:** Projects approved for a grant under this program are subject to inspection by the CAO or their designate to confirm the completion of the project prior to the payment of the grant.
4. **Timeline Extensions:** Any timeline under this section may be extended by the CAO in their absolute discretion. A developer who has been denied an extension may appeal the CAO's decision to Council.
5. No capital cost grant shall be approved or paid under this program in an amount exceeding $35,000.
6. No post-completion incentive grant shall be approved or paid under this program in an amount exceeding $40,000 per year.
7. The total value of grants for projects approved under this program shall not exceed $140,000 annually.

2.10.2 Development Approval and Building Permit Fee Discount Program

All applicable Development Approval and Building Permit Fees of the Town of Grand Bay-Westfield are waived for a development that qualifies under the Development Approval and Building Permit Fee Discount Program.

Goal:
The primary goal of this program to promote smart growth, sustainable development, and the adaptive reuse of existing buildings within the town. By revitalizing vacant and dilapidated properties, the program aims to strengthen the town's property tax base and optimize existing services and infrastructure.

Eligibility:
A development that has been approved under the program and consists of at least six two-bedroom units is eligible to participate in the Development Approval and Building Permit Fee Discount Program. This eligibility applies regardless of whether the approved grant under the program a capital cost grant, a post-completion incentive grant, or a combination of both is. Therefore, any such development qualifies.

Applicable Fees for Development Approval and Building Permit:
The Development Approval and Building Permit Fees applicable to this program are as follows:

- Fees outlined in By-law PD-011, the Building By-law.
- Fees established by the Council in relation to a Planning Advisory Committee Application.
- Fees specified under By-law PD-010, the Subdivision By-law.
- For developments that qualify under this program, the total value of Development Approval and Building Permit Fees that can be waived is capped at $70,000 per year.

If the total value of approved grants in a given year is less than the limit mentioned, the remaining allocation can be carried forward to the program allocations for the subsequent year. However, any unused allocations cannot be carried over to a third year.

2.11 Programs In Moncton, Sackville and Riverview, New Brunswick

2.11.1 Financial Incentive Program in Moncton

The Financial Incentive Program in Moncton is designed to assist with the revitalization of vacant and under-utilized properties and buildings within a designated Downtown Community Improvement Plan area. The program also supports Heritage Preservation for heritage properties designated under the City's Heritage By-law. The program includes a Redevelopment Grant Program and a Building Permit and Planning Fee Equivalent Grant Program.

Aim:
The program aims to act as a catalyst for increased development activities in the downtown area, attracting further businesses, residents, and employment.

Eligibility Criteria:
The property must be located within the designated City of Moncton Downtown Community Improvement Plan Area or be designated as a Heritage property under the City of Moncton Heritage Preservation By-law. The property owner must be registered as a Corporation under the Business Corporation Act.

Incentives:
The Redevelopment Grant Program provides financial incentives to property owners who rehabilitate and develop adaptive re-use plans for lands and/or buildings that are contaminated, under-utilized, or vacant. The overall grant is calculated based on the value of the construction project at the time of the building permit application and a Downtown Capital Improvement Fund contribution formula. It may be paid on an annual basis for up to 5 years for building construction projects valued under $10 million dollars and up to 10 years for projects valued over $10 million dollars. The Building Permit and Planning Fee Equivalent Grant Program offers grants to eligible applicants for City building permit and planning fees related to the development or redevelopment of vacant properties. All grants will be equal to 100% of the development fees paid by the applicant.

Implementation:
Process Applications must be submitted to the city prior to the commencement of any works and prior to application for a building permit. The City's Economic Development Department administers the program, and all applications are evaluated by an Inter-Departmental working group.

Payment Timeline:
The first grant payment will be made to the developer anytime after July 1 of the following year of the final inspection, when the owner provides proof that his municipal taxes have been paid. The proposed development must commence no longer than 2 years following City Council's approval of the grant.

2.11.2 Economic Development Incentive Program in Sackville

The Economic Development Incentive Program in the former town of Sackville is designed to stimulate commercial, industrial, and multiple-unit residential development in the town's highway commercial,

industrial, and multiple-unit residential zones. The program offers Tax Increment Based Grants, which are expected to spur increased development activities, attracting more businesses, residents, and employment.

Aim:
The program aims to incentivize property owners to invest in, develop, redevelop, and initiate construction activities on underdeveloped lands within the town. The ultimate goal is to act as a catalyst for economic growth and development in Sackville.

Eligibility Criteria:
To be eligible for the program, the property must be located within one of the specified zones in Sackville: Mixed Use (MU), Urban Residential 3 (R3), Highway Commercial (HC), or Industrial / Business Park (IND). The program applies only to registered property owners who are not in tax arrears. All taxes and financial accounts, including utility accounts, must be paid before any grant is disbursed. The development must significantly improve or enhance the assessed value of the property (less than $500,000).

Incentives:
The program provides an incremental tax grant based on the economic value of completed projects. Successful applicants receive a rebate of a percentage of the post-project assessed values, for a period of 5 years for projects valued less than $5,000,000 or 10 years for projects valued greater than $5,000,000.

Implementation Process:
Property owners wishing to participate must submit a prescribed application form to the Town before commencing any works and before applying for a building permit. The applicant will be required to enter into an Agreement with the Town that sets out the conditions of the grant.

Payment Timeline:
The first grant payment will be made to the developer any time after July 1 of the following year of the final inspection, or as agreed between the owner and the Town, when the owner provides proof that their municipal taxes have been paid. The maximum grant paid out by the program each year for a specific project cannot exceed the annual contribution made to the Capital Improvement Fund for that project. Before any grant is provided, the project has to be completed, property taxes must have been paid as billed each year, and the property must be in compliance with the program's requirements and conditions.

2.11.3 Financial Incentive Program in Riverview

The Town of Riverview's financial incentive program is similar to those in Moncton and Sackville, and is designed to accelerate growth and development in the Town's commercial zones. The program aims to attract new businesses, residents, and employment opportunities by promoting private-sector investment through development, redevelopment, and construction activity on underdeveloped or vacant commercial land.

Aim:
The program aims to promote development activities in the Town, strengthening the community's economic viability.

Eligibility Criteria:
The property must be located in a designated commercial zone within the Town of Riverview and must be classified as non-residential use. Properties considered mixed-use are eligible to apply if a portion of the development includes commercial uses within the total developed floor space of the project. The property owner must be registered as a Corporation under the Business Corporation Act, and the property should not be in a position of tax arrears.

Incentives:
The Community Growth Grant is available for non-residential and mixed-use development projects that significantly increase the value of an existing property. The grant amount is calculated based on the project's assessed economic value and is administered using a declining scale over a period of 5 years for projects valued less than $5,000,000, and 10 years for projects valued more than $5,000,000.

Implementation:
Applications must be submitted to the Town of Riverview prior to the commencement of any works and prior to applying for a building permit. All applications are evaluated by an interdepartmental working group, and all grant applications must be approved by Town Council prior to being awarded.

Payment Timeline:
The first grant payment will be made to the owner of the project after July 1 of the following year of the final inspection, when the owner of the property provides proof that all municipal taxes have been paid. Multi-year incentives will be granted annually based on the project's ability to demonstrate good standing. If a project enters into tax arrears, is no longer operational, or fails to reach the agreed-upon requirements, the incentive will be placed on hold until the requirements are met. If the requirements are not met, the grant will be cancelled.

2.11.4 Comparison

The Financial Incentive Programs in Moncton, Sackville, and Riverview share several similarities. All three programs aim to stimulate economic growth and development within their respective areas by incentivizing property owners to invest in, develop, and redevelop underutilized or vacant lands. They all require the property to be located within a designated area and the property owner to be registered as a Corporation under the Business Corporation Act.

In terms of incentives, all three programs offer grants based on the economic value of the completed projects. The grant duration is 5 years for projects valued less than $5,000,000 and 10 years for projects valued more than $5,000,000. The first grant payment is made after July 1 of the following year of the final inspection, provided that all municipal taxes have been paid.

Despite these similarities, there are also notable differences. The Moncton program supports Heritage Preservation for heritage properties and includes a Redevelopment Grant Program and a Building Permit and Planning Fee Equivalent Grant Program. The Sackville program, on the other hand, offers Tax Increment Based Grants and applies only to property owners who are not in tax arrears. The Riverview program provides a Community Growth Grant for non-residential and mixed-use development projects and requires the property to be classified as non-residential use.

In terms of implementation, all programs require applications to be submitted prior to the commencement of any works and prior to applying for a building permit. However, the Moncton and Riverview programs are administered by an Inter-Departmental working group, while the Sackville program requires the applicant to enter into an Agreement with the Town that sets out the conditions of the grant.

In conclusion, while the Financial Incentive Programs in Moncton, Sackville, and Riverview share a common goal of stimulating economic growth and development, they differ in terms of the specific incentives they offer and their implementation processes.

3 RESOURCES

- Sussex, New Brunswick By-Law #1006-23
  Available at: https://portal.laserfiche.ca/Portal/DocView.aspx?id=2577&repo=r-0001c83b83f2
- Housing Development Incentives Policy – Whitehorse, Yukon
  Available at: https://www.whitehorse.ca/wp-content/uploads/2022/06/HousingDevelopmentIncentiv-1.pdf
- Community Improvement Plan – Woodstock, Ontario
  Available at: https://www.cityofwoodstock.ca/en/business-in-woodstock/community-improvement-program.aspx
- Program guidelines for the city of Woodstock Downtown area residential, conversion and intensification program
  Available at: https://www.cityofwoodstock.ca/en/resourcesGeneral/PDFs/EconDev/CIP/Residential_guidelines.pdf
- Program guidelines for the city of Woodstock Downtown area grant in lieu of permit fees program
  Available at: https://www.cityofwoodstock.ca/en/resourcesGeneral/PDFs/EconDev/CIP/Permit-Fee-Program-guidelines.pdf
- Community Improvement Program – St. Thomas, Ontario
  Available at: https://www.stthomas.ca/cms/one.aspx?portalId=12189805&pageId=12543480
- St. Thomas' By-law 91-2021 -To Adopt a Community Improvement Plan
  Available at: https://cdnsm5-hosted.civiclive.com/UserFiles/Servers/Server_12189721/File/planning/By-law%2091-2021%20-%20Adopt%20Community%20Improvement%20Plan.pdf
- BUILD Bassano – Residential Housing Development Incentive Policy
  Available at: https://bassano.ca/wp-content/uploads/2023/08/P-TOB66-003-22-Residential-Development-Incentive-Approved.pdf
- City of London, Ontario - Community improvement and incentives
  Available at: https://london.ca/business-development/community-improvement-incentives
- Town of Goderich, Ontario – Incentive Program
  Available at: https://www.goderich.ca/en/doing-business/resources/Grants-and-Incentives/Grants-and-Incentives-Pics/Final-Affordable-Housing-Community-Improvement-Plan.pdf
- City of Hamilton, Ontario - Roxborough Access to Homeownership Grant Program (RAHGP)
  Available at: https://pub-hamilton.escribemeetings.com/filestream.ashx?DocumentId=209575
- City of Hamilton, Ontario - Roxborough Rental Housing Loan Program (RRHLP)
  Available at: https://pub-hamilton.escribemeetings.com/filestream.ashx?DocumentId=212818
- City of Miramichi, New Brunswick - Affordable Housing Incentive
  Available at: https://investinmiramichi.ca/incentive/affordable-housing-incentive/
- City of Miramichi, New Brunswick - Downtown Housing Incentive Program
  Available at: https://investinmiramichi.ca/incentive/downtown-housing-incentive-program/
- Town of Grand Bay-Westfield - By-law No. PD-012: Respecting Development Incentives
  Available at: https://grandbaywestfield.ca/wp-content/uploads/2024/03/By-law-No.-PD-012-Repecting-Development-Incentives-FINAL.pdf
- Town of Grand Bay-Westfield - 200,000 Over 5-Yearsschedule "A" Town Of Grand Bay-Westfield Residential Development Incentive Program
  Available At: https://grandbaywestfield.ca/wp-content/uploads/2024/03/By-Law-No.-PD-012-Development-Incentive-Program-Schedule-A-FINAL.pdf
- Schedule "B" Town Of Grand Bay-Westfield Development Approval And Building Permit Fee Discount Program
  Available at: https://grandbaywestfield.ca/wp-content/uploads/2024/03/By-law-No.-PD-012-Respecting-Development-Incentives-Schedule-B-FINAL.pdf
- Moncton Financial Incentive Program for Downtown Community Improvement Plan Area & Designated Heritage Property
  Available at: CIPA Financial Incentive Program Revised - March 21, 2022.pdf (moncton.ca)

- Sackville - Economic Development Incentive Program For Commercial, Industrial And Multiple Unit Residential Development
  Available at: https://sackville.com/wp-content/uploads/2023/06/Financial-Incentive-Program-FINAL-Tantramar.pdf
- Riverview - Community Improvement Plan Financial Incentive Program For Commercial Development
  Available at: https://www.townofriverview.ca/sites/default/files/tor_financial_incentive_program.pdf

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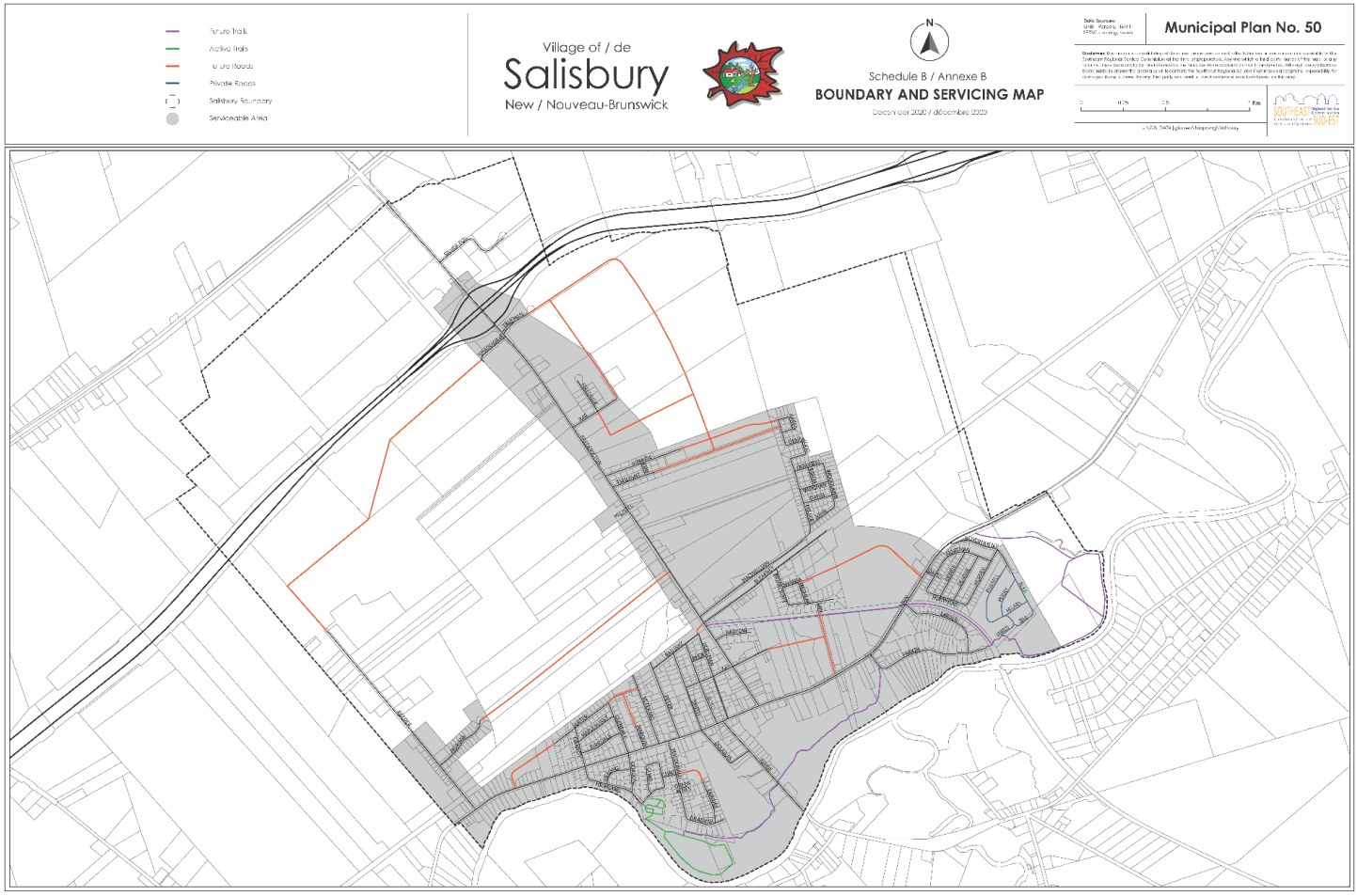
Appendix B – Boundary and Servicing Map



Appendix C - Town of Salisbury Residential Development Incentive Program

Application

1. An application for the Financial Incentive Program grant must be submitted to the Town of Salisbury prior to the commencement of any works, and prior to applying for a building permit;

2. Such application shall include reports, plans, estimates, contracts, and other relevant details as may be required to satisfy the Town with respect to the eligible costs of the project and conformity of the project with the Municipal Development Plan;

3. Costs for any or all of the items may be subject to audit by the Town at the expense of the property owner;

4. All property owners participating in this program will be required to enter into an Agreement with the Town which will specify the terms and conditions of the grant;

5. All grant applications and agreements must be approved by CAO prior to moving forward; and

6. If an Agent is acting on behalf of the property owner, the Agent must ensure the required authorization is completed and executed by the property owner as provided in Section “G”.

FINANCIAL INCENTIVE PROGRAM APPLICATION FORM

Property Owner and Applicant / Agent Information

Name of Registered Property Owner

Business Name (if applicable)

Mailing Address of Property Owner _____

_____

Phone

_____

Fax

_____

Email

_____

Applicant / Agent Information

Name of Agent

_____

Mailing Address

_____

Phone

_____

Fax

_____

Email

_____

PROPERTY INFORMATION

Property Civic Number(s)

_____

Property Identification Number(s) (PID)

_____

Legal Description of Property (Lot and Plan Numbers)

_____

Are there existing buildings on the site? Yes _____ No

If yes, please provide size below:

Building (1) _____ sq. ft.

Building (2)_____ sq. ft.

Please list any additional buildings on a separate sheet

Are there any outstanding work orders on this property? Yes _____ No _____

PROPERTY TAX INFORMATION

Current Property Taxes Paid Annually ($) _____

Estimated Property Taxes Paid Annually Post-project ($) _____

Is this property in tax arrears? Yes _____ No _____

If yes, please specify the value of tax arrears _____ ($)

DEVELOPMENT INFORMATION

Please provide a detailed description of the proposed development taking place on the site. This could include building size and type, number of stories, construction materials, etc. We ask that you please attach detailed construction drawings to this application form:

_____

_____

_____

_____

Estimated Construction Value of the Proposed Development ($) _____

Estimated Construction Start Date (Month/Year) _____

Estimated Construction End Date (Month/Year) _____

Estimated Number of Units Created _____

Is the development intended to include affordable housing units? Yes _____ No_____
How many affordable housing units does the project intend to include? _____

AUTHORIZATION

I,_____ , hereby declare that I am the owner of the land that is the subject of this application, and I hereby authorize our agent / solicitor_____ to act on my behalf in regard to this application.

Dated the_____ (day), of _____ (month), _____ (year)

Name of Owner _____

Signature of Owner _____

Draft 1

SWORN DECLARATIONS

I/WE HEREBY APPLY for a grant under this program
I/WE HEREBY AGREE to abide by the terms and conditions of the Financial Incentive Program grant as specified in this application
I/WE HEREBY AGREE to enter into an Agreement with the Town of Salisbury that specifies the terms and conditions of the grant
I/WE HEREBY AGREE to abide by the terms and conditions of the Financial Incentive Program Agreement
I/WE HEREBY CERTIFY that the information contained in this application is true, correct and complete in every respect and may be verified by the Town of Salisbury by such inquiry as it deems appropriate, including inspection of the property for which this application is being made
I/WE HEREBY GRANT PERMISSION to the Town, or its agents, to inspect my/our property prior to, during, and after environmental remediation, site rehabilitation and project construction
I/WE HEREBY AGREE that the program for which this application has been made herein is subject to cancellation and/or change at any time by the Town in its sole discretion, subject to the terms and conditions specified in the program. Participants in the program whose application has been approved and who have entered into the Financial Incentive Program Agreement with the Town of Salisbury will continue to receive grant payments, subject to their Grant Agreement.

Dated the _____ (day), of _____ (month), _____ (year)

Name of Owner _____ Signature of Owner _____

Signature of Owner or Authorized Agent _____

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