

City of Belleville

Report No: PP-2025-18

Meeting Date: December 09, 2025



To: Mayor and Members of Council
Department: Engineering & Development Services
Staff Contact: Thomas Deming, Manager of Policy Planning

**Subject: Housing, Downtown Revitalization, and Brownfield
Redevelopment Community Improvement Plan (CIP)**

Recommendation:

THAT pursuant to the Manager of Policy Planning's Report No. PP-2025-18, the Finance Committee recommend to Council that the updated Community Improvement Plan (CIP) be approved; AND

THAT all Community Improvement Plan (CIP) programs, with the exception of Programs 1, 12, and 14, shall be activated for the duration of the Housing Accelerator Fund agreement.

Strategic Plan Alignment:

Residential Development: Plan for residential growth to meet our needs for 20 years and designate sufficient land in our planning documents to accommodate residential growth for 10 years

Residential Development: Provide for a variety of housing forms to reflect our changing demographics and need for affordability

Background:

Executive Summary

This report provides an overview of the updated Community Improvement Plan (CIP), focused on housing, downtown revitalization, and brownfield redevelopment in Belleville. The update supports the City's Housing Action Plan and the \$10.5 million federal Housing Accelerator Fund (HAF) agreement, which aims to increase housing supply and promote diverse, affordable, and climate-resilient communities. The updated CIP consolidates and modernizes the City's 2020 CIP, which originally included seventeen (17) programs.

The updated CIP includes fifteen (15) programs offering financial incentives for housing, downtown improvements, and brownfield redevelopment, with clear eligibility criteria. Housing and brownfield programs (excluding Programs 1, 12, and 14), are proposed to be funded through HAF until December 18, 2028 (the HAF period), with enhanced incentives under Program 15. During the HAF period, downtown programs will rely on the City's annual operating budget and CIP Reserve Fund as historically approved by Council. The City retains control over program funding, with any request exceeding \$100,000 referred to Council for approval.

The update was developed through a review of other Ontario CIPs, stakeholder engagement, public consultation, and consultant expertise. Community feedback emphasized affordable housing, downtown revitalization, riverfront improvements, and "missing middle" housing. A statutory public meeting was held on November 24, 2025, with no comments received.

City Staff will monitor program uptake, assess impacts on housing targets and municipal revenues, and provide recommendations for program continuity beyond HAF (the post-HAF period). The report includes a financial analysis, projecting program usage, and potential post-HAF sustainability scenarios which will be brought to Council for future operating budget considerations using the most up-to-date projections.

This report is submitted to the Finance Committee to seek its recommendation to Council for adoption of the updated CIP. Council's approval of the update will fulfill Initiative 5 of the HAF agreement and mark a key milestone in advancing Belleville's housing objectives.

Community Improvement Plans

A Community Improvement Plan (CIP) is a planning tool enabled through Section 28 of the Planning Act, which allows municipalities to identify and implement financial incentives or policy initiatives to encourage community revitalization and development within a defined area.

The City's current CIP was originally approved in 2020 which introduced housing incentive programs, while downtown and brownfield programs were updated and consolidated into one master document. Between 2021-2024, there has been steady interest in downtown revitalization (façade) programs, one utilization of a brownfield program, and five approved housing projects. Between 2020 and 2022, Council approved operating budget allocations totaling \$1.35 million to fund applications granted under the 2020 CIP. There have been no further allocations since this time to grant any further housing or brownfields projects; however, the City's façade program has been partially funded by taxation and the CIP reserve fund in the annual operating budget since its inception.

Housing Accelerator Fund

On December 18, 2024, the City signed a \$10.5 million agreement under the Federal Housing Accelerator Fund (HAF) program to boost housing supply, while supporting affordable, diverse, and climate-resilient communities. As part of the City's application a Housing Action Plan was developed and approved by Council, which included a milestone to update and fund the City's CIP.

This project is being completed in an expedited manner to meet the milestone and timeline of the Housing Action Plan that the City has committed to, with a target completion by the end of 2025; however, the City has until January 18, 2026, to formally report its completion.

CIP Update Overview

Pursuant to the Housing Action Plan that Council approved, the City initiated an update to the CIP in May 2025. Dillon Consulting Limited and Sierra Planning & Management were retained as the consultants for this update.

A brief overview of the CIP programs is provided in Attachment #1, with full program details available in the draft CIP (Attachment #2). The draft CIP proposes an update to the programs intended to support housing creation and revitalization across the municipality. Through this update, the intent was to reassess priorities and financial incentives to better align with the Housing Action Plan's objectives and improve the CIP's usability. The original three themes, housing, downtown revitalization, and brownfield redevelopment, have been consolidated, updated, and expanded with new incentive programs based on the findings of the CIP Needs Assessment Report (Attachment #3).

All housing programs will be eligible to properties located within the municipal boundary. Downtown Improvement programs may apply to properties within the defined Downtown Improvement Area boundary identified in Part 2 of Attachment #2, while Brownfield Redevelopment programs will be available City-wide but will prioritize properties located within the Brownfield Priority Area, also identified in Part 2 of Attachment #2. Each program includes defined eligibility and evaluation criteria that must be met by participating properties.

City Staff may approve funding requests at their discretion under the HAF period; however, any individual funding exceeding \$100,000 will be referred to Council for final approval. If remaining funds are limited, Staff may approve only a portion of the requested funding. Applicants may combine incentives from multiple programs to improve project viability; however, stacking is subject to key limits. Applicants cannot "double dip" by claiming the same eligible cost under more than one program. In all cases, total assistance from all sources cannot exceed a project's eligible costs, as required by the Planning Act. The City also reserves the right to reduce or prorate its contribution if an applicant receives funding from other levels of government for the same purpose, ensuring municipal funds are used efficiently and without overlap.

Following implementation, City Staff will regularly review program uptake to assess alignment with the City's housing targets under the HAF, the housing needs identified through the Housing Needs Assessment, and available funding. These reviews will inform Staff's recommendations on which programs should remain active, and which may be inactivated or adjusted over time over the post-HAF period.

Public Consultation

The CIP update has included extensive public consultation through media, online surveys, emails, and an in-person Public Consultation Centre to gather community input. Stakeholder interviews and surveys highlighted priorities such as affordable and accessible housing,

downtown revitalization, riverfront improvements, and support for missing middle housing. Feedback emphasized funding incentives, streetscape enhancements, and addressing housing challenges, all of which were incorporated into the draft CIP (Attachment #2).

In accordance with Section 28 of the Planning Act, the statutory public meeting for the CIP was held on November 24, 2025. No comments were received.

For further details, please refer to Staff Report PP-2025-17, which was prepared for Council on November 24, 2025.

Final Revisions

Staff clarified that the final approver shall be the Director of Engineering and Development Services except for multi-year financial commitments and those exceeding \$100,000 which will be referred to Council for final approval.

The draft CIP was also circulated to the Ministry of Municipal Affairs and Housing for comment. The Ministry indicated they were pleased to see a wide range of incentives aimed at increasing the supply of affordable housing in the City. In addition, the Ministry provided several comments for the City's consideration, which resulted in revisions to the draft presented at the public meeting, including clarifications and terminology updates to improve usability. No changes impacted the CIP programs as they were presented at the public meeting.

Financial/Analysis:

As noted above, certain programs under the CIP are proposed to be primarily funded through HAF until December 18, 2028. Downtown Revitalization programs will be funded through the City's annual Operating Budget and the CIP Reserve Fund, as historically approved by Council each year. Following the HAF period, Staff will update its projection for any additional contributions needed to fund some or all of the CIP programs for Council's review and consideration.

To implement the CIP Update, a 2025 operating issue item (#D4-7) in the amount of \$3.9 million was approved to update and fund the program. Staff note that Staff Report no. PP-2025-16 yielded an approval to amend the budget allocation under this operating issue item to \$3.1 million, to better support the City's housing objectives. The City will retain full control over the allocation of CIP funds with Council having the flexibility to activate or deactivate individual programs as needed based on uptake, performance, housing priorities, and available funding approved by Council. Program 15 (HAF top-up) would offer enhanced financial incentives in addition to base program funding to further encourage housing development, and this enhanced program will automatically expire on December 18, 2028.

Attachment #4 outlines the financial projection for all three program groups, divided into the HAF period (2026–2028) and the post-HAF period (2029–2035). These projections reflect Staff's best estimate of housing growth, while also considering allotted funding during the HAF period for this milestone. Payout timing within this period will vary, as incentives would be reviewed on a first-come, first-served basis.

The post-HAF period is presented for information only to illustrate potential future operating requirements that would need to be funded through taxation. As noted, Staff may recommend activating certain programs with an accompanied operating budget issue recommendation to support these incentives during the period.

Financial Projection (Attachment #4)

Housing Programs (Programs 1-6)

After accounting for year-to-date spending and commitments, \$2.9 million remains available to incentivize housing during the HAF period. Funded projects to be required for housing programs makes up approximately \$2.6 million of this amount and is expected to support the construction of approximately 195 units. Furthermore, this amount includes the temporary activation of Program 15 (HAF top-up), which supplements the proposed programs. Staff estimate this investment will eventually generate \$14 million in property assessment (2016 value) and \$256,000 in annual taxation revenue based on 2025 tax rates.

If all programs were implemented during the post-HAF period, the average annual tax-funded allocation would be approximately \$2.7 million, totaling \$19 million by 2035. This is expected to incentivize approximately 1,992 additional units and would result in an initial tax levy increase of 1.4% in 2029, rising to 2.4% by 2035.

Downtown Revitalization programs (Programs 7-10)

As noted, Staff propose to fund these programs using the existing budget and Council-approved CIP Reserve Fund. If these allocations remain in place through 2035, annual payouts would be limited to \$62,000, with \$35,000 from taxation and \$27,000 from the CIP reserve fund. This funding would allow for 21 projects during the HAF period and 49 projects in the post-HAF period for a total investment of \$186,000 and \$434,000, respectively.

Brownfields (Programs 11-14)

The Brownfield CIP programs provide targeted financial support to help overcome the substantial barriers associated with redeveloping contaminated sites. Phase II Environmental Site Assessments (ESAs) are typically expensive, often high enough that most applications will reach the maximum funding amounts. Historically, the City has received only one or two such requests per year which are funded by allocations approved by Council between 2020 and 2022. The projection accounts for one application granted every other year for a total of \$242,000 in the HAF period and \$315,000 in the post-HAF period. Similar to the housing programs, the post-HAF period would require an initial tax levy increase of \$105,000, yielding a 0.2% tax levy increase by 2035. These can provide critical financial relief, particularly for housing-oriented applications that leverage HAF funding.

Brownfield sites are often significantly undervalued due to contamination, the financial risks associated with remediation, and the development constraints due to the contamination. Many are no longer suitable for their former industrial uses and cannot be redeveloped for residential purposes until environmental cleanup is completed. These properties also tend to be larger lots, which creates a substantial potential increase in assessment value once they are

remediated and redeveloped for residential use. CIP funding helps offset the high upfront costs of remediation and redevelopment, often making the difference between a brownfield site remaining underutilized and being transformed into productive, high-value development.

Although programs 11 and 13 are proposed to be activated during the HAF period, it is challenging to forecast total housing outcomes as they support the preliminary stages of development; however, historical brownfields developments in the City have resulted in additional property assessment ranging between \$9 and \$17 million depending on zoning density.

Overall, it is anticipated that the available HAF funds will sufficiently cover the City's housing requirements as outlined in the agreement to be funded by the updated CIP. Furthermore, Staff will monitor the uptake of affordable unit applications to ensure further milestones are met.

Conclusion:

In conclusion, the Community Improvement Plan (CIP) represents a significant step toward advancing the City's housing, downtown revitalization, and brownfield redevelopment objectives in alignment with Belleville's Housing Action Plan and the Housing Accelerator Fund (HAF) agreement. The proposed programs have been developed through detailed analysis, public and stakeholder engagement, and consultant expertise to ensure they are responsive to Belleville's current and emerging needs. With the statutory public meeting now complete, this report is submitted to the Finance Committee to formally seek its recommendation to Council for the adoption of the CIP and activation of selected programs.

Attachments:

- [Attachment #1 - CIP Program Summaries](#)
- [Attachment #2 - Draft CIP](#)
- [Attachment #3 - CIP Needs Assessment Report](#)
- [Attachment #4 - Draft CIP Financial Projection](#)

Reviewed by:

Stephen Ashton, Director, Engineering & Development Services
Brandon Ferguson, Director of Finance/Treasurer

Status:

Approved - 05 Dec 2025
Approved - 05 Dec 2025

Attachment #1 – CIP Program Summaries

Housing Programs

Program 1: Purpose-Built Rental Housing Tax Increment Equivalent Rebate (TIER) – 100% Municipal Portion

Purpose: Provides relief for developers/homeowners from municipal portion of tax increases.

Eligibility: For new accessory dwelling units or new apartment buildings that result in the creation of affordable rental units.

Incentive:

- Standard TIER: Market-rate purpose-built rental units are eligible for a TIER equal to 100% of the increase in the municipal portion of property taxes for a 5-year period.
- Affordable TIER: Rental units that meet the CIP’s definition of affordable are eligible for a TIER equal to 100% of the increase in the municipal portion of property taxes for a 10-year period.

Additional Considerations:

- Affordable is defined based on the Development Charges Act and the Development Charge Bulletin which is updated yearly.
- For purpose-built rental projects with a mix of market-rate and affordable rental units, the City will calculate the TIER based on the proportion of affordable and market-rate units in the development.

Program 2: Accessory Dwelling Units (ADU) Rebate

Purpose: Helps property owners pay for their home by accessing rental income, while providing much-needed rental housing in the City.

Eligibility: For property owners building a new accessory dwelling unit.

Incentive: Up to \$5,000 per each new ADU (first and second ADU), and up to \$10,000 for the third ADU

Additional Considerations: ADUs must not be used for short-term accommodations

Program 3: Accessibility Top-Up Rebate

Purpose: Increase the supply of accessible rental units in the City.

Eligibility: For any new rental unit that is designed to be barrier-free, beyond the minimum requirements of the Ontario Building Code (i.e., accessible for persons with disabilities).

Incentive: Up to \$5,000 per new accessible unit.

Program 4: Missing Middle Per Door Grant

Purpose: Increase the supply of missing middle housing units.

Eligibility: All missing middle housing units that are 4-storeys or less (e.g. semi-detached, duplex, triplex, fourplex, townhomes, low-rise multi-unit buildings).

Incentives:

- Ownership Market Rate: Up to \$5,000 per unit.
- Ownership Affordable Rate: Up to \$10,000 per unit.
- Rental Market Rate: Up to \$20,000 per unit.
- Rental Affordable Rate: Up to \$30,000 per unit.

Additional Considerations: Funding up to a maximum amount of \$600,000 per project. A project cannot be subdivided at the building permit stage to receive multiple grants for what is functionally a single development.

Program 5: High-Density Residential Planning Fees Grant

Purpose: To help supplement upfront development costs for high-density developments.

Eligibility: For new high density development that is five (5) or more storeys tall, and is located within R3, MX1, or MX2 zones.

Incentive: Up to 100% of eligible municipal fees, up to a maximum of 20,000 per project.

Program 6: Municipal Lands Program

Purpose: Offset cost of land for the development of affordable housing.

Eligibility: For qualified non-profit housing providers, private developers with demonstrated track record in affordable housing, or partnerships between public and private sectors.

Incentive: City-owned lands that have been declared surplus may be disposed of at a value below the fair market value or for nominal consideration through a competitive and public process (RFP or EOI).

Downtown Revitalization Programs

Program 7: Façade Improvement Rebate

Purpose: Provides relief for property owners looking to improve the façade of buildings and financially support upgrades to heritage designated properties.

Eligibility: For commercial, mixed-use, or institutional properties within the Downtown Improvement Area. Only buildings designated under Part IV of the Ontario Heritage Act are eligible for Rebate D.

Incentives:

- Rebate A: Up to \$3,500 for the costs of professional fees related to the design of façade improvements.
- Rebate B: Up to 50% of the cost of construction for the front or side façade improvements, to a maximum of \$15,000.
- Rebate C: Up to 50% of the cost of construction for the rear façade improvements (fronting the Moira River), to a maximum of \$15,000.
- Rebate D: Up to 25% of eligible costs, up to a maximum of \$20,000 per eligible property for additional costs associated with renovations of designated heritage buildings.

Additional Considerations: Façade improvements must meet the Facade Improvement Program Design an Improvement Criteria.

Program 8: Signage Grant

Purpose: Supports businesses that invest in their exterior signages.

Eligibility: For business owners that rent or lease a commercial unit within the Downtown Improvement Area.

Incentive: Up to 50% of eligible costs, up to a maximum of \$4,000.

Additional Considerations: Proposed signage must meet the signage designs standards within the Facade Improvement Program Design an Improvement Criteria.

Program 9: Built-Form Security Measures Grant

Purpose: Assist property owners that renovate their property to introduce “safety by design” measures to reduce rates of accidents, injury, crime or nuisances.

Eligibility: For property owners within Downtown Improvement Area.

Incentive: Up to 50% of eligible costs, up to a maximum of \$10,000.

Additional Considerations: Ineligible costs include, but are not limited to, security cameras, alarm systems, roll-down security shutters, barbed/razor wire, and costs associated with security staff. Measures such as fencing may not reduce or restrict visibility through an outdoor space.

Program 10: Downtown Accessibility Grant

Purpose: Increase accessibility of downtown shops, services and housing.

Eligibility: For property owners with properties with commercial or mixed-use zoning within the Downtown Improvement Area.

Incentive: Up to 50% of eligible costs, up to a maximum of \$10,000.

Additional Considerations: Exterior improvements must not create unnecessary negative impact on the building's façade or on surrounding buildings and streetscapes.

Brownfield Redevelopment Programs

Program 11: Brownfield Environmental Site Assessment Rebate

Purpose: Support property owners that require a Phase II Environmental Site Assessment (ESA) and the development of a Remediation Action Plan to proceed with redevelopment.

Eligibility: For property owners redeveloping a brownfield site where a Phase I ESA was completed and concluded a Phase II ESA is required.

Incentive: Up to \$30,000 per study, or 50% of the cost of the ESA, whichever is less. Maximum eligibility for two studies per property totals \$45,000.

Additional Considerations: Based on the principle of achieving maximum leverage of non-City funds, applicants who identify other sources of financial assistance for environmental site assessments will be given preference in the allocation of funds.

Program 12: Brownfield Tax Increment Equivalent Rebate (TIER) – 50% Municipal Portion

Purpose: Assist brownfield property owners offset cost of redevelopment.

Eligibility: For property owners redeveloping or renovating a brownfield site that requires site remediation.

Incentives:

- Brownfield sites in the City: Up to 50% of the municipal portion of the incremental tax increase or total remediation costs, whichever is less, for a maximum duration of 10 years or when the cumulative rebate equals the total eligible costs.

- Brownfield sites within the Brownfield Priority Area: Up to 75% of the municipal portion of the incremental tax increase or total remediation costs, whichever is less, for a maximum duration of 10 years or when the cumulative rebate equals the total eligible costs.
- Brownfield sites for rental and affordable rental housing in the City: Up to 100% of the municipal portion of the incremental tax increase or total remediation costs, whichever is less, for a maximum duration of 10 years or when the cumulative rebate equals the total eligible costs.

Additional Considerations: There is a limit of one rebate per property, regardless of whether development is phased.

Program 13: Brownfield Building Permit Fees Rebate

Purpose: Assist brownfield property owners in offsetting the cost of redevelopment.

Eligibility: For property owners redeveloping or renovating a brownfield site in need of remediation.

Incentive: Up to 50% building permit fee rebate, up to the cost of remediation, with a maximum rebate of \$60,000.

Additional Considerations: Although the building permits fees are rebated, they are not waved outright. Fees are to be paid in advance and are to be reimbursed upon successful completion and approval of an application. Fees associated with any other municipal processes, or outside agencies are not subject to the rebate.

Program 14: Brownfield Environmental Remediation Tax Cancellation Assistance

Purpose: Assist brownfield property owners in offsetting the cost of redevelopment.

Eligibility: There is a need for remediation, defined as a site with a Phase II ESA which indicates that site conditions do not meet standards (under the Environmental Protection Act) to permit filing of a Record of Site Condition.

Incentive: Rebate of municipal portion of property tax increase, and provincial cancellation of education portion of property tax increase.

Additional Considerations: The City of Belleville will not provide property tax cancellation in the absence of matching tax cancellation by the Province. Cancellation of the Provincial education portion of property tax is dependent on an application by the City and approval by the Minister of Finance.

Housing Accelerator Fund – Top Up

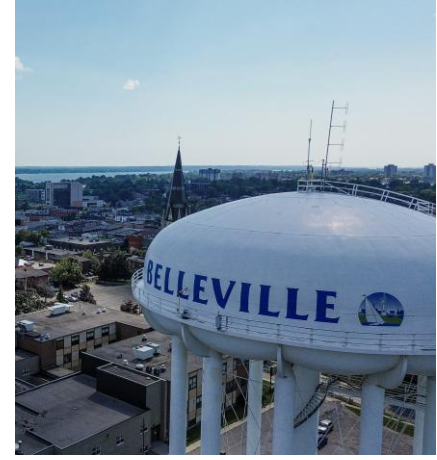
Program 15: Housing Accelerator Fund (HAF) Enhancement

Through the City's federal funding under the Housing Accelerator Fund (HAF), all allocated monies must be used by December 18, 2028, to achieve the City's HAF housing targets. To support this objective, an Enhanced HAF Funding Program will provide additional financial incentives beyond the base funding offered through applicable housing and brownfield programs. This enhanced funding is intended to further encourage the creation of new housing units. The program will expire on December 18, 2028.

Eligibility for Enhanced HAF Funding is limited to applicants who have applied for one or more of the following programs:

- Program 2: Accessory Dwelling Unit Rebate
- Program 3: Accessibility Top-Up Rebate
- Program 4: Missing Middle Per-Door Grant
- Program 5: High Density Residential Municipal Fees Rebate
- Program 11: Brownfield ESA Rebate
- Program 13: Brownfield Building Permit Fees Rebate

City Staff will review all eligible applications and allocate HAF funds as available. Funding amounts will vary depending on the applicable program and the number of new housing units proposed. Staff anticipate the use of HAF funds will significantly contribute to the development of new housing units in the City. Access to Enhanced HAF Funding may become unavailable if all funds have been allocated. At their discretion, City Staff may approve only a portion of the requested funding should remaining HAF funds be limited.



CITY OF BELLEVILLE

COMMUNITY IMPROVEMENT PLAN

Housing, Downtown Revitalization, and
Brownfield Redevelopment

December 2025

Prepared by:

**Dillon Consulting Limited &
Sierra Planning and Management**



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Part 1 Introduction

The City of Belleville is envisioned as:

“a diverse urban and rural community strategically located on the Moira River and Bay of Quinte, providing the benefits of a high quality of life, a broad range of economic development opportunities, valued natural and cultural heritage amenities and a full range of essential services” - City of Belleville Official Plan

While the City offers an excellent quality of life for many of its residents, there are opportunities for the City to build on its strengths while addressing its weaknesses to work towards its long-term vision. A Community Improvement Plan (CIP) is a mechanism which allows the City to direct funds towards specific projects that encourage rehabilitation and/or development to meet specific goals. The City of Belleville CIP provides an opportunity for the City to encourage responsible and sustainable growth through support for development and redevelopment that fits within the context of the vision. The intent and goals of the CIP are to:

1. Facilitate the city-wide development of housing, including affordable and missing middle housing, respectively;
2. Support downtown revitalization;
3. Remediate and redevelop brownfield sites for economic development and environmental benefits; and,
4. Improve quality of life and community health.

1.1 How does the CIP Work?

The CIP includes 15 programs that provide financial incentives for development, redevelopment, or remediation projects. These projects must meet certain eligibility criteria, which are designed to ensure the financial incentives will support projects that work towards achieving the intent and goals of the CIP noted above.

For further information about the goals of the CIP, see [Appendix A](#).

1.2 CIP Tools for Reducing Costs

This CIP will achieve its goals using the tools enabled by legislation and policy (see Appendix B), which allow the City to incentivize desired development, redevelopment or rehabilitation by reducing associated costs. This CIP enables all forms of the available tools listed below. However, these tools may or may not be activated, depending on the priority of the Council:

- **Grants:** An approved applicant receives money upfront, to a maximum cost set by City Council, that can be put towards eligible CIP project expenses.
- **Rebates:** An approved applicant receives money to reimburse incurred expenses on eligible costs to a maximum set by City Council.
- **Tax Increment Equivalent Rebate¹ (TIER):** An approved applicant receives partial tax relief in the form of a rebate, to cover the incremental municipal tax increase that occurs when a property is improved.
- **Cancellation:** An approved applicant is exempt from paying a fee or charge that they would normally be required to pay.

How these tools are applied to the various financial incentive programs in the CIP are discussed in the following sections of this plan.

¹ For the purposes of this CIP, the term 'rebate' is utilized to describe the method of calculation and reimbursement. All rebates provided under this CIP are considered 'grants' as authorized by Section 28(7) of the *Planning Act*.

1.3 CIP Overview

This document has been designed to be user-friendly to applicants of CIP programs, as well as to City staff and Council who will administer the CIP.

The CIP's program areas are shown in **Part 2**.

General conditions for the CIP programs are provided in **Part 3**, with **Section 3.2** detailing the specific conditions for affordable housing programs.

Individual incentive programs are described in **Part 4**.

Definitions are provided in **Part 5**. Defined terms are bolded throughout the document.

Additional administrative and background and other supplementary information is provided in the following **appendices**:

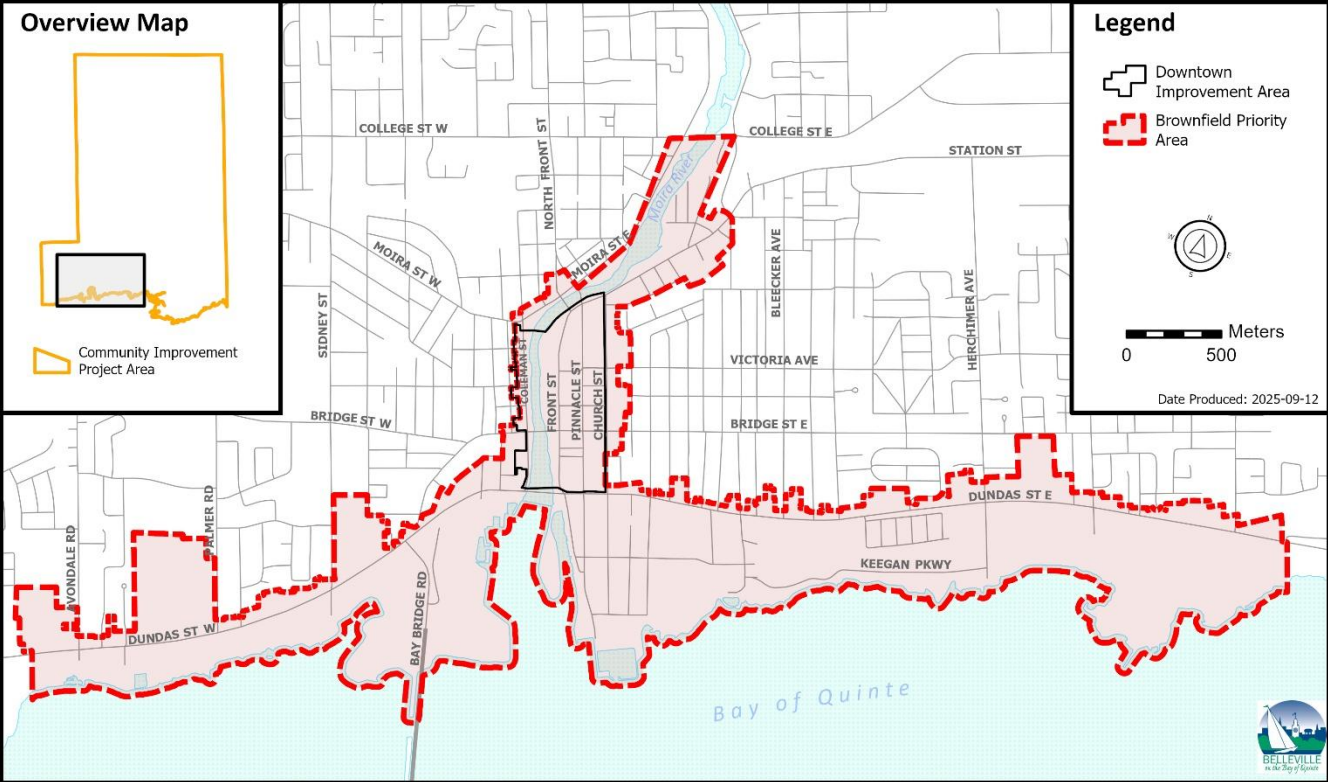
- Appendix A: CIP Goals;
- Appendix B: Administration;
- Appendix C: Application Criteria;
- Appendix D: Façade Improvement Program Design and Improvement Criteria; and,
- Appendix E: Brownfields Program Guide.

It is also recommended that applicants review the City's municipal documents and applicable By-laws (the Official Plan, Zoning By-law, Development Guidelines, etc.) to support them in making an application to any program in this CIP.

Part 2 Program Areas

The CIP has three defined program areas: the City-Wide Community Improvement Project Area, the Brownfield Priority Area, and the Downtown Improvement Area. They are depicted in Figure 1 below:

Figure 1: Map of CIP Program Areas



Part 3 General Conditions

This section outlines the general conditions that apply to all of the incentive programs in this CIP (**Section 3.1**) and the additional conditions that apply to all **affordable** housing programs (**Section 3.2**). The conditions in **Section 3.1** and, if applicable, **Section 3.2** will be included in your application form and incorporated into your binding legal agreement with the City.

3.1 General Conditions Applicable to All CIP Programs

- 1) All applicants must schedule and attend a pre-consultation with the City's Policy Planning section to confirm application requirements for the incentive programs in this CIP.
- 2) Eligible program participants include registered property owners, assessed owners, tenants and assignees as identified in Section 28(7) of the Planning Act.
- 3) All proposed development shall conform to the City of Belleville's Official Plan, Zoning By-law, Council-approved design guidelines, and other planning and building requirements.
- 4) All improvements shall be made pursuant to a building permit, and constructed in accordance with the Ontario Building Code, where required.
- 5) All proposed development must meet the goals of the CIP.
- 6) In accordance with Section 28(7.3) of the Planning Act, the maximum amount of financial incentives (including tax assistance) that is provided in respect of the lands and buildings shall not exceed the eligible cost of the CIP with respect to those lands and buildings. Applicants may apply to more than one (1) CIP program, provided that the total amount of grants do not exceed eligible costs.
- 7) Property taxes and all other accounts receivable from the City shall be in good standing at the time of application and throughout the length of any

- incentive or grant commitment. Where arrears exist, an application will not be approved and/or grants will not be advanced until arrears are eliminated.
- 8) There shall be no outstanding orders issued by the City against the property. Outstanding orders or requests against the property must be complied with prior to the consideration of any application or, at the City's discretion, must be rectified through the proposed improvements.
 - 9) The contribution to be made available to the various programs under this CIP for the respective year will be brought forward to annual operating budgets adopted by the City. The financial incentive programs available under this CIP will be administered by City staff within the budget established by Council. Projects will not be approved that result in over-expenditure to what has been allocated to the CIP's program(s) by City Council.
 - 10) The City is not responsible for any costs incurred by an applicant in relation to applying for any of the incentive programs.
 - 11) Incentive programs will not apply to any required performance securities (i.e. Letter of Credit) posted by the proponent, to expenses incurred by the applicant because of an Ontario Land Tribunal or Court proceedings, or to required professional studies (unless these professional studies are specifically identified as eligible for funding under a program, for example, the Brownfield Environmental Site Assessment Rebate).
 - 12) The City reserves the right to audit any studies and/or works approved under an incentive program.
 - 13) Funding granted under any of the financial incentive programs to a particular property is not transferable to another property.
 - 14) If the applicant is in default of any program requirement, or any other requirement of the City, the City may delay, suspend, cancel, or reduce the amount of its program approval and/or the financial incentive(s).
 - 15) The City may, at its discretion, and without further amendment to the CIP, extend or discontinue any program when and as it deems appropriate.
 - 16) Notwithstanding this, participants in various programs prior to their discontinuation may continue to receive approved incentives/grants after

- the closing of the program as determined through individual agreement with the City and subject to available funding approved by the City.
- 17) No application is guaranteed an approval. The City has full authority over all decisions, and has discretion on the level of funding that is awarded to any successful applicants. This discretion includes the right to reduce, prorate, or cancel the City's financial incentive, if an applicant receives funding for identical costs from other government (provincial or federal) sources. Final decisions with respect to applications and the allocation of funds shall be made in accordance with Appendix B, Table 4: Approval Authority by Program.
 - 18) As a condition of approval, the applicant and/or owner of the property may be required to enter into agreements with the City. Depending on the nature of the program applied for, these agreements may be registered on the title of the applicable property. The agreement may be made with respect to terms, duration, default, penalty, and termination provisions of the financial incentive.
 - 19) Completed projects must be consistent with the approved project description submitted by the applicant. Any significant changes in design or scope of the project must be approved by the City's Policy Planning section. The City reserves the right to decrease the total of the monies associated with the financial incentives, or cancel the award incentive entirely, if the scope of work changes and the actual costs differ from the estimated costs.
 - 20) Funding will only be provided until after agreement is executed, if required, and once all other conditions have been met.
 - 21) If the funding is recurring over multiple years, then funding will only be issued if appropriate documentation is provided and accepted by the City each year, as required.
 - 22) Any new dwelling unit developed with the support of a financial incentive under this Plan shall not be permitted to be used for short-term accommodation purposes (e.g., Airbnb, VRBO). The specific duration of this prohibition varies by program and is detailed in the program descriptions in Part 4 (Incentive Programs). A unit found to be used for

- short-term accommodation will be considered in default of the agreement.
- 23) Works commenced after submitting an application but prior to the application being approved are done at the applicant's risk.
 - 24) In accordance with Section 28(7) and (7.1) of the *Planning Act*, financial incentives provided under this CIP are intended for the rehabilitation and redevelopment of lands and buildings. Any reference to vacant lands within this CIP refers to formerly utilized sites or brownfield sites, and excludes greenfield development.

3.2 Specific Conditions For Affordable Housing Programs

The CIP programs that incentivize the development of **affordable** rental units have a specific set of conditions. These conditions help ensure that these units will remain affordable and provide long-term affordable housing benefits to the community, rather than turn over into market rate housing stock.

In addition to the conditions outlined in [Section 3.1](#), the following conditions apply to applicants who apply for incentives related to the provision of **affordable** housing units.

To receive incentives for providing **affordable** rental housing, eligible applicants must enter into a binding legal agreement with the City, which will include all of the following considerations:

- 1) Every development that receives a benefit through the program(s) shall have units that meet the CIP's definition of **affordable**.
- 2) The agreement must be registered on title, and the cost of doing so is the applicant's responsibility or property owner's responsibility.
- 3) The agreement will be binding on the owner's heirs, successors and assignees, as well as binding on a transferee, if the property changes hands.
- 4) To receive the rebate, the housing provider must annually provide unequivocal proof (e.g., a signed lease agreement showing the name of the lessee and the **affordable** rental rate, along with copies of cleared cheques from the lessee proving that the rent paid matches the **affordable** rental rate on the lease) to the City of Belleville Policy Planning section confirming that each rental unit remains **affordable** in accordance with the definition of an **affordable** rental unit, where applicable.
- 5) If the housing provider does not carry out its obligations under the agreement, the housing provider shall pay to the City the entire amount of benefits conveyed under the agreement (i.e., a repayment of the incentives previously paid out), together with any applicable costs and interest.

- 6) The agreement will contain such other contractual provisions which are required to be inserted based on fundamental contractual drafting principles satisfactory to the City of Belleville.
- 7) Any housing unit receiving an incentive under this CIP is explicitly prohibited from being used as a short-term rental or for short-term accommodation (e.g., listing on platforms such as Airbnb, VRBO, or another similar platform) for the entire duration of the term outlined in the agreement.
- 8) Other reasonable requirements and conditions will be included in the agreement on a project-specific basis.
- 9) Agreements entered into as a result of successful applications shall include a requirement that **affordable** units created through the incentive programs remain **affordable** for a minimum affordability period of 25 years.

Part 4 Incentive Programs

4.1 Housing

CIP Programs 1 through 6 (and Program 15 – refer to [Section 4.4](#)) are intended to increase the supply of housing in Belleville, with a focus on **affordable** and missing middle housing units.

These programs are:

- Program 1: Affordable Rental Housing Tax Increment Equivalent Rebate (TIER) - 100% Municipal Portion;
- Program 2: Accessory Dwelling Unit Rebate;
- Program 3: Accessibility Top-Up Rebate;
- Program 4: Missing Middle Per-Door Grant;
- Program 5: High-Density Residential Municipal Fees Rebate; and,
- Program 6: Municipal Lands Program.

Eligible program participants (i.e., registered property owners, assessed owners, tenants and assignees as identified in Section 28(7) of the *Planning Act*) in the City of Belleville are eligible to apply for Programs 1 through 6 (Note: certain projects must be within the urban serviced area).

Program 1: Purpose-Built Rental Housing Tax Increment Equivalent Rebate (TIER) – 100% Municipal Portion

What is the intent of the program?

The purpose of this program is to increase the overall supply of rental housing in the city by reducing the financial burden on new developments through a Tax Increment Equivalent Rebate (TIER), if the property's assessed value increased as a result of the creation of purpose-built rental housing. The program provides a baseline incentive for all eligible purpose-built rental projects and offers an enhanced rebate for projects that include **affordable** rental units.

A successful applicant of the program can receive the following TIER:

- **Standard TIER:** Market-rate purpose-built rental units are eligible for a TIER equal to 100% of the increase in the municipal portion of property taxes for a 5-year period.
- **Affordable TIER:** Rental units that meet the CIP's definition of **affordable** are eligible for a TIER equal to 100% of the increase in the municipal portion of property taxes for a 10-year period.

For purpose-built rental projects with a mix of market-rate and **affordable** rental units, the City will calculate the TIER based on the proportion of affordable and market-rate units in the development. The 100% rebate will apply to the entire municipal tax increment for the first five years; for years 6 through 10, the 100% rebate will be prorated to apply only to the portion of the increment attributable to the affordable units.

For example, an applicant wishes to build a 10-unit purpose-built rental building:

- **Scenario 1:** If the purpose-built rental building contains ten (10) **affordable** rental units, then it is eligible for a TIER equal to 100% of the increase in the municipal portion of property taxes for the full 10-year term.
- **Scenario 2:** If the purpose-built rental building contains two (2) **affordable** rental units (i.e., 20% of the proposed units) and eight (8) market-rate rental units (i.e., 80% of the proposed units), then the project is eligible for a TIER equal to:
 - 100% of the increase in the municipal portion of property taxes for Years 1 to 5; and,
 - 20% of the increase in the municipal portion of property taxes for Years 6 to 10 (as the 100% rebate continues only for the 20% of units that are **affordable**).

- **Scenario 3:** If the purpose-built rental building contains ten (10) market-rate rental units, then the project is eligible for a TIER equal to 100% of the increase in the municipal portion of property taxes for a 5-year term.

Are you eligible to apply?

You are eligible to apply for CIP Program 1, if:

- Your property is located anywhere in the urban serviced area of the City of Belleville;
- You have gone through pre-consultation with City staff to discuss requirements for a complete application;
- Your proposed development is a purpose-built rental building in the form of low-rise multi-unit dwelling, mid-rise multi-unit dwelling, or high-rise multi-unit dwelling, which may include **affordable** rental units.
- You commit to submitting a complete Building Permit application within six (6) months of receiving approval in principle under this program (i.e., your project is “shovel-ready”); and,
- The City has received your complete “CIP Program 1” application in writing, before you have made an application(s) for a Building Permit approval.

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 1:

- You have entered into an agreement with the City;
- You have agreed to not file a property tax appeal while receiving the rebate under this program;
- If a portion of the rental units are **affordable**, you have provided the City with a signed copy of **Section 3.2** of this CIP, as part of your application package;
- You have demonstrated that your property’s assessed value has increased as a result of the creation of new rental unit(s), by providing the City with:
 - a copy of the property’s reassessment by MPAC;
 - photographs of the building/unit(s) showing the completed project; and,
 - other relevant drawings or documentation in support of the completed project, or as required by the City.

Additional Considerations

- The TIER financial incentive for a property is offered for a maximum of 10 years from the date of the re-assessment upon which the tax increment is calculated.

INCENTIVE PROGRAMS

- For any mixed-use development, tax assistance is offered to the residential portion of the building only. The non-residential portion is not eligible for this TIER.
- Although the municipal property taxes are rebated, they are not waived outright. Taxes are to be paid when due and will be reimbursed to approved applicants, to a maximum as per the approved budget each year, upon the execution of required agreements, proof of substantial occupancy, and proof of affordability.
- Any other taxes paid are not subject to the rebate.

Program 2: Accessory Dwelling Units Rebate

What is the intent of the program?

This program is intended to help owners pay for their home by accessing rental income, while providing much-needed rental housing to the City. A successful applicant of the program could receive up to a maximum of \$20,000 for three new **Accessory Dwelling Unit (ADU)** on an eligible property that permits a single-detached, semi-detached, or townhouse.

New ADUs can be created:

- In a newly-built home;
- In an existing home; or,
- on the same property as an existing home, as a **Detached Accessory Building**.

Up to three ADUs may be rebated on any eligible property with the following funding, outlined in **Table 1** below:

Table 1: Maximum Rebates Offered for ADUs

Number of Accessory Dwelling Units	Maximum Rebate
First ADU	\$5,000
Second ADU	\$5,000
Third ADU	\$10,000

Are you eligible to apply?

You are eligible to apply for CIP Program 2, if:

- Your property is located anywhere in the City of Belleville;
- You have gone through pre-consultation with City staff to discuss requirements for a complete application; and,
- At the time of application, you have:
 - Obtained a Building Permit for the ADU(s) issued by the City no later than December 1, 2027; and,
 - Been granted occupancy for the ADU(s) and had the permit closed by the CBO or their designate before December 1, 2028.

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 2 (general requirements):

- The City has received your complete “CIP Program 2” application in writing;
- You have entered into an agreement with the City;
- You have no outstanding taxes, charges, or orders issued by the City on the property;
- You have no construction liens on the property
- You have completed construction of the ADU(s) and submitted the following information to the City:
 - Proof that the work is completed (e.g., occupancy permit);
 - Proof of substantial occupancy (e.g., a signed lease agreement);
 - Proof of first and last month’s rent (e.g. cleared cheques); and,
 - Your tenant’s contact information.

In addition to the general requirements noted above, if you create ADU(s) in a newly-built home:

- You have submitted the following:
 - Proof of purchase; and,
 - A Tarion certificate.

Additional considerations

- The incentives offered through this CIP program can be enhanced with HAF funding. Refer to CIP Program 15 (Housing Accelerator Fund Enhancement).
- Property owners are not required to be the primary occupant on site to be eligible for this rebate.
- The ADU must not be used for short-term accommodations (e.g. Airbnb, VRBO, or similar sites) for the next 10 years. If it is, the rebate must be paid back to the City.
- Applicants are encouraged to confirm the specific requirements with the City before applying.

Program 3: Accessibility Top-Up Rebate

What is the intent of the program?

The purpose of the program is to increase the supply of accessible rental units by offering an added financial incentive for pursuing universal design standards. A successful applicant of this program would be eligible to receive a maximum rebate of \$5,000 for any new rental unit that is designed to be barrier-free, beyond the minimum requirements of the Ontario Building Code (i.e., accessible for persons with disabilities).

Are you eligible to apply?

You are eligible to apply for CIP Program 3, if:

- Your property is located anywhere in the City of Belleville;
- You have gone through pre-consultation with City staff to discuss requirements for a complete application;
- You are applying for this rebate in combination with another housing incentive program in this CIP to build a new rental unit;
- You commit to submitting a complete Building Permit application within six (6) months of receiving approval in principle under this program (i.e., your project is “shovel-ready”); and,
- You have not yet made your application for a Building Permit.

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 3:

- The City had received your complete “CIP Program 3” application in writing, before you have made an application(s) for Building Permit approval;
- You have entered into an agreement with the City;
- You have built a new rental unit;
- You have spent at least \$3,000 in construction costs on **barrier-free** features for the new residential unit;
- The unit(s) created:
 - are designed to be barrier-free in accordance with the *Accessibility for Ontarians with Disabilities Act* during the building permitting stage and at building occupancy, and as confirmed by the CBO (or their designate); and,
 - if **affordable**, are in accordance with the CIP’s definition of **affordable** (see Part 5 – Definitions); and,

- The City has received:
 - Professionally prepared drawings to a scale that have been approved by the City’s CBO (or their designate), illustrating the nature of the proposed **barrier-free** features;
 - Proof that the renovations have been completed in compliance with the Ontario Building Code and the terms of any other agreements with the City;
 - Proof of paid invoices for construction costs within one year of the latest invoice date, which:
 - are clearly associated with the barrier-free features of the newly created unit; and,
 - total at least \$3,000;
 - Photographs that show all of the as-built **barrier-free** features in the finished unit; and,
 - Proof that the unit(s), if **affordable**, meet(s) the CIP’s definition of **affordable**, along with a signed copy of this CIP’s Section 3.2 as part of your application package, to indicate that you have read and understood all conditions specific to affordable housing.

Additional Considerations

- The incentives offered through this CIP program can be enhanced with HAF funding. Refer to CIP **Program 15** (Housing Accelerator Fund Enhancement).
- If any of the residential units provided are **affordable** housing units, the City will require that the applicant meets the conditions set out in Part 3 (General Conditions), particularly in **Section 3.2** (Specific Conditions for Affordable Housing Programs) of this CIP.
- The City may establish a guideline on the **barrier-free** features that are eligible as construction costs to be rebated under this program.

Program 4: Missing Middle Per-Door Grant

What is the intent of the program?

The purpose of the program is to support the construction of more medium-density housing by providing significant, upfront funding to bridge the financial viability gap for these high-priority housing forms. Medium density housing is permitted within Residential Zones 1, 2, and 3 (R1, R2, and R3) of Belleville’s Zoning By-law, with smaller buildings allowed in R1, all missing middle typologies allowed in R2, and low-rise multi-unit dwellings allowed in R2 and R3.

New rental or ownership units that qualify as “**missing middle**” housing types (semi-detached dwellings, duplexes, triplexes, fourplexes, townhouses, or low-rise multi-unit dwelling) are eligible for a per-door grant to cover 100% of eligible costs, up to a maximum amount of \$600,000 per project, with per door maximums listed in **Table 2** below for ownership and rental units, respectively, at market or **affordable** rates:

Table 2: Per Door Maximums by Tenure

	Market Rate	Affordable Rate
Ownership	Up to \$5,000 per door	Up to \$20,000 per door
Rental	Up to \$10,000 per door	Up to \$30,000 per door

The per door allowances in the table above are “stackable”. For example, you are proposing a low-rise 16-unit multi-unit building with the following unit mix:

- 6 market ownership units;
- 2 **affordable** ownership units;
- 6 market rental units; and,
- 2 **affordable** rental units.

Following from the example above, the maximum amount of funding you may receive can be broken down as follows:

- 6 market ownership units, at \$5,000 per door, would amount to a grant of \$30,000.
- 2 **affordable** ownership units, at \$20,000 per door, would amount to a grant of \$40,000.
- 6 market rental units, at \$10,000 per door, would amount to a grant of \$60,000.
- 2 **affordable** rental units, at \$30,000 per door, would amount to a grant of \$60,000.

Based on the example unit breakdown above, the maximum amount of funding you would be eligible to receive is \$190,000 for the 16-unit mixed-tenure building.

Are you eligible to apply?

You are eligible to apply for CIP Program 4, if:

- Your property is located anywhere in the urban serviced area of the City of Belleville;
- You have gone through pre-consultation with City staff to discuss requirements for a complete application;
- Your property is zoned R1, R2, or R3;
- Your proposed missing middle project creates a minimum of three (3) new units;
- You are:
 - building a new building that:
 - meets the definition of **missing middle** (refer to Part 5 Definitions);
 - Contains new rental and/or ownership units; and,
 - is less than five storeys tall; and/or,
 - converting an existing single-detached dwelling into a multi-unit dwelling (e.g., semi-detached dwelling with two ADUs, triplex, or fourplex), resulting in the creation of net new **missing middle** housing units (refer to Part 5 Definitions);
- You commit to submitting a complete Building Permit application within six (6) months of receiving approval in principle under this program (i.e., your project is “shovel-ready”); and,
- You have not yet made your application for a Building Permit.

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 4:

- The City has received your complete “CIP Program 4” application in writing, before you have made an application(s) for Building Permit approval; and,
- You have entered into an agreement with the City.

Additional Considerations

- The incentives offered through this CIP program can be enhanced with HAF funding. Refer to CIP Program 15 (Housing Accelerator Fund Enhancement).
- If any of the residential units provided are **affordable** housing units, the City will require that the applicant meets the conditions set out in Part 3 (General Conditions), particularly in **Section 3.2** (Specific Conditions for Affordable Housing Programs) of this CIP. As part of the application package, the applicant must provide

a signed copy of **Section 3.2** to indicate that they have read and understood all conditions specific to **affordable** housing.

- For the purpose of this program, a project’s eligibility and maximum funding cap will be determined based on the project as approved through the planning approvals process. A project cannot be subdivided at the building permit stage to receive multiple grants for what is functionally a single development.

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Program 5: High-Density Residential Municipal Fees Rebate

What is the intent of the program?

The purpose of this program is to reduce the financial strain on developers to start the development process, increase housing starts, and encourage building permit applications in the short term. New rental and ownership housing developments that qualify as “high density” are eligible for a grant to help cover the upfront costs of eligible municipal planning fees and payment-in-lieu of parkland fees.

The grant would cover 100% of eligible municipal fees, up to a maximum of \$20,000 per property. The eligible municipal fees covered by the rebate include, minor variances, consents, site plan approval, building/demolition permit, and cash-in-lieu of parkland dedication. However, this rebate does not cover development charges (DCs).

Are you eligible to apply?

You are eligible to apply for CIP Program 5, if:

- Your property is:
 - Located anywhere in the urban serviced area of the City of Belleville; and,
 - Zoned R3, MX1, or MX2;
- You have already received site plan approval;
- You have gone through pre-consultation with City staff to discuss requirements for a complete application under this CIP; and,
- You are proposing a development that:
 - Is a new building;
 - contains any combination of rental and ownership housing units, including purpose-built rental units;
 - Qualifies as “high density”, in accordance with section 3.10 of the Official Plan (By-law 2021-180, or as amended); and,
 - Is able to obtain building permit(s) by December 1, 2027 and start construction.

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 5:

- The City has received your complete “CIP Program 5” application in writing, at the time of making an application(s) for Building Permit approval; and,
- You have entered into an Agreement with the City.

Additional Considerations

- The incentives offered through this CIP program can be enhanced with HAF funding. Refer to CIP **Program 15** (Housing Accelerator Fund Enhancement).
- **Affordable** units are eligible for exemptions from DCs and parkland dedication fees, in accordance with the City's DC By-law and the *Development Charges Act*. Therefore, these costs are not eligible under this program. For **affordable** rental units, they may be eligible for deferral of DCs as outlined in the *Development Charges Act*.
- The incentives would be applied to eligible municipal fees in the following order of priority: building permit fees; site plan approval fees; and cash-in-lieu of parkland dedication, as determined by the City in accordance with the *Planning Act*. If the combined value of the incurred municipal fees and required parkland dedication fees exceeds the maximum grant amount of \$20,000, the City will require that the remaining parkland dedication fees be given in the form of cash-in-lieu.
- The development does not need to contain **affordable** housing units to be eligible for the High-Density Residential Municipal Fees Rebate.
- As a condition of the rebate, the applicant must enter into an agreement with the City that prohibits the use of new housing units for short-term accommodations (e.g. Airbnb, VRBO, or similar). This agreement will be registered on the title of the property, which makes it legally binding on the original owner and all subsequent purchasers:
 - For **affordable** units, short-term accommodations would be prohibited for a 25-year period, which aligns with the affordability period for projects receiving exemptions under the *Development Charges Act*.
 - For market-rate units the period within which short-term accommodations are prohibited will be at the discretion of the City.
- For condominium developments, the agreement will also require the short-term accommodation prohibition to be embedded within the condominium corporation's declaration and/or by-laws. A violation of this condition by any unit owner will constitute a default of the agreement, and the City will have the right to seek repayment of the original incentive.

Program 6: Municipal Lands Program

What is the intent of the program?

This program identifies surplus or underutilized municipal lands to be offered through a Request for Proposal (RFP) process, potentially at a significantly reduced or no cost, for **affordable** housing development. This program is intended to help offset the cost of lands for the development of **affordable** housing. It provides one of the most significant financial impacts to a project and can therefore support projects with deeper affordability goals (e.g., supportive housing).

At its discretion, the City may make City-owned or controlled lands available for **affordable** housing development under this program. Eligible properties may include, but are not limited to, lands formally declared surplus or those acquired by the City through tax sale proceedings. The City may make this land available through one or more of the following methods:

- Sale of land at a price below appraised market value;
- Lease of land at a rate below market value; and/or,
- Donation of land for nominal consideration.

The nature and value of the assistance will be determined on a site-by-site basis, subject to a formal disposition process. This program will be implemented in accordance with any applicable municipal by-laws governing the disposal of real property.

Applicants will be selected through a competitive public process, such as a Request for Proposal (RFP) or an Expression of Interest (EOI), issued by the City. The selection criteria within the competitive process will prioritize projects that best meet the City's housing objectives, including but not limited to:

- Maximizing the number of **affordable** units;
- Achieving the deepest and longest-lasting levels of affordability; and,
- Addressing the needs of specific vulnerable populations (e.g., older adults, persons with disabilities).

Are you eligible to apply?

You are eligible to apply for CIP Program 6, if:

- You are:
 - A qualified non-profit housing provider;

- A private developer with a demonstrated track record in **affordable** housing; and/or,
- In a partnership between public and private sector entities; and,
- Your proposal in response to the City-issued RFP or EOI demonstrates:
 - financial viability;
 - a sound operational plan; and,
 - a clear timeline for project completion.

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 6:

- You have entered into a comprehensive agreement with the City, registered on title, which will govern the land transfer, development timelines, affordability period, and use of the property.

4.2 Downtown Revitalization

CIP Programs 7 through 10 are intended to revitalize the downtown building stock, broaden the functionality of those buildings, and improve the downtown streetscape appeal. These programs are:

- Program 7: Façade Improvement Rebate;
- Program 9: Signage Grant;
- Program 10: Built-Form Security Measures Grant; and,
- Program 10: Downtown Accessibility Grant.

Any property owner or their designate in the Downtown Improvement Area (refer to **Figure 1** in **Part 2**) is eligible to apply for CIP Programs 7 through 10.

Program 7: Façade Improvement Rebate

What is the intent of the program?

The purpose of this program is to help reduce costs associated with renovations to rehabilitate and improve the façades of commercial, mixed-use, or institutional properties in the Downtown Improvement Area. An applicant can apply to receive one or more rebates for eligible costs associated with renovations, however they would be eligible to receive all four rebates, if they meet all criteria.

Applicants may apply for one or more of the following rebates:

Rebate A: For 100% of the costs of professional fees related to the design of façade improvements, up to a maximum of \$3,500.

Rebate B: For the costs of construction, up to 50% of the cost of improvements that satisfy design criteria set out in this document, up to a maximum of \$15,000, to front or side façades that face a street or public space.

Rebate C: For the costs of construction, up to 50% of the cost of rear façade improvements (fronting the Moira River) that satisfy design criteria set out in this document, to a maximum of \$15,000.

Rebate D: Rebate D is intended to financially support the maintenance and upgrades to designated heritage properties, as these properties often face additional fees and barriers to renovations and upgrades, preventing them from improving building aspects such as

accessibility and façade improvements. For the additional costs associated with construction on a heritage building designated under Part IV of the *Ontario Heritage Act* and included on the municipal heritage registrar, eligible properties who have applied for Rebate B or C within the same application may be provided with up to 25% of eligible costs, up to a maximum of \$20,000 per eligible property.

Are you eligible to apply?

You are eligible to apply for CIP Program 7, if:

- Your property is located in the Downtown Improvement Area;
- You have gone through pre-consultation with City staff to discuss requirements for a complete application;
- You are a property owner or tenant of a building zoned for commercial, mixed use, or institutional use;
- You have gone through pre-consultation with the City in advance of applying to CIP Program 7; and,
- Your proposed design meets the design standards outlined in **Appendix D** (Façade Improvement Program Design and Improvement Criteria).

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 7 (general requirements):

- The City has received your “CIP Program 7” complete application in writing:
 - following the pre-consultation meeting with City staff; and,
 - preceding the commencement of work;
- You have entered into an agreement with the City;
- Your approved work is in full compliance with the Façade Improvement Program Design and Improvement Criteria (**Appendix D**); and,
- The City has received, within one year of the latest invoice date, proof of paid invoices for professional fees (e.g., related to the completion of design drawings or studies) or works associated with the agreed-upon façade improvement(s).

In addition to the general requirements noted above, to receive Rebate A:

- You have completed the approved works under Rebate B and/or Rebate C, to the satisfaction of the City’s Policy Planning section; and,
- You have agreed to undertake any approved works within two years following the date of approval, except where it can be proven to the City that a delay is due to the limited availability of specialized contractors.

In addition to the general requirements noted above, to receive Rebate B:

- You have agreed to enter into an agreement with the City, which may be registered against the title to the subject property, and may specify the components of the eligible works and their estimated cost and the anticipated timing for the approved works including the estimated completion date.

In addition to the general requirements noted above, to receive Rebate C:

- If you have received funding through this program within the past five (5) years, you have submitted your application during the Fall Intake Period;
- You have demonstrated that your property has either:
 - Rear frontage along the Moira River; or,
 - A secondary façade that is not along the Moira River but visible from a street or public space; and,
- You have agreed to enter into an agreement with the City, which may be registered against the title to the subject property, and may specify the components of the eligible works and their estimated cost and the anticipated timing for the approved works including the estimated completion date.

In addition to the general requirements noted above, to receive Rebate D:

- You have applied for Rebate B and/or Rebate C at the same time;
- You have proven that your property is listed on the Heritage Register as a Designated Heritage Property;
- You have demonstrated that the costs to renovate or improve the building are more expensive due to the building’s heritage status; and,
- The property is undergoing renovations or improvements that are made more expensive due to the building’s heritage status.

Additional Considerations

- Applications that address traditional façades (as described in [Appendix D.1.4](#)) or designated heritage properties will be evaluated first.
- It is the City’s preference that applications to the Façade Improvement Rebate are supported by two itemized independent quotes (note: up to 50% of renovation costs eligible for rebate up to the program maximum, when you provide two itemized independent quotes); however, due to the specialized nature of some work in particular on buildings designated under the Ontario Heritage Act, the City may accept a single quote (note: up to 40% of renovation costs eligible for rebate up to

the program maximum, when you provide one itemized independent quote). Where one quote is provided, it may be subject to a comparison with invoices for similar projects where available. The quotes must be received from qualified contractors, and include the name of the contractor who will be undertaking the renovation.

- If a building tenant is the applicant and paying for the renovation, then the signature of the building owner will also be required on the application to acknowledge that the City will issue the rebate to the tenant rather than the owner.
- To receive the rebate, proof will be provided to demonstrate that renovations to the façade (front, side, or rear) have been completed in conformity with the Façade Improvement Program Design and Improvement Criteria (**Appendix D**), and the terms of any agreements with the City.
- At the City's discretion, documentation required to support the application may include:
 - Photographs of the existing building;
 - Historical photographs of the building, if available;
 - Confirmation of an approved Heritage Permit, if applicable; and,
 - Elevation drawings to illustrate the full scope of the proposed façade improvements.

Program 8: Signage Grant

What is the intent of the program?

This program is designed to enhance the visual appeal and commercial vitality of Belleville’s downtown core by supporting businesses that invest in their exterior signage as a project that is separate and distinct from a larger façade improvement that would be captured under CIP Program 9. The business owner may receive up to 50% of eligible costs, up to a maximum of \$4,000.

Are you eligible to apply?

You are eligible to apply for CIP Program 8 funding, if:

- Your property is:
 - Zoned commercial or mixed-use, with commercial being the primary use; and,
 - Located in the Downtown Improvement Area;
- You have gone through pre-consultation with City staff to discuss requirements for a complete application;
- You are:
 - an owner of the commercial unit; or,
 - A tenant who is renting or leasing the commercial unit;
- You have not accessed these funds in the previous three years for this business at this location;
- The only proposed work is to:
 - Create new signage for the business; or,
 - Rehabilitate existing signage of the business; and,
- The proposed signage is intended to be installed on the front and/or side façade(s) of the commercial unit or building, facing a public street or the Moira River.

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 8:

- The City has received your complete “CIP Program 8” application in writing, before the commencement of work;
- You have entered into an agreement with the City; and,

- Your proposed signage design has met the signage design standards (**Appendix D.2.6**) for Downtown Belleville, including consideration to the location, colour, and lighting² of the sign).

Additional Considerations

- This grant is per commercial unit, not per property; multiple tenants within the same building may access this funding.
- Eligible costs include professional fees (e.g., licensed contractors, architects, designers, engineers, etc.), and the cost of installation and materials.
- The cost to remove any existing signs is not covered as part of the Signage Grant. The grant does not cover temporary signs, such as banners or sandwich A-frames.
- Approval of a grant will not guarantee that a Building or Sign permit will be issued.
- If, in the sole opinion of the City, the final signage does not align with **Appendix D** to this CIP, then the funds must be repaid to the City.

² It may not be back-lit, but may utilize external lighting for illumination.

Program 9: Built-Form Security Measures Grant

What is the intent of the program?

This grant is intended to help property owners in the Downtown Improvement Area cover the costs of renovations and improvements that incorporate Crime Prevention Through Environmental Design (CPTED) principles. The goal is to introduce “safety by design” measures that help enhance public safety, improve sightlines, and deter crime by making downtown spaces feel safer and more inviting.

Property owners or their designate are eligible for up to 50% of eligible costs, to a maximum of \$10,000, for the installation of permanent physical safety and security improvements.

Are you eligible to apply?

You are eligible to apply for CIP Program 9, if:

- Your property is located in the Downtown Improvement Area;
- You have gone through pre-consultation with City staff to discuss requirements for a complete application;
- You are proposing permanent physical improvements that align with CPTED principles, such as:
 - Improving visibility (i.e., natural surveillance), by:
 - Installing or enlarging windows and doors on ground-floor façades to improve sightlines to and from the street;
 - Strategic permanent landscaping that maintains sightlines and eliminates potential hiding spots; and/or,
 - Adding or enhancing exterior lighting (professionally installed) at entrances, along pathways, or in laneways; and/or,
 - Guiding movement (i.e., access control), by:
 - Installing ornamental or other forms of transparent fencing and gates that define property lines without creating visual barriers; and/or,
 - installing permanent landscape features or bollards to control vehicle access;
- Your proposed security measures would not:
 - reduce access to the building by the public, or
 - cause damage to any of its heritage attributes, if applicable; and,
- You are able to justify, to the satisfaction of the City, how the proposed changes will effectively create “safety by design”.

If your application is approved, how do you get the incentive?

To receive the incentive for CIP Program 9:

- The City has received your complete “CIP Program 9” application in writing, before the commencement of work; and,
- You have entered into an agreement with the City;
- The City has agreed with your justification of how your proposed changes will effectively create “safety by design”.

Additional Considerations

- Ineligible costs include, but are not limited to, security cameras, alarm systems, roll-down security shutters, barbed/razor wire, and costs associated with security staff.
- Measures such as fencing may not reduce or restrict visibility through an outdoor space.

Program 10: Downtown Accessibility Grant

What is the intent of the program?

The purpose of the program is to increase the accessibility of downtown shops, services, and housing by offering an added financial incentive for pursuing universal design standards. A developer may apply for a grant of up to 50% of eligible costs, to a maximum of \$10,000 for interior and/or exterior improvements that make the property **barrier-free**.

Are you eligible to apply?

You are eligible to apply for CIP Program 10 funding, if:

- Your property is:
 - Zoned commercial or mixed-use; and,
 - Located in the Downtown Improvement Area;
- You have gone through pre-consultation with City staff to discuss requirements for a complete application; and,
- You are proposing updates to the interior and/or exterior of your property to make it accessible for persons with disabilities.

If your application is approved, how do you get the incentive?

To receive the incentive for CIP Program 10:

- The City has received your complete “CIP Program 10” application in writing, before the commencement of work;
- You have entered into an agreement with the City;
- The City has received professionally prepared drawings to a scale that have been approved by the City’s Chief Building Official (CBO) or designate, illustrating the nature of the proposed **barrier-free** features; and,
- The work has been designed to be barrier-free in accordance with the *Accessibility for Ontarians with Disabilities Act*, and as confirmed by the CBO or designate during the building permitting stage.

Additional Considerations

- Accessibility improvements may include, but are not limited to the following: ramps, automatic doors, accessible washrooms, lifts, and elevators.
- At the City’s discretion, documentation required to support the application may be required, including but not limited to photographs of the existing building.
- Exterior improvements must not create unnecessary negative impact on the building’s façade or to surrounding buildings and streetscapes.

4.3 Brownfields

Programs 11 through 14 are intended to remediate and redevelop brownfields. These programs are:

- Program 11: Brownfield Environmental Site Assessment (ESA) Rebate;
- Program 12: Brownfield TIER;
- Program 13: Brownfield Building Permit Fees Rebate; and,
- Program 14: Brownfield Environmental Remediation Tax Cancellation Assistance.

Any property owner or their designate located:

- in the Brownfield Priority Area and/or the Downtown Improvement Area are eligible to apply for Programs 11 through 14;
- anywhere in the City of Belleville are eligible to apply for Programs 11 and 12; and,
- anywhere in the City of Belleville are eligible to apply for Programs 11, 12 and 13, if the proposed project will provide housing units based on City's housing priority as defined in this CIP ([Section A.1](#)).

Program 11: Brownfield Environmental Site Assessment Rebate

What is the intent of the program?

The purpose of the program is to facilitate and support redevelopment and renovation of brownfield sites within the City of Belleville. Brownfield sites requiring a Phase II ESA are eligible to receive a rebate for fees associated with that Phase II ESA and the development of a Remediation Action Plan.

A successful applicant of this program would be eligible to receive a grant of up to \$30,000 per study or 50% of the cost of the ESA, whichever is less. There is a maximum eligibility of two studies per property totaling up to \$45,000 in grants.

Are you eligible to apply?

You are eligible to apply for CIP Program 11, if:

- Your property is located in the City of Belleville AND
- You are a landowner and/or developer of a brownfield property that requires a Phase II ESA study AND
- You are able to provide a Phase I ESA conducted by a Qualified Person indicating a requirement for a Phase II ESA.

If your application is approved, how do you get the incentive?

To receive the incentive for CIP Program 11:

- You have completed the Phase II ESA;
- The City has received a copy of the Phase II ESA Study report in PDF form - a full and unredacted copy with all schedules and appendices as a complete record of the ESA Phase II Study;
- You have provided an invoice for the completed Phase II ESA Study from your consultant;
- You have provided proof of your payment in full for the Phase II ESA Study; and,
- If the approval extends to a second ESA Phase II-related study, you have met the above-mentioned requirements for this additional report.

Additional Considerations

- The incentives offered through this CIP program can be enhanced with HAF funding. Refer to CIP Program 15 (Housing Accelerator Fund Enhancement).
- All study fees are to be paid to the qualified consultant by the proponent. In order to receive the rebate(s), the proponent must submit the relevant invoices to the City along with a full copy (in pdf form) of the Phase II ESA and any supporting supplementary reports.
- Based on the principle of achieving maximum leverage of non-City funds, applicants who identify other sources of financial assistance for environmental site assessments will be given preference in the allocation of funds. Total combined assistance toward the costs of environmental site assessment from all public sources will not exceed 50% of total costs. City funding will be the funding of last resort, where other sources of public assistance exist.

Program 12: Brownfield Tax Increment Equivalent Rebate (TIER)

What is the intent of the program?

Brownfield sites undergoing remediation within the Brownfield Priority Area are eligible for a rebate offsetting the increased tax associated with the change in property valuation following redevelopment (the incremental property tax increase).

Anywhere in the City, the City reimburses the landowner for all eligible costs by way of an annual rebate equivalent to 50% of the municipal portion of the incremental property tax increase over an established “base” assessment and tax liability.

For Brownfield sites in the Brownfield Priority Area the City reimburses the landowner for all eligible costs by way of an annual rebate equivalent to 75% of the municipal portion of the incremental property tax increase over an established “base” assessment and tax liability.

Brownfield sites developed for housing projects based on the City’s housing priority, as defined in this CIP, anywhere in the City are eligible to receive 100% of the tax increment.

The maximum program duration is 10 years or when the total cumulative rebate equals the total eligible costs, which occurs first.

Are you eligible to apply?

You are eligible to apply for CIP Program 12, if:

- You are a landowner and/or developer of a brownfield property within the eligible area AND
- Your site is comprised of privately-owned lands proposed for development or redevelopment AND
- You have completed a Phase II ESA for the site AND
- There is a demonstrated need for remediation, defined as a site with a Phase II ESA which indicates that site conditions do not meet standards (under the *Environmental Protection Act*) to permit filing of a Record of Site Condition.

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 12:

- You have completed the project including all remediation, such that development can occur, property reassessment occurs, and higher taxes are paid on the property.
- You have entered into the appropriate legal agreement with the City, in which they have laid out the requirements of the successful applicant to access the TIER.

Additional Considerations

- The timing to execute the legal agreement that outlines the requirements of the successful applicant to access the TIER is at the discretion of the City, based on the specifics of each project.
- The landowner/developer pays for the full cost of remediation and rehabilitation as well as the resulting annual increase in property tax, which is then rebated per the approved application and corresponding legal agreement.
- The rebate is assignable by the owner of the property to another party (subsequent owner, tenant or other assignment) at any time during the period of the agreement. Should the original owner transfer its interest in the property, the rebate can, with the agreement of the municipality, continue to be assigned to the original owner for the duration of the rebate period. To continue receiving funds, the property shall continue to be used for housing projects based on City's housing priority as defined in this CIP.
- The maximum amount of the rebate in any year is limited to the value of the work undertaken under eligible costs in that year or the increase in municipal property tax on the property compared to the base (before redevelopment) property tax, whichever is less. Eligible costs not reimbursed in the year they are incurred can be rolled over to subsequent years.
- There is a limit of one rebate per property, regardless of whether development is phased. All land uses are eligible for this assistance, with the need for site remediation established through Environmental Site Assessment, subsequent Risk Assessment, and remediation plans to conform with the requirements of the Ontario *Environmental Protection Act* and associated regulations. Housing projects based on the City's housing priority as defined in this CIP (**Section A.1**) are prioritized for greater assistance.

Program 13: Brownfield Building Permit Fees Rebate

What is the intent of the program?

Brownfield sites undergoing redevelopment in need of remediation within the Brownfield Priority Area are eligible to receive a rebate for fees associated with applications for Building Permit approval.

Elsewhere in the City, eligibility for this program is limited to housing units based on City's housing priority as defined in **Section A.1** of this CIP.

A successful applicant for this program would be eligible for assistance in the form of a rebate equivalent to 50% of the building permit fees associated with the development up to the cost of remediation. The maximum rebate is \$60,000.

Are you eligible to apply?

You are eligible to apply for CIP Program 13, if:

- You are a developer and/or landowner of a brownfield site with associated building permit fees for a development on land that requires remediation AND
- The property is within the eligible area AND
- The site is comprised of privately-owned lands proposed for development or redevelopment AND
- There is a need for remediation, defined as a site with a Phase II ESA which indicates that site conditions do not meet standards (under the *Environmental Protection Act*) to permit filing of a Record of Site Condition.

If your application is approved, how do you get the incentive?

To receive the incentives for CIP Program 13:

- You have paid in full the building permit fees associated with the development; and
- The City rebates the fees upon the completion of the construction and achievement of substantial occupancy.

Additional Considerations

- The incentives offered through this CIP program can be enhanced with HAF funding. Refer to CIP Program 15 (Housing Accelerator Fund Enhancement).
- Although the building permits fees are rebated, they are not waved outright. Fees are to be paid in advance and are to be reimbursed upon successful completion and approval of an application.
- Fees associated with any other municipal processes, or outside agencies are not subject to the rebate.

Program 14: Brownfield Environmental Remediation Tax Cancellation Assistance

What is the intent of the program?

Brownfield sites undergoing remediation within the Brownfield Priority Area are eligible for a cancellation of the property tax increase resulting from remediation and redevelopment. Under the Brownfields Financial Tax Incentive Program (BFTIP) municipalities can get matching provincial tax cancellation assistance. As an example, under this program if the City approves program support to cancel 50% of the municipal portion of taxes for an eligible property, the Province, upon application by the City and approval by the Minister of Finance, will provide matching cancellation of the Education portion of the property tax.

A successful applicant for this program would be eligible for assistance in the form of an annual tax cancellation assistance, limited to the increase in property tax over the established “base” tax.

Are you eligible to apply?

You are eligible to apply for CIP Program 14, if:

- You are a landowner of a brownfield site AND
- The property is within the eligible area AND
- The site is comprised of privately-owned lands proposed for development or redevelopment AND
- There is a need for remediation, defined as a site with a Phase II ESA which indicates that site conditions do not meet standards (under the *Environmental Protection Act*) to permit filing of a Record of Site Condition.

If the City pursues an application:

If the City pursues an application, the specifics of any tax assistance will be identified in a municipal by-law which establishes the date that such tax assistance commences and the date of expiry of the assistance.

The City makes application to the Minister for matching cancellation of taxes.

Important note: The City of Belleville will not provide property tax cancellation in the absence of matching tax cancellation by the Province.

Additional Considerations

- The specifics of any tax assistance will be identified in a municipal by-law which establishes the date that such tax assistance commences and the date of expiry of the assistance.
- **The City of Belleville will not provide property tax cancellation in the absence of matching tax cancellation by the Province.**
- The matching education portion tax assistance is limited to the earlier of:
 - Six (6) years for business development (commercial and industrial) or 10 years for residential development (including mixed-use residential);
 - The end date of matching municipal tax cancellation; or
 - The date that tax assistance equals the costs of remediation necessary to permit filing of a Record of Site Condition and the cost of complying with any certificate of property use issued under Section 168.6 of the *Environmental Protection Act*.
- The matching education portion must be applied for by the municipality and is provided upon approval by the Minister of Finance.
- Assistance under this program terminates upon transfer of title to the property, severance or subdivision. In the case of severance and subdivision of land, termination of the program applies only to those parts of the original land holding which are severed or subdivided to other owners.

4.4 Housing Accelerator Fund

Program 15: Housing Accelerator Fund (HAF) Enhancement

What is the intent of the program?

The City of Belleville has acquired funding from the CMHC’s Housing Accelerator Fund (HAF) to support the development of new housing units, either ownership or rental. While available, these monies will be used to supplement and top-up the standard funding provided through several of the CIP’s housing programs. The Enhanced HAF Funding amount (refer to **Table 3**) is in addition to the standard funding that is provided through the applicable housing and brownfield programs, respectively. All other program requirements remain the same, unless otherwise stated.

Table 3: Program Monies Available through Baseline and Enhanced HAF Funding

Program Number	Program Name	Baseline Funding ³	Enhanced HAF Funding	Total Funding Available
2	Accessory Dwelling Unit Rebate	Up to \$5,000 for the 1st and 2nd ADU; up to \$10,000 for the 3rd ADU	Up to \$10,000 for the 3rd ADU	Up to \$30,000 for three ADUs
3	Accessibility Top-Up Rebate	Up to \$5,000 per unit	Up to \$3,000 per unit	Up to \$8,000 per unit
4	Missing Middle Per Door Grant (Market Ownership Component)	Up to \$5,000 per door	Up to \$5,000 per door	Up to \$10,000 per door
4	Missing Middle Per Door Grant (Market Rental Component)	Up to \$10,000 per door	Up to \$20,000 per door	Up to \$30,000 per door

³ Baseline Funding refers to the level of funding available through the base CIP program. The Enhanced HAF Funding indicates the additional funding available while the HAF monies are available to the City of Belleville.

INCENTIVE PROGRAMS

Program Number	Program Name	Baseline Funding³	Enhanced HAF Funding	Total Funding Available
4	Missing Middle Per Door Grant (Affordable Ownership Component)	Up to \$20,000 per door	Up to \$20,000 per door	Up to \$40,000 per door
4	Missing Middle Per Door Grant (Affordable Rental Component)	Up to \$30,000 per door	Up to \$30,000 per door	Up to \$60,000 per door
5	High-Density Residential Municipal Fees Rebate	100% of eligible municipal fees, up to \$20,000 per project	100% of eligible municipal fees, up to \$30,000 per private development project, OR 100% of eligible municipal fees, up to \$180,000 per non-profit development project	100% of eligible municipal fees, up to \$50,000 per private development project, OR 100% of eligible municipal fees, up to \$200,000 per non-profit development project
11	Brownfield Environmental Site Assessment Rebate	Up to \$30,000 per study or 50% of the cost of the ESA, whichever is less. Up to \$45,000 for two studies per property.	At the City’s discretion, projects that are identified by the City as likely to develop as housing units based on City’s housing priority as defined in this CIP, may receive a top-up grant of \$10,000 for a single ESA study.	Up to \$40,000 per a single ESA study. Up to \$55,000 for two studies per property.

Program Number	Program Name	Baseline Funding³	Enhanced HAF Funding	Total Funding Available
13	Brownfield Building Permit Fees Rebate	A rebate equivalent to 50% of the building permit fees associated with the development up to the cost of remediation. The maximum rebate is \$60,000.	At the City’s discretion, where a Brownfield site is undergoing redevelopment for housing units based on the City’s housing priority (as defined in this CIP) anywhere in the City such development is eligible for a “top-up” rebate of an additional 10% of the building permit fees.	Up to \$66,000 per property or 60% reduction in building permit fee costs (up to the cost of remediation), whichever is less.

Are you eligible to apply?

You are eligible for Enhanced HAF Funding, if you have applied for one or more of the following programs:

- CIP Program 2: Accessory Dwelling Unit Rebate
- CIP Program 3: Accessibility Top-Up Rebate
- CIP Program 4: Missing Middle Per-Door Grant
- CIP Program 5: High Density Residential Municipal Fees Rebate
- CIP Program 11: Brownfield ESA Rebate
- CIP Program 13: Brownfield Building Permit Fees Rebate

Note that no additional application is required to access the Enhanced HAF Funding.

Additional Considerations

- City staff will review eligible applications and apply HAF funds as available. Funding will vary based on the program and the number of proposed new units.
- The City’s access to HAF funding will expire on December 18, 2028, at which time the Enhanced HAF Funding will no longer be available to applicants, and all eligible

programs will automatically revert to their standard funding levels. Access to HAF funding may become unavailable, if all monies have been allocated. At their discretion, City staff may choose to approve only a portion of the funds requested through the application, if remaining HAF funds are becoming low.

DRAFT

Part 5 Definitions

Accessory dwelling unit: An accessory dwelling unit (ADU) as defined in Zoning By-law 2024-100.

Actual remediation costs: The actual costs to remediate the Lands, proven by the Owner to have been incurred. These are costs deemed to be eligible for program assistance, and are verified as such to the satisfaction of the City.

Affordable: Means affordable rental and ownership housing, respectively, as defined in the provincial Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, as updated from time to time by the Minister of Municipal Affairs and Housing.

Approved applicant: An applicant who has received approval in principle for one or more programs under the CIP.

Approval in principle: An applicant who has received approval before undertaking work, as indicated through a letter and/or agreement with the City. Receipt of the incentive, or additional incentive, is subject to the approved applicant's proof of fulfillment of the requisite works in compliance with the eligibility criteria and terms of any agreement with the City.

Barrier-free: Describes a unit, building, or space that is designed to be approached, accessed, and used by people of all ages and abilities. For the purpose of this Plan, a barrier-free design must meet or exceed the applicable accessibility requirements of the Ontario Building Code and align with the standards and goals of the *Accessibility for Ontarians with Disabilities Act (AODA)*.

Brownfield site: Developed or previously developed properties that may be contaminated. They are usually, not exclusively, former industrial or commercial properties that may be underutilized, derelict or vacant.

Brownfields Financial Tax Incentive Program (BFTIP): A financing tool established under the authority of section 365.1 of the *Municipal Act, 2001* that allows municipalities to provide property tax assistance to landowners as an incentive for environmental rehabilitation. The Minister of Finance can also approve matching education property tax assistance for eligible properties under this program.

Building permit: Applications to the City of Belleville for Building Permit issuance under the Ontario *Building Code Act*.

City of Belleville Housing, Downtown Revitalization and Brownfield Redevelopment Community Improvement Plan (CIP): All of Parts 1 to 5 of this plan, including **Figure 1** (CIP Program Areas), **Appendix A** (CIP goals), **Sections B.2** and **B.3** of **Appendix B** (Administration), and all of **Appendix E** (Brownfields Program Guide) that offers further details on these programs – which may only be revised through formal amendment – but not **Appendix D** (Façade Improvement Program Design and Improvement Criteria) that may be revised from time-to-time.

Detached accessory building: A building or structure that is not attached to the main building on the lot.

Education portion: Taxes arising from that element of the total tax rate set annually, which is collected on behalf of the Province to support the provincial school By-Laws.

Eligible costs: All cost categories for which the Owner or applicant is eligible to be considered for program assistance from the City as provided for in an Agreement and subject to all program protocols and conditions as stated in the Agreement and the CIP.

Environmental Protection Act (EPA): The Act which provides for the protection and conservation of the natural environment. With respect to brownfield redevelopment, the Act sets out the requirements for the assessment and clean-up of a property and the filing of a Record of Site Condition (RSC) and includes provisions reducing the potential liability from orders for property owners after a Record of Site Condition has been filed.

Environmental Site Assessment (ESA): The assessment of the environmental condition of the land including the soil, ground water and sediment, if any. It is required in order to file an RSC in Ontario's Environmental Site Registry (Part XV.1 of the EPA).

Affordable Residential Units for the Purposes of the *Development Charges Act, 1997 Bulletin:* A document, prepared and updated annually by the Province of Ontario, that establishes a future year's affordable rental and ownership thresholds for residential units by housing type.

Intensification: The development of a property, site or area at a higher density than currently exists, either through redevelopment/re-use of previously developed sites, the development of vacant and/or underutilized lots within previously developed areas, infill development and the expansion or conversion of existing buildings.

“Missing Middle” Housing: Housing typologies that fill the gap between single-detached dwellings and mid-rise apartment buildings. For the purposes of this plan, these housing typologies include semi-detached dwellings, townhouses, duplexes, triplexes, fourplexes, and low-rise multi-unit buildings.

Market Rate: Means market-rate rental and ownership housing as defined in the provincial Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, as published and updated from time to time by the Minister of Municipal Affairs and Housing.

Municipal portion: Taxes arising from that element of the total tax rate, set annually, which supports expenditures by the City of Belleville as a single tier municipality.

Phase I ESA: The study conducted to determine the likelihood that one or more contaminants have affected all or part of a property. The specific requirements for carrying out a Phase I ESA are set out in Part VII of the Ontario Regulation 153/04.

Phase II ESA: The study conducted to determine the location and concentration of one or more contaminants in the natural environment. The specific requirements for carrying out a Phase II ESA are set out in Part VIII of the Ontario Regulation 153/04.

Prorated (rebate): A rebate which is proportional to the ratio of eligible and non-eligible project expenses.

Qualified Person: means a person that meets the qualification requirements specified by Ontario Regulation 153/04.

Record of Site Condition (RSC): A document that summarizes the environmental condition of a property on a specific date, as determined by a Qualified Person by conducting a Phase I ESA, a Phase II ESA (if appropriate) and confirmatory sampling (in the case of site clean-up). Under Part XV.1 of the EPA, an RSC must be completed and filed on the Environmental Site Registry if a property owner wishes to obtain protection from potential future environmental orders for the property as specified in Section 168.7(1) of the EPA. For certain types of land use changes, such as a change from industrial use to residential use, filing an RSC on the Environmental Site Registry is mandatory.

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

Remediation Plan: Remediation Works and any Risk Management Plan developed for the lands. Risk Assessment means site investigation and other actions undertaken by a

Qualified Person for Risk Assessment in accordance with the Ministry of the Environment, Conservation and Parks guideline entitled “Procedures for the use of Risk Assessment under Part XV.1 of the *Environmental Protection Act*”.

Risk Management Plan: Measures to manage or limit the movement of contaminant or limit the potential for receptors to be exposed to contaminants, as more fully described in Section 7.8 of the Ministry of the Environment, Conservation and Parks guideline entitled “Guide: Site Assessment, the Cleanup of Brownfields Sites and the Filing of Records of Site Condition”.

Substantial occupancy: A unit or building which has received approval for occupancy (i.e., Occupancy Permit) from the City’s Building Official.

Tax cancellation: The cancelling of the increase in Tax Liability.

Tax increment: The difference between the property tax liability for the lands in any year of the Program and the existing “base” tax liability. The Tax Increment is limited to the Municipal Portion of the tax liability in those instances where program assistance is limited to the Municipal Portion of taxation as provided for in the CIP.

Tax liability: The annual real property taxes levied by the City of Belleville including the Municipal and Education Portions of the taxes.

TIER: Tax Increment Equivalent Rebate as provided for under Section 28(7) of the *Planning Act*.

Appendix A: CIP Goals

This section describes the land use, economic, social and environmental goals for the City of Belleville's CIP programs, which are aligned to the City's Official Plan.

A.1 Housing

In March 2019, a Housing Summit was convened in the City in response to an identified affordable housing crisis in Belleville. The intention of the summit was to discuss the affordable housing issues and provide recommendations to Council for solutions. The Housing Summit concluded that there is a need to increase the supply of affordable rental units. The goal of the 2021 Affordable Housing CIP is to help address this issue by financially incentivizing the development of rental units at or below the average market rate to increase the supply of affordable housing. To achieve long-term benefits, the affordable units are intended to remain affordable rather than turning into above market rate housing stock.

The County of Hastings is the Service Manager for the City of Belleville and is responsible for providing a range of programs and services that address the local housing needs (e.g., through the provision of non-market housing). The affordable housing incentive programs included in the CIP are intended to complement the existing services and programs offered by the County.

The 2025 Housing Needs Assessment (HNA) examined the local housing market and demographic trends and identified a need to increase rental and high-density units to accommodate diverse housing needs. Between 2016 and 2021, average house prices rose by 82%, climbing from \$252,000 to \$460,000, at a significantly faster rate than the province's 59% average increase over the same period.

The City's housing priority is focused on encouraging diverse housing options beyond single-detached dwellings. The priority includes a mix of housing types, ensuring flexibility in tenure, and accommodating both market-rate and below-market solutions to increase the overall supply of housing.

In December 2024, the City received \$10.5 million in HAF funding from the Canadian federal government, to make progress towards solving the housing crisis through building more homes, faster. The updated 2025 CIP will utilize some of these funds to

support several of the CIP's housing programs, incentivizing a broad range of housing unit types, including ownership, rental, affordable, missing middle, and high-density. As part of the HAF application, the City has also agreed to eight action plan initiatives to encourage housing development.

A.2 Downtown Revitalization

The purpose of the CIP's Downtown Revitalization incentive programs is to encourage improvements and investment into the City's core, which services a large catchment area that extends beyond its municipal boundaries. The principal goal of the incentives targeted for Belleville's downtown are to encourage downtown property and business owners to improve properties through various means to build upon the traditional character of the downtown as a means to attract visitors and investment to the Downtown, as well as to encourage the creation of new residential units.

The incentive programs of the Downtown CIP are intended to reduce the cost of development and redevelopment in Downtown Belleville in order to:

- 1) Revitalize the existing building inventory in the downtown;
- 2) Conserve the traditional and the heritage attributes within the downtown streetscape and encourage improvement that is compatible and sympathetic to the history of the area;
- 3) Encourage improvements to all façades including those facing municipal parking lots and rear façades which face the Riverfront Trail;
- 4) Encourage investment in the downtown that improves the economic climate of the core area and enhances the quality of the public realm;
and,
- 5) Increase the residential population of the downtown.

A.3 Brownfields

With Belleville's role as a regional centre, its locational advantages and range of community and tourist amenities, the potential exists for the redevelopment of brownfield sites to accommodate residential, commercial and employment growth.

As described below, there are a number of land use, economic, social and environmental goals associated with brownfield redevelopment and these goals are reflected in the City of Belleville's Official Plan.

A.3.1 Economic Development

As per section 3.8 of the *City of Belleville Official Plan*, the City Centre is intended to be the multi-functional, business, professional, cultural, entertainment and administrative centre of the City, and the policies of the Plan are intended to attract new investment to the core area to enable it to prosper and grow as the business and administrative centre for the entire region. The development of a variety of compatible land uses in the City's core is encouraged in order to create a compact, clean, safe, secure attractive, accessible and economically stable City Centre.

Together with the programs and financial tools proposed as part of this Brownfields CIP, a number of long-term (structural) market conditions suggest a significant potential for the redevelopment of brownfield sites:

- Diversification of the City's economic base - smaller, lighter industries continue to locate to Belleville;
- Promotion of more significant and long-term development potential for the City's waterfront and riverfront properties;
- Locational advantage and transportation linkages - proximity to major cities (e.g. Toronto, Ottawa), the United States, and a range of transportation corridors (i.e. water, rail, highway);
- Potential for niche housing markets – empty nesters and retirees, students and other population groups may generate the demand for well-located, higher density housing in Belleville's urban and waterfront areas; and,
- Tourism demand – opportunities to build upon the City's range of natural, historic and cultural attractions, as well as the wider tourism potential of the Bay of Quinte.

As part of the larger context for economic development in the City of Belleville, the long-term economic goals of the Brownfields CIP include:

- Retention of employment and increased employment opportunities;
- Attracting new private investment and industrial, institutional, commercial, tourism and residential development activity;

- Improving the quality, density and range of development in the waterfront and riverfront areas of the City;
- Increased tax assessment and revenues for the City of Belleville; and,
- Stimulation of redevelopment and improvement of surrounding lands.

A.3.2 Environmental Protection and Restoration

As described in Section 2.2.2 of the *City of Belleville Official Plan*, the City is committed to remediation of existing contamination and policies to help prevent future environmental contamination.

Brownfield remediation can, in some instances, represent an expensive proposition. For-profit development requires a return on investment. The costs associated with the remediation of contaminated land and building structures can often be too great, therefore rendering a project unfeasible. The overall policy objective of the Brownfields CIP is to offset the costs associated with site assessment and brownfield remediation and to achieve the following key environmental goals:

- Clean-up of contaminated lands to improve air, land and water quality;
- Reduce/eliminate environmental liabilities for property owners and neighbouring properties;
- Preserve agricultural land and reduce urban sprawl through the appropriate redevelopment and intensification of existing urban areas;
- Direct development to areas with existing built infrastructure;
- Promote, where reasonable compact, mixed-use development which may reduce reliance on the automobile; and,
- Redevelop, where reasonable, brownfields as green open space.

A.3.3 Quality of Life and Community Health

There are numerous “public benefits” associated with brownfield redevelopment for both industrial re-use or for new uses. By facilitating the remediation and redevelopment of brownfield sites, the Brownfields CIP may contribute to the overall quality of life and health in the City of Belleville by:

- Providing long-term stability in the tax base through economic development;
- Protecting or improving property values by upgrading vacant, abandoned or under-utilized commercial and industrial properties and minimizing the negative impacts that brownfield properties can potentially have on neighbouring lands;

APPENDIX A: CIP GOALS

- Facilitating neighbourhood revitalization and promoting community pride through revitalization and beautification projects;
- Increasing densities and the mix of land uses to help support public transit;
- Helping to conserve and upgrade historic buildings and other heritage attributes;
- Providing opportunities for affordable housing; and,
- Environmental remediation of contaminated lands to improve the social wellbeing of Belleville’s residents and to eliminate the risk to public health associated with sites.

Appendix B: Administration

B.1 Legislative and Policy Basis for the CIP

B.1.1 Planning Act

The *Planning Act* R.S.O. 1990 (amended in 2025) establishes the rules for land use planning in Ontario, including community improvement. Section 28 (1) of the *Planning Act* includes the following definition of community improvement:

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

Provided the required community improvement provisions are in place within a municipal Official Plan, Section 28 (2) of the *Planning Act* allows municipalities to designate the whole or part of the municipality as a community improvement area. Section 28 (4) allows municipalities to prepare and adopt community improvement plans for designated community improvement project areas.

As per Section 28 (6) of the *Planning Act*, for the purpose of carrying out a community improvement plan that has come into effect, the municipality may:

- a) construct, repair, rehabilitate or improve buildings on land acquired or held by it in the community improvement project area in conformity with the community improvement plan, and sell, lease or otherwise dispose of any such buildings and the land appurtenant thereto;
- b) sell, lease or otherwise dispose of any land acquired or held by it in the community improvement project area to any person or governmental authority for use in conformity with the community improvement plan.

The *Planning Act* includes the following provisions for grants and loans:

- a) Grants or loans re eligible costs
 - i. Section 28 (7) For the purpose of carrying out a municipality’s community improvement plan that has come into effect, the municipality may make grants or loans, in conformity with the community improvement plan, to registered owners, assessed owners and tenants of lands and buildings within the community improvement project area, and to any person to whom such an owner or tenant has assigned the right to receive a grant or loan, to pay for the whole or any part of the eligible costs of the community improvement plan.
- b) Eligible costs
 - ii. Section 28 (7.1) For the purposes of subsection (7), the eligible costs of a community improvement plan may include costs related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities.
- c) Maximum amount
 - iii. Section 28 (7.3) The total of the grants and loans made in respect of particular lands and buildings under subsections (7) and (7.2) and the tax assistance as defined in section 365.1 of the *Municipal Act*, 2001 that is provided in respect of the lands and buildings shall not exceed the eligible cost of the community improvement plan with respect to those lands and buildings.

B.1.2 Municipal Act

Pursuant to Section 106 (3) of the *Municipal Act*, municipalities are exempt from the prohibition of providing assistance through the granting of bonuses when exercising its authority under Sections 28 (6), (7) or (7.2) of the *Planning Act* within Community Improvement Areas. Bonusing includes: giving or lending any property of the municipality including money, guaranteed borrowing, leasing or selling any municipal

property at below fair market value; and giving a total or partial exemption from any levy, charge or fee.

B.1.3 Provincial Planning Statement

The Provincial Planning Statement (PPS) 2024 provides policy direction on matters of provincial interest related to land use planning and development. This CIP is consistent with the applicable provisions of the PPS, and implements the following policies:

- 2.1.6 Planning authorities should support the achievement of complete communities by:
- a) accommodating an appropriate range and mix of land uses, housing options, transportation options with multimodal access, employment, public service facilities and other institutional uses (including schools and associated child care facilities, long term care facilities, places of worship and cemeteries), recreation, parks and open space, and other uses to meet long-term needs;
 - b) improving accessibility for people of all ages and abilities by addressing land use barriers which restrict their full participation in society; and
 - c) improving social equity and overall quality of life for people of all ages, abilities, and incomes, including equity-deserving groups.
- 2.2.1 Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by:
- a) establishing and implementing minimum targets for the provision of housing that is affordable to low and moderate income households, and coordinating land use planning and planning for housing with Service Managers to address the full range of housing options including affordable housing needs.
 - b) permitting and facilitating:
 1. all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities; and
 2. all types of residential intensification, including the development and redevelopment of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and

introduction of new housing options within previously developed areas, and redevelopment, which results in a net increase in residential units in accordance with policy 2.3.1.3.

- c) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation.

2.3.1.3 Planning authorities shall support general intensification and redevelopment to support the achievement of complete communities, including by planning for a range and mix of housing options and prioritizing planning and investment in the necessary infrastructure and public service facilities.

2.4.1.2 To support the achievement of complete communities, a range and mix of housing options, intensification and more mixed-use development, strategic growth areas should be planned:

- a) to accommodate significant population and employment growth;
- b) as focal areas for education, commercial, recreational, and cultural uses;
- c) to accommodate and support the transit network and provide connection points for inter- and intra-regional transit; and
- d) to support affordable, accessible, and equitable housing.

4.6.1 Protected heritage property, which may contain built heritage resources or cultural heritage landscapes, shall be conserved.

With respect to brownfield development, the PPS identifies the redevelopment and intensification, including the redevelopment of brownfield sites, as an important element in the Province's provision for Land Use Planning to achieve efficient development land use patterns and create strong communities. The PPS seeks to strike a balance in municipal land use planning between efficient development and land use patterns, complete communities⁴, strong communities (fiscally, socially and environmentally), a clean and healthy environment and long-term economic growth. This CIP is consistent

⁴ The 2024 PPS defines complete communities as follows: Complete communities: means places such as mixed-use neighbourhoods or other areas within cities, towns, and settlement areas that offer and support opportunities for equitable access to many necessities for daily living for people of all ages and abilities, including an appropriate mix of jobs, a full range of housing, transportation options, public service facilities, local stores and services. Complete communities are inclusive and may take different shapes and forms appropriate to their contexts to meet the diverse needs of their populations. (PPS 2024)

with the applicable provisions of the PPS, and implements the following policies, with regard to brownfields, intensification, and redevelopment (as defined in the PPS):

2.2 Housing

1. Planning authorities shall provide for an appropriate range and mix of *housing options* and densities to meet projected needs of current and future residents of the *regional market area* by:
 - a. all types of residential *intensification*⁵, including the *development* and *redevelopment* of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and introduction of new *housing options* within previously developed areas, and *redevelopment*, which results in a net increase in residential units in accordance with policy 2.3.1.3;

2.3 Settlement Areas and Settlement Area Boundary Expansions

2.3.1 General Policies for Settlement Areas

1. *Settlement areas* shall be the focus of growth and development. Within *settlement areas*, growth should be focused in, where applicable, *strategic growth areas*, including *major transit station areas*.
2. Land use patterns within settlement areas should be based on densities and a mix of land uses which:
 - a) efficiently use land and resources;
 - b) optimize existing and planned infrastructure and public service facilities;
 - c) support active transportation;
 - d) are transit-supportive, as appropriate; and
 - e) are freight-supportive.

⁵ The 2024 PPS defines intensification and redevelopment in connection with brownfields as follows:

Intensification: means the development of a property, site or area at a higher density than currently exists through: a) redevelopment, including the reuse of brownfield sites and underutilized shopping malls and plazas; b) the development of vacant and/or underutilized lots within previously developed areas; c) infill development; and d) the expansion or conversion of existing buildings. (PPS 2024)

Redevelopment: means the creation of new units, uses or lots on previously developed land in existing communities, including brownfield sites. (PPS 2024)

3. Planning authorities shall support general intensification and redevelopment to support the achievement of complete communities, including by planning for a range and mix of housing options and prioritizing planning and investment in the necessary infrastructure and public service facilities.
4. Planning authorities shall establish and implement minimum targets for *intensification* and *redevelopment* within built-up areas, based on local conditions.

2.4 Strategic Growth Areas

2.4.1 General Policies for Strategic Growth Areas

1. Planning authorities are encouraged to identify and focus growth and development in *strategic growth areas*.
2. To support the achievement of *complete communities*, a range and mix of *housing options*, *intensification* and more mixed-use development, *strategic growth areas* should be planned:
 - a) to accommodate significant population and employment growth;
 - b) as focal areas for education, commercial, recreational, and cultural uses;
 - c) to accommodate and support the transit network and provide connection points for inter-and intra-regional transit; and
 - d) to support *affordable*, accessible, and equitable housing.
3. Planning authorities should:
 - a) prioritize planning and investment for *infrastructure* and *public service facilities* in *strategic growth areas*;
 - b) identify the appropriate type and scale of development in *strategic growth areas* and the transition of built form to adjacent areas;
 - c) permit *development* and *intensification* in *strategic growth areas* to support the achievement of *complete communities* and a *compact built form*;
 - d) consider a student housing strategy when planning for *strategic growth areas*; and
 - e) support *redevelopment* of commercially-designated retail lands (e.g., underutilized shopping malls and plazas), to support mixed-use residential.

2.5 Rural Areas in Municipalities

1. Healthy, integrated and viable *rural areas* should be supported by:
 - a) building upon rural character, and leveraging rural amenities and assets;

- b) promoting regeneration, including the *redevelopment of brownfield sites...* (PPS 2024).

B.1.4 City of Belleville Official Plan

Municipal official plans provide a framework for comprehensive and integrated long-term planning. They are intended to guide the development of strong communities, a clean and healthy environment and economic growth. Revisions to the Official Plan in future years may necessitate subsequent updates to the CIP to ensure conformity with the Official Plan.

Council may, by By-law, designate the whole or any part of a municipality as a community improvement area. The Official Plan designates the whole of the City as community improvement policy areas, and recognizes that areas of particular importance for community improvement initiatives are:

- a) Specific Policy Area #1 – Bayshore Planning Area; and,
- b) Specific Policy Area #2 – Point Anne; and,
- c) Specific Policy Area #3 – Corbyville Village; and,
- d) Specific Policy Area #4 – Loyalist Secondary Plan; and,
- e) Specific Policy Area #5 – Cannifton Planning Area; and,
- f) Specific Policy Area #6 – City Centre Planning Area; and,
- g) Specific Policy Area #7 – Black Bear Ridge Village Planning Sub-Area; and,
- h) Specific Policy Area #8 – Old Fairgrounds Area
- i) Areas identified for intensification.

Within community improvement policy areas, the Official Plan indicates that initiatives for improvement may include:

- a) Upgrading and provision of improved municipal hard services (i.e. sewers, water systems, roads, hydro, sidewalks, etc.);
- b) Upgrading of municipal soft services (i.e. parks, playgrounds, community centres) and improvement to the amenity of public lands;
- c) Acquisition of lands to protect natural heritage areas (i.e. significant areas of flora and fauna or wildlife habitat such as the alvar or the Moira River caves);

- d) Upgrading and provision of transit and traffic control systems;
- e) Encouraging development in areas and corridors targeted for intensification;
- f) Encouraging the development of affordable housing in all forms, including medium and high density residential development;
- g) Encouraging the development of employment lands;
- h) Rehabilitation of existing buildings and structures which result in greater accessibility and visitability; and,
- i) Replacement of inappropriate uses which have a serious negative impact upon an area with alternative uses and/or more appropriate buildings.

The Official Plan provides a number of techniques that can be employed to achieve desired improvements, including the giving of grants, loans or other financial incentives to finance improvements to privately owned buildings and properties.

Section 7.8.3 specifies the policies regarding Contaminated Lands and Brownfield Sites, applying to all lands within the Official Plan, particularly those located within the Brownfields Community Improvement Project Area. The provisions delineate what the City will require of proponents of applications for development which includes sites suspected or known to be contaminated.

B.1.5 Brownfield Statute Law Amendment Act, 2001

The *Brownfields Statute Law Amendment Act* of 2001 revised a number of Ontario statutes with the specific purpose of providing regulatory and financial support to remediation of contaminated lands. There were essentially three pillars of the legislative framework involving changes to the *Environmental Protection Act*, the *Planning Act*, and the *Municipal Act*. Together these and other legislative revisions provided scoped changes which affected the treatment of contaminated lands in terms of environmental orders (regulatory matters), gave protections to property owners, municipalities and fiduciary interests, and provided alternative means of financial support through the Ontario property tax system.

B.1.6 Environmental Protection Act

A number of the provisions relating to the environmental investigation and Record of Site Condition process required under Part XV.I of the *Environmental Protection Act* came into force on October 1, 2004 with the issuance of Regulation 153/04. Ontario Regulation 153/04 was amended by Ontario Regulation 511/09 which came fully into effect on July 1, 2011. Amendments increasing the flexibility of the Record of Site Condition process were approved on December 4th, 2019, with further amendments pending (as of January 2020).

B.1.7 County of Hastings 10-Year Housing and Homelessness Plan

Hastings County is the designated Service Manager for housing and homelessness services for the City of Belleville. In 2014, the County launched its 10-year plan, "Opening the Right Door," which was subsequently updated through a mandated 5-Year Review in 2019. The Plan and its review identify the strategic actions required to address housing affordability, supply, and support services across the region.

The 5-Year Review highlighted critical housing pressures specific to the City of Belleville and the broader region, including the following:

- **High core housing need:** The review noted that the Belleville Census Metropolitan Area (CMA) had the third-highest rate of households in "core housing need" in Canada (15.4%), driven largely by affordability challenges for renters.
- **Low vacancy rates:** Vacancy rates have historically remained low (hovering around 2% in 2018), creating a "landlord's market" that drives up rental costs and limits options for low-to-moderate income households.
- **Supply gaps:** There is an identified shortage of purpose-built rental housing, affordable housing for families and seniors, and supportive housing options for individuals with specific needs.

To address these challenges, the County's Plan recommends that member municipalities, including Belleville, establish incentives to promote the development of mixed-density housing. Specifically, the Plan encourages the use of CIPs to offer financial incentives—such as grants, rebates, or fee reductions—to stimulate the construction of new affordable rental units and the rehabilitation of existing housing stock.

This CIP directly aligns with the goals of the Hastings County Housing and Homelessness Plan by offering targeted financial incentives (e.g., Program 1: Purpose-Built Rental Housing TIER and Program 4: Missing Middle Per-Door Grant) designed to increase the supply of rental units, facilitate intensification, and encourage the development of affordable and attainable housing within the City.

B.2 Implementation

The general administration of the program shall be the responsibility of the Policy Planning section of the Engineering and Development Services Department, in consultation with other departments as appropriate.

Notwithstanding the approval authority(ies) listed in **Table 4**, any application where the total value of the financial incentives exceeds \$100,000 shall require approval by City Council. Applications with a total value of \$100,000 or less shall be approved by the Director of Engineering and Development Services or designate.

Approvals under each program will be determined by the authority(ies) indicated in **Table 4**. Subject to meeting all eligibility criteria, approval for incentive programs will be based on merit.

Table 4: Approval Authority by Program

PROGRAM NAME⁹	APPROVAL OR APPROVAL IN PRINCIPLE
Program 1: Purpose-Built Rental Housing TIER	Approved by the Director of Engineering and Development Services or designate
Program 2: Accessory Dwelling Units Rebate	Approved by the Director of Engineering and Development Services or designate
Program 3: Accessibility Top-Up Rebate	Approved by the Director of Engineering and Development Services or designate
Program 4: Missing Middle Per-Door Grant	Approved by the Director of Engineering and Development Services or designate
Program 5: High-Density Residential Municipal Fees Rebate	Approved by the Director of Engineering and Development Services or designate

PROGRAM NAME⁹	APPROVAL OR APPROVAL IN PRINCIPLE
Program 6: Municipal Lands Program	Approved by the Director of Engineering and Development Services or designate
Program 7: Façade Improvement Rebate	Approved by the Director of Engineering and Development Services or designate
Program 8: Signage Grant	Approved by the Director of Engineering and Development Services or designate
Program 9: Built-Form Security Measures Grant	Approved by the Director of Engineering and Development Services or designate
Program 10: Downtown Accessibility Grant	Approved by the Director of Engineering and Development Services or designate
Program 11: Brownfield ESA Rebate	Approved by the Director of Engineering and Development Services or designate
Program 12: Brownfield TIER	Approved by the Director of Engineering and Development Services or designate
Program 13: Brownfield Building Permit Fees Rebate	Approved by the Director of Engineering and Development Services or designate
Program 14: Brownfield Remediation Tax Cancellation Assistance	Approved by the Director of Engineering and Development Services or designate
Program 15: Housing Accelerator Fund (HAF) Enhancement	Approved by the Director of Engineering and Development Services or designate

B.2.1 CIP Funds

During preparation of its annual budget, City Council will determine the contribution to be made available to the various programs under this CIP for the current year. The financial incentive programs available under this CIP will be administered by City staff within the budget established by Council. Any unspent funds at year-end may be placed in reserves to be used in subsequent years. Projects will not be approved that result in

over-expenditure to what has been allocated to the CIP's active program(s) by City Council.

Should there be CIP funding remaining at the conclusion of the approvals resulting from the spring intake period (see [Section C.1.3](#)), additional applications may be received and evaluated in September. Any unspent funds at year-end may be placed in reserves to be used in subsequent years.

Should there be municipal budget constraints to support the CIP programs, the specific prioritization of funds will be determined by Council as part of the annual budget process. Factors for prioritization may include, but are not limited to:

- The creation of barrier-free units (under Program 3: Accessibility Top-Up Rebate);
- The provision of **affordable** housing units; and,
- The total number of new rental units created by a project.

Certain programs may be eligible for access to HAF funding. This funding will exist only during the lifespan of the HAF agreement, and Council may choose to distribute fewer funds through those programs once the HAF funding has been utilized or the funding deadline has passed. The HAF funding expires on December 18, 2028.

B.3 Monitoring and Update

Programs under the CIP may be offered at the discretion of Council and may be established or rescinded by Council without an amendment to this Plan. The administrative details of the specific programs may also be amended by Council without a formal amendment. The incentive programs may apply, at the discretion of Council, to the whole or to part of the community improvement project area. Additions of other community improvement project areas and additions of programs shall require an amendment to this Plan.

The City of Belleville shall review this CIP programs at regular intervals to ensure that the intent and project objectives are being met. Monitoring will include reviewing the programs, the municipal financial contribution to the programs and the use of the programs. Such monitoring may be captured through annual or quarterly reporting (e.g., in a performance report) to Council.

To further account for the performance of the CIP incentives, performance metrics will also be evaluated and presented as part of the reporting process. Such performance

measures may include an annual accounting of the number of residential units, both affordable and market, that are created through the CIP incentive programs.

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Appendix C: Application Criteria for Rebate Programs

C.1 Making an Application

C.1.1 Application Process

The steps for making an application to an incentive program are as follows:

1. **Pre-application consultation:** Schedule a meeting with City staff to review any preliminary plans and factors such as program eligibility, scope of work, and project timing.
2. **Submission of a complete application:** Submit the completed application form and required supporting materials such as detailed work plans, cost estimates, and reports, where applicable (see Part 4 Incentive Programs for full details). If approved, a letter and/or agreement will be provided, and project work may begin. City Staff shall review the application based on the criteria contained herein, and may require a visual inspection of the subject property in order to fully assess the application.
3. **Undertake project work:** Obtain relevant permits from the City during the project. All costs will be borne by the applicant, unless otherwise stated within the detailed program descriptions. Depending on the nature of the work, it may be required to be undertaken in accordance with a commitment agreement made with the City.
4. **Payment:** Submit evidence of paid invoices and other supporting documentation, as required. The Chief Building Official (CBO) or designate may inspect the completed project to ensure compliance with the requirements of the program. The CBO or designate may obtain assistance from the City staff as necessary. Once all program requirements have been met, the payment of the approved incentive will be issued as a cheque or an electronic funds transfer (EFT) payment, in accordance with the general and specific program eligibility requirements. If actual costs are less than what were approved under the letter and/or agreement, the dollar

amount of the payment may be reduced; however, if costs are higher, the payment shall not be increased without the approval of City Council.

C.1.2 Complete Application

At the discretion of the City, applicants to CIP programs that offer rebates may be required to submit, as part of a complete application, the following:

- 1) Completed Program Intake form;
- 2) Completed Program Checklist form.
- 3) A signed copy of **Section 3.2** (Specific Conditions For Affordable Housing Programs) of this document, if applicable;
- 4) Copy of the parcel register for the subject property (available from the Land Registry Office) showing name of current owner and legal description; and,
- 5) Other relevant documentation, as indicated within the individual program requirements, such as evidence of current condition of eligible property via photos or video, a Site Plan or Conceptual Plan, or other reports or drawings which provide information on the proposed development to ensure conformity with the Official Plan, conformity with the objectives of the CIP, compliance with all relevant City By-laws, and adherence to all applicable law.

C.1.3 Application Intake Periods

Most applications are accepted on a first-come, first-served rolling basis until the annual program budget has been fully allocated.

A specific intake period applies to repeat applicants of Program 7 (Façade Improvement Rebate). While a property may generally receive funding from a specific program only once, an exception allows properties to reapply for Program 7 five years after a previous project was completed. To prioritize new applicants, these repeat applications are only accepted during the Fall Intake Period, which begins September 1st of each year. After September 1st, applications under Program 7 – Rebate C may be considered for any property with a secondary façade that face a public street or public space.

C.1.4 Frequently Asked Questions

The frequently asked questions below are intended to assist with understanding eligibility; while the questions are posed in the voice of the layperson, the guidance offered in the answers serve as policy to assist with determining eligibility under these circumstances.

1. What if my project is eligible for multiple programs?

Applicants are encouraged to stack incentives for multiple programs within this CIP, as well as from other levels of government, to help make their projects financially viable. However, the following key principles apply:

- **No double-dipping for a single Cost.** Incentive programs cannot be bundled to “double dip, in that an applicant cannot receive payment more than once for the exact same eligible cost. For example:
 - An invoice for new exterior lighting cannot be submitted for reimbursement under both the Façade Improvement Rebate and the Built-Form Security Measures Grant.
 - A property that is eligible for a tax rebate will only be eligible to receive the rebate for that particular tax under one program, and it cannot have the same taxes further rebated under additional programs. Further, multi-year tax rebate programs cannot be bundled to increase their duration, for instance two 10-year TIER programs cannot be used consecutively to receive tax benefits over a 20-year period.
- **Total incentives cannot exceed project costs.** As required by the *Planning Act*, the total value of all grants, loans, and other financial assistance from all government sources (municipal, provincial, federal) cannot exceed the total eligible costs of the project.
- **City’s right to adjust funding:** The City reserves the right to reduce or prorate its funding contribution, if an applicant receives incentives from other government sources for an identical purpose. This helps to ensure that municipal funds are used effectively and addresses situations where new, overlapping programs may be introduced by other levels of government.

2. Is my affordable housing project eligible for incentives, if I am already receiving incentives from other non-municipal funding source (e.g., funding from CMHC)?

The City encourages proponents of eligible projects to seek out other incentives, and as a result will not limit eligibility to CIP programs or reduce support on the basis of receiving assistance from other sources.

3. What if I received planning approval and building permit issuance before submitting my complete application for an incentive program – can I still be approved to receive incentives from the programs?

No, the purpose of the programs is to incentivize construction, rehabilitation and other upgrades which would otherwise not be undertaken. Applicants are encouraged to schedule a pre-application consultation with City staff to discuss the timing of their project.

4. If I receive a grant, can I apply again for the same property later?

In general, a property is eligible to receive funding from each specific incentive program only once. An exception is made for Program 7 (Façade Improvement Rebate). To ensure that funds are distributed broadly, a property that has received a façade grant (e.g., under this CIP, the CIP dated 2001, or the CIP dated 2021) is subject to a five-year waiting period before being eligible to reapply for a new project. The five-year period begins on the date that the previous project was officially completed and the file was closed by the City.

5. How does this funding work with other provincial or federal grants?

Applicants are encouraged to seek funding from other sources. However, the City's CIP incentives are intended to fill financial gaps, not to create a surplus. The City reserves the right to reduce the amount of a CIP incentive, if an identical cost is being covered by another government source to ensure that municipal funds are used effectively.

6. What if I have an existing approval under a previous CIP? Can I withdraw it and reapply to access the new programs?

Property owners with an active approval under a previous CIP may request to withdraw that approval and submit a new application under this Plan. However, the new application will be treated as a new submission and must meet all eligibility requirements of the new program. There is no guarantee that an application approved

APPENDIX C: APPLICATION CRITERIA FOR REBATE PROGRAMS

under a previous CIP will be approved under this one, and eligibility must be re-established. Applicants are strongly encouraged to schedule a pre-application consultation with City staff to discuss their specific situation before they withdraw an existing approval.

DRAFT

Appendix D: Design and Improvement Criteria for the Façade Improvement Program and Signage Grant Program

D.1 Design Character of Belleville's Downtown

Belleville's downtown consists of a variety of architectural styles typical of downtowns built in Ontario in the mid/late 19th century and early 20th century. Many of these buildings exhibit unique architectural characteristics and are worthy of conservation as they contribute greatly to the character of the downtown and the City. These buildings are typically referred to as having traditional façades.

In addition, there are numerous buildings located in the downtown built post-World War II that exhibit characteristics different from older buildings. These buildings also contribute towards the character of the downtown. These buildings are typically referred to as having non-traditional façades. These non-traditional façades should be maintained as non-traditional façades and replicate traditional façades.

D.2 Criteria

D.2.1 Considerations

All proposed improvement projects will be assessed under three main considerations:

- a) Consistencies with these design guidelines and the original architectural design of the building.
- b) The extent to which a project improves the overall appearance of the property and of adjacent and nearby buildings.

APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

- c) The overall benefit to the downtown and consistency with the City's Official Plan and other applicable policies.

Projects for buildings with major structural problems will not be eligible for rebates under this program, unless the structural issues have first been remedied to the satisfaction of the CBO or designate.

While not specifically covered by the program, The City may approve projects that have a component pertaining to correcting structural deficiencies provided that there is improvement to the façade included in the project.

Projects where façades are to be altered that would not enhance the building's architectural characteristics, the aesthetics of the property, or be compatible with adjoining buildings will not be eligible for rebates under this program.

D.2.2 Validity of Façade Improvements

Valid improvements to façades that can be used to determine the value of the project for funding under the Façade Improvement Program include the following:

- a) Masonry restoration and stabilization;
- b) Installation of storefront awnings;
- c) Painting of woodwork and metal;
- d) Architectural and security lighting improvements;
- e) Renovation of storefronts;
- f) Entranceway modifications to improve accessibility for people with disabilities; and,
- g) Landscaping.

Improvements/works not valid are:

- a) Building insulation;
- b) Interior work;
- c) New exterior boarding including EIFS Cladding (foam boards) that cover up original architectural features of traditional façades; and,
- d) Painting of unpainted heritage masonry.

D.2.3 Components Valid for Rebates

Rebates may be based on the following components of an improvement project:

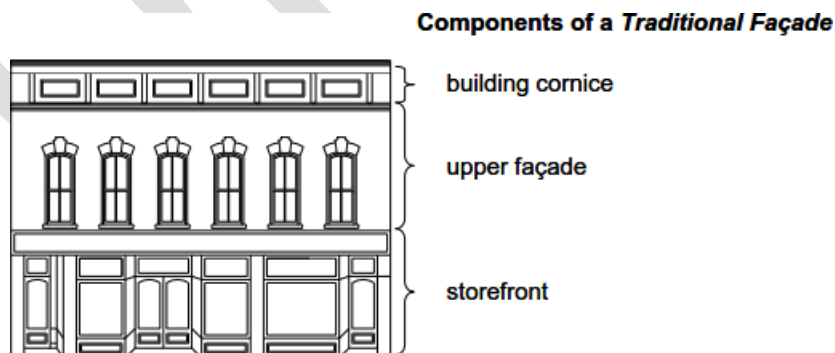
- a) Professional design fees (by an architect, architectural technician, technologist, or designer);
- b) Contractor charges (material and labour);
- c) Equipment rental; and/or,
- d) Inspection fees (e.g., architect’s inspection to confirm the work was done as per design).

To determine valid costs where an improvement project involves more than façade improvements, costs shall be apportioned based on the projected value of the work.

D.2.4 Traditional Façades

The traditional façades of storefronts are found on buildings built in the 19th and early part of the 20th century. While these façades have a variety of sizes, shapes and styles, they essentially consist of the storefront, upper façade, and cornice.

- a) The storefront is the lower part of the building around the main commercial entrance at street level.
- b) The upper façade is the middle part of the building constructed of stone, brick or wood with regularly spaced windows.
- c) The building cornice at the top of the structure decoratively caps the building.



Project proposals may address any or all of these components of a traditional façade. Projects that are in keeping with the characteristics of the traditional façade will be acceptable. Priority may be given to projects that restore or replicate original elements. Items that should be considered include:

APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

- a) Restoration of original elements and architectural detailing;
- b) Window and door sizes, shapes, proportions, detailing, and locations;
- c) Appropriate style and use of awnings;
- d) Paint colours and effective use of colour to enhance building aesthetics;
and,
- e) Use of natural and traditional building materials.

The program encourages and prioritizes restoration of façades to their original state using authentic or original materials and that are in keeping with Parks Canada Standards and Guidelines for the Conservation of Historic Places in Canada.

Projects that use modern materials and building and design techniques may also be acceptable if the project will result in an overall façade that maintains the principles of heritage conservation.

D.1.1.1. Restoration of Original Elements

This program encourages removal of vinyl or aluminum siding, replacement of vinyl windows, and the restoration of original brick, stone or wood on traditional façades.



APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

Newer materials covering traditional façades should be removed where possible, and original building features should be restored.

Where new materials are used in the restoration of a traditional façade, they should match the texture, colour, size, shape and detail of the original material.

The following is suggested for masonry restoration:

- a) Generally, cleaning of historic masonry is not recommended, as it may cause damage. If cleaning is undertaken, it should be done gently so as not to remove the patina of the material, and should not be done simply to create a new appearance. Any cleaning technique of historic masonry needs to be an acceptable method and recognized by a heritage professional recognized by the Canadian Association of Heritage Professionals.
- b) Abrasive cleaning such as sandblasting is extremely damaging to traditional façade materials, and will accelerate masonry deterioration due to the destruction of the protective exterior of the brick allowing water penetration. This is not supported by this program. It can also greatly change the appearance of a building. Masonry surfaces that were historically painted should generally remain painted.
- c) When repointing (repairing deteriorated mortar joints), it is important that new mortar match the original in strength, composition, and colour. New mortars made with Portland cement are much harder than historic lime mortars, and can damage traditional masonry. The use of power tools to remove old mortar on traditional façades is also not recommended, as they can easily cause irreparable damage. Only the use of lime mortars and appropriate masonry processes are supported by this program.

The following is suggested for brick sealing:

- a) It is not recommended to seal brick surfaces with silicones or consolidants, which may trap water vapour behind the surface of the brick. As the vapour condenses, it may freeze or leach salts that could harm the brick face. This is not supported by the program.
- b) It is not recommended to add stucco on a deteriorated brick surface as it may crumble over time. This is not supported by this program.

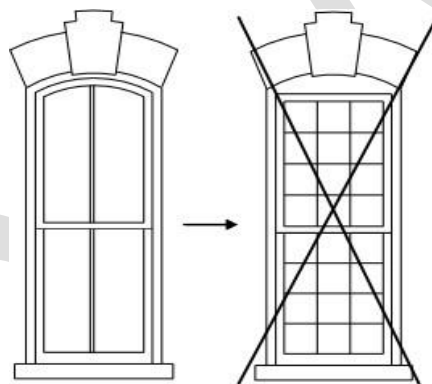
APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

- c) Repointing with porous mortar is recommended to allow breathing of the wall outside, and it allows moisture to migrate and evaporate through the mortar, rather than brick. Repointing with Portland cement on traditional façades is not supported by this program.

D.1.1.2. Windows and Doors

Original windows should be repaired wherever possible. The use of replacement vinyl and aluminum windows and doors on traditional façades is not supported by the program. Interior storm windows may be used to make original windows more energy efficient without affecting their appearance.

Where it is not possible to repair the original windows, or where older replacements have already been installed, new replacement windows and doors should fit the shape of the opening and any architectural detailing around the opening should not be covered. Preferred projects are those that most closely replicate the original window and door design including the number of glass panes, profiles of the sash rails and muntins, and frame colours. Hybrid windows may also be acceptable.



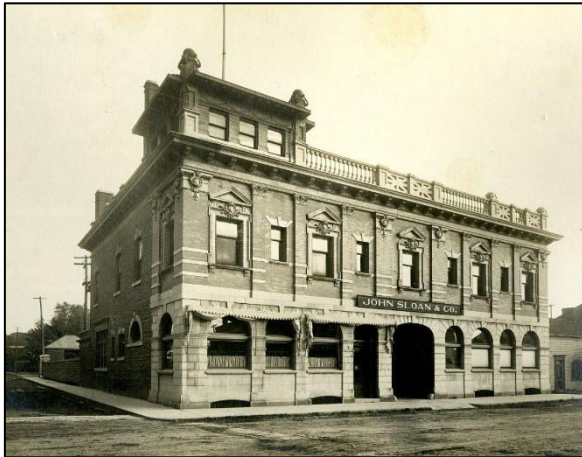
The window at right is an example of an **inappropriate** replacement for the window at left. It does not fit the shape of the opening as the original window did.

It is also not preferred, as it has a different number of glass panes, and a different muntin profile (the dividers between the glass panes are the wrong thickness).

D.1.1.3. Heritage Properties

Properties designated under the Ontario Heritage Act require special consideration. Structural or façade improvement projects undertaken on designated properties under the *Ontario Heritage Act* shall be consistent with the designation by-law and Parks Canada Standards and Guidelines for the Conservation of Historic Places.

Applications for façade improvement of designated properties may also require a heritage permit.



1910



2020

D.2.5 Non-Traditional Façades (Later 20th Century Buildings)

Non-traditional façades are typically found on buildings that were constructed post-World War II. They can exhibit a tremendous range of architectural style and building characteristics with wide variation in elements such as colour, building materials, height and massing, architectural detailing, and window and door treatment.

Downtowns typically consist of both traditional and non-traditional façades. Through the evolution of a downtown, buildings can become destroyed by neglect or fire or other reasons and are replaced by newer buildings. Sometimes these replacement buildings are important architectural records of the time they are constructed. Other replacement buildings may not represent important architectural expressions. Non-traditional façades do contribute to the history of a downtown. This is expressed through the Ontario Governments Eight Guiding Principles in the Conservation of Built Heritage Properties. Specifically, the principle of legibility which states ‘New work should be distinguishable from old’ which means that ‘buildings or structures should be recognized as products of their own time.’

APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA



Before

After

Components of a non-traditional façade that would be of importance under this program include:

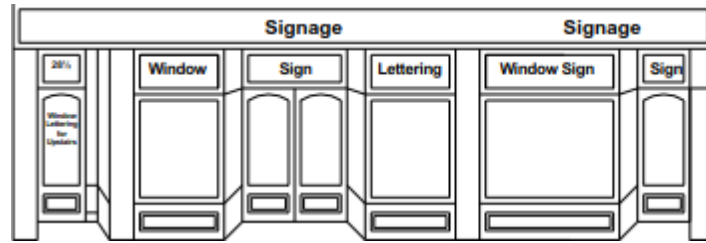
- a) Window and door sizes, shapes, detailing, and locations;
- b) Signage details (size, location, colour, lighting methods);
- c) Appropriate style and use of awnings;
- d) Architectural detailing;
- e) Paint colours and effective use of colour to enhance building aesthetics;
and,
- f) Use of building materials appropriate to the original design of the building.

As buildings with non-traditional façades are sometimes located adjacent to buildings with traditional façades, care must be exercised to ensure enhancements reflect the scale of any adjoining historic buildings and do not negatively impact these adjacent historic structures.

D.2.6 Signs

Signs will be eligible under Program 8: Signage Grant. Signs should reflect the scale and characteristics of the building's architecture. Projects using natural materials with external lighting are preferred. Projecting wood signs in accordance with the Sign By-Law are encouraged where located at the storefront level so as to avoid disrupting the window rhythm of the upper façade. In addition, back-lit signs are encouraged to be replaced with decorative front-lit signage.

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Examples of traditional façade signage.

Signs consisting of individual decorative letters on the façade that enhance architectural characteristics of the building are encouraged. Fascia signs that do not detract from the architectural appearance of the façade may also be permitted.

Projects incorporating back-lit fascia 'box' signs will not be eligible for grants under this program.



Gooseneck lamps are an example of traditional-style lighting that can be used instead of back-lit box signs.

Sign colours should be restricted to colours considered traditional such as white, black, silver or gold with background colours that complement the overall building colour. These include colours offered through paint companies that are marketed as heritage colours.

For properties with heritage attributes, priority will be given to projects that restore or replicate original elements, including signage details such as size, location, colour, and lighting methods.

D.2.7 Awnings

Retractable awnings are encouraged where consistent with the original building design. Non-retractable awnings that do not detract from the architectural appearance of the façade may also be permitted where consistent with the architectural style of the building. Retractable awnings are preferred over fixed awnings. Where an awning is to

APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

contain signage, it is preferable that signage consists of primarily individual block letters and be of a size and scale that is consistent with other buildings nearby.



Retractable awnings are encouraged by the Program where appropriate. They allow light to enter businesses when retracted, and provide shade and shelter on the sidewalk when extended.

D.2.8 Colour

To create an atmosphere of consistency throughout the downtown, the program encourages applicants to:

- a) Leave natural masonry unpainted;
- b) Provide weather-protective finishes for wood surfaces;
- c) Use typical heritage palette colours for background finishes;
- d) Colour test to find original colours of historic structures; and,
- e) Develop a scheme for the entire building to coordinate all façade elements, and to fit appropriately with adjacent buildings.

D.2.9 Rear Façades

Upgrading or establishment of a rear façade with frontage along the Moira River and the Riverfront Trail may qualify for an enriched rebate. Improvements to these façades would need to demonstrate their ability to activate the rear façade (e.g. attract pedestrian activity and beautifying the area, by the addition of a river-facing patio on the rear of a restaurant).

The criteria for assessing the eligibility of the rear façade shall be the same as applying to the main façade in terms of design, materials, signage and colours.

D.2.10 New Construction

Additions to buildings (adding new floor area) are not eligible for rebates under this program unless the project involves adherence to Parks Canada Standards and Guidelines for Conservation of Historic Places in Canada and Ontario's Eight Guiding Principles of Heritage Conservation.

D.2.11 Permanent Landscaping

Permanent non-movable landscaping will be eligible under this program provided it is a component of an overall façade improvement proposal. Landscaping should reflect the scale and characteristics of the building's architecture, and be consistent with the downtown.

D.2.12 Security Lighting

Financial assistance for security improvements, including exterior lighting, is available through Program 9 (Built-Form Security Measures Grant).

Any security lighting installed as part of a façade project must be consistent with the architectural style of the building. Lighting should be designed to improve the sense of security and deter vandalism by illuminating entrances and pathways, without creating excessive glare or light pollution for neighbouring properties.

D.2.13 Designing for Safety (CPTED)

Crime Prevention Through Environmental Design (CPTED) uses architectural and landscape design to create safer environments. The goal is to make spaces look inviting and increase the number of people and "eyes on the street," which naturally deters crime. This approach avoids creating a fortress-like appearance. Key principles include:

- **Natural Surveillance:** Designing spaces so that they are easily observable (e.g., large windows facing the street, good lighting, landscaping that doesn't create hiding places);
- **Natural Access Control:** Using design elements like low fences, planters, or distinct pathways to guide people and vehicles and discourage access to private areas; and,
- **Territorial Reinforcement:** Using features like ornamental fencing or landscaping to clearly delineate the transition from public to private space, letting users know where they are welcome.

Appendix E: Brownfields Program Guide

E.1 Eligible Brownfield Costs

Successful applications for financial assistance involving tax-based assistance will necessitate a site-specific brownfield redevelopment funding agreement between the City and the applicant for Programs 12 and 14 (tax-based assistance) of the CIP. This agreement will establish the magnitude of anticipated eligible costs as well as provide for mechanisms to verify actual costs as eligible under the Plan.

Eligible costs are generally defined as costs incurred in the remediation of a property which, as of the date of site assessment, does not meet the standards of the *Ontario Environmental Protection Act* to permit a Record of Site Condition to be filed in the Ontario Environmental Site Registry. The City will require verification of these costs when applying the programs to individual projects which have been approved for funding assistance.

Assistance under the Brownfields programs contained in the CIP is limited to the costs of environmental site assessment, remediation and risk management and compliance with environmental regulatory approval requirements. Assistance is limited to the stated eligible costs. All other rehabilitation-related costs are ineligible under this Plan.

Eligible costs for the Brownfield Environmental Site Assessment Rebate are Phase II ESAs and Risk Assessments.

For all other Brownfield programs, the following costs are eligible for assistance:

- Environmental remediation and costs of achieving acknowledgement of a Record of Site Condition by the MECP and Certificate of Property Use as may be required. This includes both remedial action plans and risk management plans, and implementation costs;
- Waste transfer to landfill and tipping fees for contaminated soils land fill;
- Fill and grading to replace contaminated soils;
- At the discretion of Council, demolition of existing buildings or structures;

- At the discretion of Council, site development and infrastructure work including improvement or reconstruction of existing on-site infrastructure and development, triggered by the existence of contamination and requirements for remediation;
- Legal fees directly related to site investigation, remediation and filing of a Record of Site Condition and compliance with any Certificate of Property Use.
- Insurance premiums for Cost Cap Insurance and PLL Insurance;
- Ongoing site environmental monitoring and management (part of risk management strategies); and,
- Interim financing costs (interest and financing fees) related to eligible costs. Long-term debt financing costs are not eligible.

E.2 Eligible Sites and Priorities

Brownfield ESA Rebate eligibility:

- Private sector landowners/developers who are actively seeking renovation/ redevelopment or re-use of the property and provide Phase I ESA conducted by a Qualified Person indicating a requirement for a Phase II ESA.
- Site may be located anywhere within the boundaries of the City of Belleville.

All other Brownfield program applications must meet all of the following conditions:

- Privately-owned lands proposed for development or redevelopment.
- Sites located in the Brownfield Priority Area.
- The need for remediation is defined as a site with a Phase II ESA which indicates that site conditions do not meet standards (under the *Environmental Protection Act*) to permit filing of a Record of Site Condition.

Prioritization:

- Sites that meet the eligibility criteria of the Housing programs or the Downtown programs will be prioritized for assistance.
- Highest priority will be given to sites and development of housing units, based on the City’s priority for housing as defined this CIP (Section A.1).
- Projects that include housing units, based on the City’s priority for housing as defined in this CIP, will be eligible for greater assistance for remediation costs via the TIER program.

E.3 Brownfield Redevelopment Financial Incentive Programs

E.3.1 Brownfield Environmental Site Assessment (ESA) Rebate Program

Category	Summary
Description	For sites with a Phase I ESA, assistance to further specify extent and nature of environmental contamination through rebate assistance of Phase II ESA and study and development of any Remediation Action Plan.
Intended Recipient	Private sector landowners/developers who are actively seeking renovation/ redevelopment or re-use of the property and provide Phase I ESA conducted by a Qualified Person indicating a requirement for a phase II ESA.

Category	Summary
<p>Program Specifics</p>	<ul style="list-style-type: none"> • City of Belleville will reimburse owner for costs associated with eligible studies. • Maximum individual rebate is \$30,000 or 50% of the cost of the ESA, whichever is less. • Maximum assistance per property of: <ul style="list-style-type: none"> ○ Maximum of 2 studies per property; and ○ Maximum of \$45,000 per property. • The City will not entertain applications for ESA study support that seek to split a subject site into multiple sites and individual ESA studies for the purposes of unnecessarily increasing the level of municipal program funding for ESA. • The above limits are at the discretion of the City of Belleville. Funding may be increased at the discretion of the City based on the merits of each individual application as determined by the City. Applicants may be required to furnish the City with additional information, relinquish ownership of ESA reports and enter into additional agreements as necessary to the satisfaction of the City.
<p>Implementation Specifics</p>	<ul style="list-style-type: none"> • Based on the principle of achieving maximum leverage of non-City funds, applicants who identify other sources of financial assistance for environmental site assessments will be given preference in the allocation of funds. • Total combined assistance toward the costs of environmental site assessment from all public sources will not exceed 50% of total environmental site assessment costs. City funding will be the funding of last resort where other sources of public assistance exist. • The incentives offered through this CIP program can be enhanced with HAF funding. Refer to CIP Program 15 (Housing Accelerator Fund Enhancement).

E.3.2 Brownfield Tax Increment Equivalent Rebate (TIER) Program

Category	Summary
Description	Tax Increment means the difference between the property tax liability for the lands in any year of the Program and the existing “base” tax liability. The TIER is a rebate equal to a portion of the tax increment. It is limited to the Municipal Portion of the tax liability. The TIER is provided for under Section 28(7) of the <i>Ontario Planning Act</i> .
Intended Recipients	<ul style="list-style-type: none"> • Private sector owners of environmentally contaminated sites that have significant potential for redevelopment or rehabilitation. • To be eligible for assistance, sites must demonstrate the existence of environmental contamination of the surface, soils, groundwater or built structures. • Equal preference given to commercial and residential development, reuse and/or conversion.

Category	Summary
Program Specifics	<ul style="list-style-type: none"> • The City reimburses the landowner for all eligible costs by way of an annual rebate equivalent to 50% of the municipal portion of the incremental property tax increase over an established “base” assessment and tax liability. • Brownfield sites in priority areas are eligible for a 75% rebate of the tax increment. • Housing projects based on City’s housing priority, as defined in this CIP, developed on brownfield sites are eligible to receive 100% of the tax increment. Eligibility for remediation cost assistance will be established through the Brownfield TIER application process, but distribution of assistance can occur through either the Affordable Housing TIER or the Brownfield TIER (whichever program’s requirements are satisfied first) – there will only be one TIER per project. • Rebate represents foregone income for the City. Site redevelopment creates tax income, a portion of which is foregone under this program. • City should be cognizant of any significant increase in annual municipal operating costs as a result of redevelopment of the property in receipt of tax assistance. • One rebate per property. • The maximum program duration is 10 years or when the total cumulative rebate equals the total eligible costs, whichever occurs first.

Category	Summary
Implementation Specifics	<ul style="list-style-type: none"> • Rebate based on the <i>“Reimbursing Developer”</i> approach – the landowner/developer pays for the full cost of remediation and rehabilitation as well as the resulting annual increase in property tax. • The rebate is assignable by the owner of the property to another party (subsequent owner, tenant or other assignment) at any time during the period of the agreement. Should the original owner transfer its interest in the property, the rebate can, with the agreement of the City, continue to be assigned to the original owner for the duration of the rebate period. • The maximum amount of the rebate in any year is limited to the value of the work undertaken under eligible costs in that year or the increase in municipal property tax on the property compared to the base (before redevelopment) property tax, whichever is less. • Eligible costs not reimbursed in the year they are incurred can be rolled-over to subsequent years. • The rebate is limited by the maximum eligible costs in combination with all other programs of assistance provided by this Plan.

E.3.3 Brownfield Building Permit Fees Rebate

Category	Summary
Description	Assistance to private sector land owners for redevelopment of brownfield sites for residential and non-residential use by rebating the cost of Building Permit fees.
Intended Recipients	<p>Private sector land owners/developers who are actively seeking redevelopment of contaminated lands and which provide:</p> <ul style="list-style-type: none"> (i) Applications for redevelopment/re-use of the property which necessitates environmental site assessment and remediation. (ii) A Phase II ESA which demonstrates that the proposed use does not meet MECP standards for property use as contained in the <i>Soil, Ground Water and Sediment Standards</i> for use under Part XV.1 of the <i>Environmental Protection Act</i>.
Program Specifics	<ul style="list-style-type: none"> • 50% reduction in building permit fees for developments on Brownfield sites. • Applies to the Brownfield Priority Area and Downtown Improvement Area. • Maximum rebate of \$60,000 per property or 50% reduction in building permit fee costs (up to the cost of remediation), whichever is less.
Implementation Specifics	<ul style="list-style-type: none"> • The fees are rebated upon the completion of the construction and achievement of substantial occupancy. • As necessary, the City may amplify or adjust the application and approval protocols associated with this program. • Applicants who receive a permit rebate under this program are ineligible for access to building permit fee rebate under the Downtown programs. • The incentives offered through this CIP program can be enhanced with HAF funding. Refer to CIP Program 15 (Housing Accelerator Fund Enhancement).

E.3.4 Environmental Remediation Tax Cancellation Assistance Program

Category	Summary
Description	Cancellation of property tax increase (which result from remediation and redevelopment) for eligible properties as an incentive for environmental rehabilitation. Under the Brownfields Financial Tax Incentive Program (BFTIP) municipalities can get provincial education property tax assistance to match municipal property tax assistance so that a property owner can clean up eligible brownfield properties under the provisions of Section 365.1 of the <i>Municipal Act, 2001</i> .
Intended Recipient	Private sector landowners who are actively seeking renovation/ redevelopment or re-use of the property which, as of the date of site assessment, does not meet the standards of the Ontario <i>Environmental Protection Act</i> to permit a Record of Site condition to be filed in the Ontario MECP's Environmental Site Registry (i.e. a contaminated site in need of remediation or risk management to enable a Record of Site Condition to be acknowledged by the MECP to permit the intended use of the property.

Category	Summary
Program Specifics	<ul style="list-style-type: none"> • Program includes annual cancellation of tax increases over the established base tax. • Specifics of any tax assistance will be identified in a municipal by-law which establishes the date that such tax assistance commences and the date of expiry of the assistance. • Assistance is limited to the increase in property tax over the established “base” tax. • At commencement of tax assistance, tax assistance comprising the municipal portion of any tax increase cancellation is in effect until the date specified in the municipal by-law. • Matching education portion tax assistance is limited to the earlier of a consecutive period of six (6) years for commercial and industrial development and ten (10) years for residential development or the date that tax assistance equals the costs of remediation necessary to permit filing of a Record of Site Condition and the cost of complying with any certificate of property use issued under Section 168.6 of the <i>Environmental Protection Act</i>.

Category	Summary
Implementation Specifics	<ul style="list-style-type: none"> • This program is solely for development projects within the City that involve remediation of contaminated soil or buildings and/or risk management strategies which are eligible for assistance under Section 365.1 of the <i>Ontario Municipal Act</i>. • At commencement of tax assistance, tax assistance comprising the municipal portion of any tax increase cancellation is in effect until the date specified in the municipal by-law. • With respect to the matching education portion of any tax assistance, such assistance is provided upon application to the Ontario Minister of Finance by the City and approval by the Minister of Finance. • At all times, total tax assistance is limited to the eligible costs defined in this Plan. • Municipal and Provincial tax assistance can be commenced at any time as specified in the By-Law. Subject to approval, and any conditions imposed by the Minister of Finance with respect to the matching education portion. However, assistance cannot be applied retroactively in respect of remediation prior to the approval of the City BFTIP By-Law. • Eligible costs not reimbursed in the year in which they are incurred, can be rolled over to subsequent years. • The amount of tax assistance in any one year is limited to the lesser of: <ul style="list-style-type: none"> (i) The amount of eligible work carried out in that year; or (ii) The amount of property tax which is cancelled by the City. • The amount of annual tax assistance is reduced by the amount of any outstanding property tax payable on the property.

Category	Summary
Implementation Specifics (Continued)	<ul style="list-style-type: none"> <li data-bbox="597 243 1419 474">• Financial assistance under Section 365.1 of the <i>Ontario Municipal Act</i> is cumulative with any other financial assistance for site remediation necessary to permit a Record of Site Condition to be filed and comply with any certificate of Property Use. <li data-bbox="597 485 1419 758">• Assistance under this program terminates upon transfer of title to the property, severance or subdivision. In the case of severance and subdivision of land, termination of the program applies only to those parts of the original land holding which are severed or subdivided to other owners.



City of Belleville

Needs Assessment Report

**Housing, Downtown Revitalization and Brownfield Redevelopment
Community Improvement Plan Update**

June 2025 – 25-1478

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Acronyms, Abbreviations, Definitions

ADU	Additional Dwelling Unit
ARU	Additional Residential Unit
BDIA	Belleville Downtown Improvement Area
CIP	Community Improvement Plan
CLI-ECA	Consolidated Linear Infrastructure Environmental Compliance Approvals
CMHC	Canada Mortgage and Housing Corporation
DC	Development Charges
HAF	Housing Accelerator Fund
HNA	Housing Needs Assessment
OP	Official Plan
PPS	Provincial Planning Statement
RFP	Request for Proposal
RR	Rural Residential
SWOT	Strengths, Weaknesses, Opportunities, and Threats
TIER	Tax Increment Equivalent Rebate
the City	The City of Belleville
the Report	CIP Needs Assessment Report

1.0 Introduction

1.1 Project Overview

The City of Belleville (the City) has initiated an update of its existing Housing, Downtown Revitalization and Brownfield Redevelopment Community Improvement Plan (CIP) to include a wider variety of housing programs to meet Housing Accelerator Fund (HAF) requirements. This project will address three scopes of CIP incentive programs:

1. A set of programs to stimulate the development of housing supply, to meet the objectives of the Canada Mortgage and Housing Corporation's (CMHC) Housing Accelerator Fund (HAF);
2. A set of programs focusing on expanding and elevating the ongoing revitalization of Belleville's downtown core, to better establish the area as an economic and social hub; and,
3. A set of programs to stimulate the redevelopment of brownfield sites, to support infill and address environmental limitations.¹

1.2 Purpose of the CIP Needs Assessment Report

The purpose of this CIP Needs Assessment Report (the Report) is to synthesize the foundational research, analysis, and downtown stakeholder engagement undertaken in the first phase of the project, namely:

- An analysis of the policy framework and baseline CIP conditions, including existing definitions of "affordability";
- A review of CIP best practices and precedents to incentivize affordable housing and downtown revitalization;
- A summary of priority areas for support and funding as identified by key downtown stakeholders;

¹ The brownfield redevelopment portion of the CIP update is happening separately from, but concurrently with, the housing and downtown revitalization components. Sierra Planning and Management is responsible for the brownfield redevelopment section of the CIP update.

- A gap analysis to identify strengths, weaknesses, opportunities, and threats (SWOT) for the CIP; and,
- An analysis of CIP trends and incentives to identify local community improvement needs.

By presenting an overview of the current context, identified needs, and strategic opportunities related to missing middle housing, affordable housing units, and downtown revitalization in Belleville, this report serves as the primary evidence-based document for the project. Its findings will directly inform the creation of specific financial incentive programs and eligibility criteria to be detailed in the updated draft CIP.

1.3 Background Documents and Data Reviewed

The project team reviewed the following background documents and data to inform this report:

- Provincial Planning Statement (2024)
- City of Belleville Official Plan (OP) (council adopted 2021, modified 2024), and supporting documents
- City of Belleville Strategic Plan, 2012 to 2032
- Loyalist Secondary Plan (council adopted November 2010)
- Consolidated Zoning By-law 2024-100 (March 2024)
- City of Belleville Development Guidelines (July 2024)
- City of Belleville Community Improvement Plan (adopted 2021, modified May 2025)
- Development Charges (DC) By-law 2021-201, and supporting documents
- Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin
- City of Belleville Population, Housing, and Employment Growth Forecast Update (December 2022)
- City of Belleville Housing Needs Assessment (May 2025)
- City of Belleville Housing Accelerator Fund Action Plan Initiatives

Presented in the following section is a summary of the current CIP context for missing middle housing, affordable housing, and downtown revitalization in Belleville.

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Needs Assessment Report - Housing, Downtown Revitalization and Brownfield Redevelopment Community Improvement Plan Update
June 2025 – 25-1478

2.0 Current Context in Belleville and Best Practices

2.1 Policy Framework and Current CIP Conditions

2.1.1 Missing Middle and Affordable Housing Units

The policy framework for housing in Belleville is informed at multiple levels by provincial and local directives. This framework, in combination with the financial context of development-related charges and the City’s existing Belleville CIP program, influences how and where housing is developed.

Provincial Framework

At the highest level, the Provincial Planning Statement (PPS), 2024, mandates that:

- planning authorities maintain a 15-year supply of residential land (Policy 2.1.4.a, pg. 6) and a 3-year supply of serviced, zoned units (Policy 2.1.4.b, pg. 6);
- municipalities plan for an “appropriate range and mix of housing options and densities to meet projected needs” (Policy 2.2.1, pg. 7);
- municipalities establish and implement “minimum targets for the provision of housing that is affordable to low and moderate income households” (Policy 2.2.1.a, pg. 7); and,
- planning authorities establish and implement “minimum targets for intensification and redevelopment within built-up areas, based on local conditions” (Policy 2.3.1.4, pg. 8).

Belleville OP & Community Improvement Policies

As the City is a single-tier municipality, it is responsible for creating self-governing development policies through the City of Belleville OP, which translates this provincial direction to the local scale.

Acknowledging that Belleville’s population is expected to see a substantial rise over the next 20 years, the OP states that 90 to 95% of City-wide housing growth should occur within the urban area, while the remaining 5 to 10% should occur in rural areas. The OP directs where and how residential development should occur across City Centre, Urban, Rural, and Hamlet land uses, with higher densities directed to the City Centre (Section 3.8.1.b, pg. 46) and low-density single-detached homes directed to Rural and Hamlet areas (Section 3.1.1.a, pg. 15 and Section 3.3.3.a, pg. 24).

The OP sets a minimum housing target of 25% of all new development to be affordable to low- and moderate-income households (Section 7.15.3, pg. 165), and a minimum residential intensification target of 14 units per gross hectare across the City by 2041 (Section 2.2.3, pg. 6). The Belleville OP promotes compact and efficient development standards within the City’s urban areas to minimize land consumption and servicing costs, noting that no urban boundary expansion is required to accommodate residential growth to 2038 (Section 2.2.4, pg. 6). The plan contains policies to encourage a variety of housing types (Section 7.15.3, pg. 165), and supports the development of affordable housing for low- and moderate-income households in all residential areas (Section 3.10.d, pg. 61).

The OP sets a policy for a 15-year minimum supply of lands designated for residential growth (Section 7.15.1, pg. 164). For Community Improvement Policies, the OP identifies “opportunities to provide affordable housing” in all forms as one of the listed priorities, “including medium- and high-density residential development” (Section 7.1.a, pg. 127). These policies provide a clear mandate for a CIP focused on supporting affordable housing initiatives across both the urban serviced area of the city and the surrounding rural hamlets.

Existing CIP

The City of Belleville’s existing Housing, Downtown Revitalization and Brownfield Redevelopment Community Improvement Plan contains 17 programs in total, including three programs to support affordable housing initiatives and four additional programs to support specific rental unit types. The two currently active housing-related programs are earmarked for Accessory Dwelling Units, although three ongoing housing projects have accessed the Affordable Housing Tax Increment Equivalent Rebate (TIER) program funding, and are either awaiting agreement to be finalized or are still under construction. The inactive affordable housing programs include:

- **DC Rebate:** 100% rebate on development charges for only the affordable rental units within a new apartment building.
- **Building Permit Fee Rebate:** Rebate of up to 100% of the building permit fees associated with the creation of new affordable rental units.
- **Tax Increment Equivalent Rebate (TIER):** A rebate on the municipal portion of tax increases which occur as a result of the development of affordable rental units, for ten years following development.

Loyalist Secondary Plan

The Loyalist Secondary Plan area² covers 950 hectares on the west side of Belleville and is identified as a key location for new mixed-use development as the City expands its urban footprint. Although an update to the Secondary Plan is still on-going, initial estimates indicate that the area may eventually accommodate approximately 9,000 people, and it is expected to contain a range of housing options will be made available to suit all demographic groups. The current Secondary Plan acknowledges that CIPs may be relevant to this area, and it designates all area lands as community improvement policy areas (Section 6.1).

² The Loyalist Secondary Plan is currently undergoing an update. As part of that update, the Plan area will be renamed as the West Belleville Secondary Plan Area.

Consolidated Zoning By-law 2024-100

Belleville’s Zoning By-law 2024-100 is the primary tool for implementing the OP’s housing policies. The by-law designates five specific zones for different types of residential development, from Low-Density (R1) to High-Density (R3), as well as Rural Residential (RR) and Residential Mobile Home (RMH) zones that permit residential uses. As per the CMHC’s definition of what constitutes “missing middle housing” (defined in detail in **Section 2.1.1.3**), Belleville’s R2 zone permits all types of missing middle units. Additionally, the R1 zone allows for two-, three-, and four-unit dwellings, and the R3 zone permits low-rise multi-unit dwellings. Staff noted that typical lot sizes in R2 zones are often smaller than what is preferred for the development of four units as-of-right, creating an additional barrier to redevelopment despite the zoning being permissive for these built forms.

City of Belleville Strategic Plan

Belleville’s Strategic Plan includes a section on Growth and Housing, to ensure “a full range of housing options is available to meet the housing needs of our residents and to provide for growth of the community” (pg. 13). The Plan also states that a variety of housing forms is essential to address changing demographics and affordability needs.

Belleville’s Housing Accelerator Fund Action Plan

As part of Belleville’s HAF application, the City committed to eight action plan initiatives, including rezoning to allow four units as-of-right, promoting a wider range of housing types, and pursuing higher density permissions within strategic areas. Critically, one action plan initiative is to “Refresh the City’s Community Improvement Plan with additional affordable housing and missing middle programs,” which is the key driver to this CIP Update.

A full summary of Belleville’s Action Plan is available in **Section 2.1.5** of this report.

Housing Needs Assessment Report

The 2025 Housing Needs Assessment (HNA) examines the current and future housing needs and provides potential strategic directions for the City of Belleville to meet housing demand across all themes, including quantity, typology, and affordability. Housing market trends are analysed in the context of macro-economic conditions, demographic trends, and local real estate development trends. It is worth noting that the Assessment utilizes information from the most recent statistics, including Census 2021.

Within Belleville, 63% of housing units are owner-occupied and 37% are renter-occupied. Higher density units make up 27% of the City's existing housing stock, with medium density units at 11%, and low-density units like single- and semi-detached comprise 62%. The HNA notes the need to increase rental and high-density units to accommodate diverse housing needs. From 2020 and onwards, there has been a distinct shift towards medium- and high-density unit construction. The City's rental unit vacancy rate sits at 3.2%, which is marginally higher than the provincial average of 2.7% and seen as a reasonably healthy rate. Average house prices have risen by 82%; between 2016 and 2021, they jumped from \$252,020 to \$459,600, which is significantly higher than the province's 59% average housing price growth rate. Average rental rates have increased from \$950 in 2016 to \$1194 in 2021, and again to \$1435 by 2024.

Population, Housing, and Employment Growth Forecast Update

Belleville sees the vast majority of its new residents coming from within the province, with heavy representation from Toronto, Durham Region, Peterborough, and other areas surrounding Belleville. The City is expected to see an accelerated population increase, but also a rapidly aging population, with seniors 75 and older trending from 11% to 19% of the City's population between 2021 and 2051.

It is projected that higher density housing forms will be built at higher rates, although single- and semi-detached homes are expected to make up 45% of new units built. Building construction rates would need to double annually, from approximately 200 units to 400 units being constructed per year, to keep pace with expected demands from increased population. Belleville's employment activity rate (ratio of jobs per population) is likely to decrease from 64% in 2021 to 56% in 2051, likely due to the City's aging population exiting the workforce. However, the overall number of jobs is

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projected to increase from 31,700 jobs in 2021 to approximately 41,000 jobs in Belleville by 2051.

2.1.1.2

Definition of Affordability

A clear and consistent definition of “affordable housing” is foundational to a CIP, as it determines eligibility for financial incentives and sets clear targets for development. A review of Belleville’s key planning documents and relevant provincial legislation reveals related, but distinct, definitions of affordability. A high-level summary of each of these definitions is below:

Table 1: Affordability as defined by the PPS (2024)

Ownership	Rental
<p>The least expensive of:</p> <ol style="list-style-type: none"> 1. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income³ households; or 2. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality. 	<p>The least expensive of:</p> <ol style="list-style-type: none"> 1. A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or 2. A unit for which the rent is at or below the average market rent of a unit in the municipality.

- **City of Belleville OP (2021):** The OP utilizes the same definition of affordability as is held by the PPS.
- **Development Charges Act (DC Act) Bulletin, 1997:** The provincial bulletin, which governs exemptions from development charges, also uses a dual-criteria "lesser of" approach that considers both income-based and market-based thresholds. Its definition is substantively aligned with the PPS, using the 60th income percentile and specific market-based percentages (90% of average purchase price and average market rent).

³ The PPS defines low- and moderate-income households as those with incomes in the lowest 60% of the income distribution for the municipality.

- **HNA (2025):** The HNA acknowledges the slight variations definitions of affordability as held by the PPS and the “*Affordable Homes and Good Jobs Act*” (Bill 134). The author applied both the PPS and the DC Bulletin’s definitions to this analysis. The HNA specifically notes that for Belleville in 2024, an “affordable” home must fall under a threshold purchase price of \$316,200, or a one-bedroom rental unit at \$1,218 per month.

2.1.1.3 Definition of Missing Middle Housing

The CMHC defines the “missing middle” as housing that “fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings.” These units are typically located in walkable areas and exist in a wide range of housing types, including duplexes, triplexes, fourplexes, rowhouses, and townhouses.

Beyond the typology of the units, “missing middle” also refers to the price range of these units, whether rental or owned, addressing the lack of available and affordable housing for middle-income families.

Over the past 60 to 70 years, these housing types have generally not been built in substantial numbers, with developers instead focused on either single-detached, semi-detached, or more recently on high-rise construction. As such, the relative available stock of missing middle units has not kept pace with the city’s population increase.

2.1.2 Downtown Revitalization

The policy framework for downtown revitalization in Belleville is informed by provincial and local directives, and this framework, in combination with the financial context of the City’s existing CIP program, influences how downtown properties are revitalized.

Provincial Framework

The PPS’s relevant policies mandate that:

- Urban downtowns are identified as a strategic growth area, with a focus towards accommodating intensification and higher-density mixed use forms (Section 8, pg. 53),

- Strategic growth areas should be planned as focal areas for education, commercial, recreational, and cultural uses (Section 2.4.1, pg. 9), and,
- Protected heritage properties must be conserved (Section 4.6, pg. 28).

Belleville OP & Community Improvement Policies

Belleville’s OP identifies the downtown core as a major area of economic activity (Section 2.2.5, pg. 7) and a cultural hub for the area (Section 2.2.5, pg. 8). The OP’s policies are intended to attract new investment to Belleville’s core area, across both commercial and residential purposes. The goals of these policies are to improve the diversity and vitality of downtown by establishing a variety of living, shopping, leisure, and work activities. Development that highlights the Moira River or the Bay of Quinte is strongly encouraged (Section. 3.8, pg. 46).

The OP states that a CIP program should encourage:

- developing in areas targeted for intensification, and
- rehabilitating existing buildings that would result in greater accessibility and visitability (Section 7.1.a, pg. 127).

CIP programs may also be used to address poor building conditions due to age, design, construction, or neglect (Section 7.1.b, pg. 127).

Existing CIP

The current iteration of the CIP includes seven programs that target the downtown core. They incentivize façade improvements, accessibility and fire safety updates, and residential units above or behind commercial units. However, only three programs are currently active, all of which address façade upgrades.

The active façade programs now offer less funding (\$12,000 per property) than when they were first implemented in 2020 (\$20,000 per property). Funding reductions were made to the CIP in 2023, in the face of reduced municipal operating budgets. Two active applications are awaiting their final agreements, to access funding from the Downtown Residential Above Commercial Buildings program.

Belleville Downtown District

The Downtown District, or Belleville Downtown Improvement Area (BDIA), represents 201 active businesses and 176 street-level units. With 138 occupied and 39 vacant units in the downtown core, the area has a 78% occupancy rate. The 2023 Annual Downtown District Report noted that 15 vacant units were under renovation, while seven were deemed ‘tenant ready.’

City of Belleville Strategic Plan

Belleville’s Strategic Plan envisions an economically vibrant and financially sustainable community that invests in its future, and it includes a section on City Centre Sustainability. These goals include a pedestrian-focused downtown, unique commercial and residential opportunities, and the preservation of the downtown’s heritage (pg. 13).

Development Guidelines

Belleville’s Development Guidelines document does not contain any specific requirements for the downtown core, but it does include special considerations for commercial and mixed-use buildings (Section 3.C, pg. 36 and Section 3.E, pg. 47) and heritage buildings (Section 4.A, pg. 55). The document also covers general streetscape guidelines and signage requirements (Section 2.A, pg. 11 and Section 2.F, pg. 23).

2.1.3

Performance of Existing CIP Programs

The existing CIP programs have approved \$1,251,555 to date across nine programs focused on housing, downtown revitalization, or brownfield redevelopment. Of this amount, project approvals totalling \$48,780 have been closed out without payment due to approval expiry or lack of owner agreement.

Downtown programs have proven to be most popular, with 27 total projects compared to nine approved housing projects. Only one project has received funding from the programs addressing brownfield redevelopment, with \$40,000 distributed under **Program 13: Brownfield Environmental Site Assessment Rebate.**

The program that has received the most uptake is the **Façade Improvement Renovation Rebate (Program 11)**, with 17 approved applications totalling \$152,665.54 since 2021. Other utilized programs include:

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- **Program 3: Affordable Rental Housing TIER. – 100% Municipal Portion** with \$886,000 distributed over 3 projects,
- **Program 5: Accessory Dwelling Units in Existing Housing Rebate** with \$15,000 distributed over 3 projects,
- **Program 6: Accessibility Top-Up Rebate** with \$105,000 provided across 3 projects,
- **Program 8: Downtown Residential Above Commercial TIER – 100% Municipal Portion** with \$18,000 distributed over 2 projects,
- **Program 9: Downtown Fire Retrofitting Rebate** with \$1,000 distributed over 1 project,
- **Program 10: Façade Improvement Design Rebate** with \$3,000 provided to 1 project, and
- **Program 12: Façade Improvement Renovation Rebate – Rear Façade** with \$29,890 of funding provided across 5 projects.

For the housing programs, City staff indicated that the projects that requested extensions were ones that experienced many delays in the planning process, and they noted that limiting approvals only to shovel-ready developments would reduce these requests. The administrative burden to track the 10-year TIER programs is significant, even considering that it is the applicant’s responsibility to provide proof that the units are rented, as staff must confirm the lease agreements for each unit. There is minimal uptake on the Downtown Residential Above Commercial TIER program, due to residential use having a lower tax rate than commercial and yielding minimal tax benefits, making this conversion less appealing.

For the downtown programs, uptake on the existing front and rear façade programs has been good, although few applicants have taken advantage of the \$3,000 available for architectural design. While originally only focused on properties along the Moira River, the rear façade program was expanded to include funding for secondary facades not facing the river, which has been beneficial for corner lot properties. For properties with multiple tenants, eligibility can be an issue if another property tenant has received program funding, resulting in the entire property becoming ineligible for the following five years. Interest in the programs is good, including from property owners just outside the designated program area.

2.1.4 Applications in the Pipeline

The Residential Land Supply report (2024) identifies City-initiated projects, Plans of Subdivision (both Registered and Draft), Vacant Lands Zoned Residential, and overall tracks redevelopment, infill, and intensification throughout Belleville.

The report includes three Registered Plans of Subdivision/Condominium in Belleville Ward, for a total of 359 units. The City has initiated an affordable housing project that will result in 100 housing units. An additional 381 units have been issued building permits but are not yet fully constructed.

It is also important to note that, while not officially in the development pipeline, the Loyalist Secondary Plan area is anticipated to accommodate a lot of residential development, once the area is serviced and ready to support it.

2.1.5 Belleville's Housing Accelerator Fund Application

Belleville has received \$10.5 million of HAF funding to accelerate the construction of 259 homes between 2025 and 2028. As part of the agreement, the City has identified eight action plan initiatives to increase the rate of construction for all residential units in Belleville and improve housing affordability. These initiatives are expected to spur the development and construction of an additional 10,540 homes over the next decade. The initiatives are as follows:

- Encourage alternative housing solutions for sustainable living;
- Develop City-owned lands for housing to create rental and affordable housing units;
- Provide as-of-right permissions for missing-middle housing options;
- Enhance zoning provisions to enable a diverse housing supply;
- Refresh the City's CIP with additional affordable housing and missing middle programs;
- Expand residential development opportunities through policy updates;
- Streamline and enhance the development approval process for missing-middle and affordable housing; and
- Identify municipal infrastructure needs to service additional development potential.

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Comparable cities within Ontario that have received HAF funding include Ajax, Barrie, Cambridge, Guelph, Kingston, Kitchener, London, Milton, Peterborough, Thunder Bay, Waterloo, and Whitby. Cities near Belleville have received funds ranging from North Grenville with \$5.2 million, to Peterborough with \$10.7 million, Ajax with \$22 million, Whitby for \$24.9 million, and Kingston receiving \$27.6 million.

2.2 CIP Best Practices and Precedents

The project team examined respective CIP programs for the Town of Smiths Falls, Town of Carleton Place, City of Burlington, City of Thunder Bay, City of London, and the Town of Penetanguishene. These municipalities were selected due to their current CIPs with similar focus areas on housing and downtown revitalization, and because of their similarities to the City of Belleville, including features such as a downtown waterfront. The selection of municipalities cover smaller towns to larger-scale cities, and many have received HAF funding to support their affordable housing programs.

Refer to **Appendix B** for the detailed CIP Best Practices Matrices.

Provided in the sections below is a summary of findings from the CIP best practices review.

2.2.1 Missing Middle and Affordable Housing

Tax Increment Equivalent Programs (Rebates or Grants) are available in Burlington, Smiths Falls, Carleton Place, and Penetanguishene. These programs provide a grant or rebate equivalent to a portion of the increase in municipal property taxes that results from a development or renovation project. Generally, they cover 50% to 100% of the municipal portion of property taxes for 10 to 15 years, for new buildings with at least six affordable residential units. These programs are not limited to a specific area.

DC Programs (Rebate, Waiver or Deferral) are available in Burlington, Smiths Falls, Carleton Place, and London. These programs offer relief from DCs, which are fees collected from developers to help pay for the cost of municipal services and infrastructure. Generally, these programs waive the interest on deferred DC payments, or they provide a rebate of up to 100% of the municipal portion of the DCs for new affordable rental units. The programs are typically available to new rental residential

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buildings that contain affordable units. While most programs are available anywhere in the city, London's program is available only in their Original Downtown designated area.

Planning Application and Building Permit Fee Programs (Rebate, Grant, or Waiver) are available in Burlington, Smiths Falls, Carleton Place, Penetanguishene, and Thunder Bay. These programs provide grants or rebates to offset the costs of municipal application and permit fees. Typically, these programs cover up to 100% of eligible building permit or municipal fees, and they are available for the creation of new affordable rental units. Maximum funding amounts range from \$10,000 to \$40,000 per project in Burlington and Thunder Bay respectively, while the remaining municipalities do not list a maximum amount. Thunder Bay limits this program to commercial and mixed-use buildings in their Project Areas.

Additional Residential Unit (ARU) / Additional Dwelling Unit (ADU) Programs are available across all of the reviewed municipalities' CIPs. These programs specifically incentivize the creation of smaller secondary units on residential properties. Program details typically cover 100% of eligible costs up to \$5,000 to \$90,000 per project for construction costs. Professional drawing costs are also covered by Smiths Falls and Carleton Place, allowing for \$5,000 to \$15,000 per unit. Some programs require that new units are kept at an affordable rate for 10 to 15 years, while others only require that the units are for long-term rentals.

Targeted New Unit Construction / Conversion Programs (Grant or Loan) are available in Burlington, Penetanguishene, Thunder Bay, and London. These programs are distinct from general ARU incentives, and they focus on specific housing forms like "missing middle," multi-unit conversions such as office-to-residential conversions, or building housing units above or behind commercial units in mixed-use buildings. These programs provide funding that vary depending on their focus. For missing middle programs, forgivable loans to cover 100% of eligible costs ranging from \$15,000 to \$225,000 per affordable unit, depending on the municipality and program parameters. Units are typically required to remain affordable for 10 to 25 years, and they may have additional limitations on building height and emissions requirements for internal building utilities. For building conversions and adding residential above or behind commercial, grant amounts typically cover 50% of eligible costs up to \$10,000 per unit, while loans cover 25% of costs up to \$40,000 per unit. In London, only the Downtown and Richmond Row areas are eligible for funding.

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Accessibility Programs (Grant or Rebate) are available in Burlington, Smiths Falls, Carleton Place, and Penetanguishene. These programs help cover the costs of upgrading a building to a universal, barrier-free design. Grants and rebates are available in the range of \$5,000 to \$50,000 per project, and cover elements such as automatic doors, ramps, accessible washrooms, and elevators. Penetanguishene’s program only supports renovations in affordable rental housing buildings, while the remainder cover commercial buildings as well.

Feasibility Study Programs (Grant) are available in Burlington and Penetanguishene. These programs cover the feasibility study costs for assessing the inclusion of affordable units in a new or existing development. Grants cover up to 50% of the costs per project, with a maximum value of \$10,000 to \$15,000.

Loan Programs are only available in London, which offset upfront development costs through loans that are repayable to the City. The terms and amounts vary based on the program guidelines, but they are available to private and non-profit developments creating new affordable housing.

Surplus Land Programs are only available in Penetanguishene, making surplus municipal lands available for affordable housing development through a Request For Proposal (RFP) process.

Home Energy Programs are available in Burlington and Penetanguishene, and they support sustainable building practices. Grants ranging from \$25,000 to \$50,000 per project are available to fund energy efficient upgrades in affordable housing units.

2.2.2 Downtown Revitalization

Tax Increment Programs (Rebate, Grant, or Loan) are available in Penetanguishene, Thunder Bay, and London. These programs provide equivalent funding to a portion of the increase in municipal property taxes that results from a development or renovation project located within the downtown core or strategic areas. Funding varies depending on the eligible costs and tax increase amount, but they are typically ten-year programs.

Planning Application Fees, Building Permit Fee, and Development Charge Programs (Grant) are only available in Thunder Bay. This program waives 100% of planning application fees and rebates 100% of building permit fees, up to a combined maximum

of \$10,000. It is only available to commercial or mixed-use buildings within Project Areas.

Building Restoration, Renovation, Conversion and Safety Programs (Rebate, Grant, or Loan) are available in Smiths Falls, Penetanguishene, Thunder Bay, and London. These programs support interior renovations in commercial or mixed-use buildings in the downtown core or project areas. Grant and rebate funding availability ranges from \$10,000 to \$45,000, while London’s loan program provides up to \$200,000. An additional \$5,000 are available for projects in heritage buildings in some cases.

Façade and Building Improvement Programs (Rebate, Grant, or Loan) are available in Smiths Falls, Carleton Place, Penetanguishene, Thunder Bay, and London. These programs fund exterior renovations on commercial buildings within the downtown core and project areas. Grant and rebate options range from \$7500 to \$10,000, while loans are available between \$40,000 and \$50,000. Additional funding is typically available for heritage buildings, ranging from \$2,500 to \$7,000 beyond the base façade funding. The Smiths Falls program also increases the total percentage of a project’s covered costs to 85% for a heritage-designated building, up from 50% of façade costs for non-heritage buildings.

Signage Improvement Programs (Rebate, Grant, or Loan) are available in Smiths Falls and Penetanguishene. These programs support building signage improvements in the downtown core. Rebate funding is permitted up to \$17,000, depending on the project scope and building heritage status. Loan funding allows 25% of eligible costs for a \$10,000 maximum, while grant funding sits at 50% of eligible costs for a \$2,500 maximum.

Landscaping and Property Improvement Programs (Rebate, Grant, or Loan) are available in Smiths Falls and Penetanguishene. These programs incentivize the beautification of private property that is visible to the public, including landscaping, parking areas, and patios. The Smiths Falls program is not standalone but, rather, a component of the façade improvement rebates. Penetanguishene’s grant program allows for a 50% grant of up to \$15,000. The loan program provides either 25% coverage of eligible costs up to \$45,000, or \$1,500 per linear metre of lot frontage, whichever is less.

Accessibility Programs (Rebate) are available in Smiths Falls and Carleton Place. These programs support renovations to include interior and exterior accessibility features such as ramps, automatic doors, accessible washrooms, elevators and lifts. The rebate programs offer up to 50% coverage of eligible renovations, up to \$5,000 to \$15,000.

3.0

What We Heard through Stakeholder Engagement

The project team held interviews with downtown revitalization and housing development stakeholders to gather their perspectives on the needs and priorities for these areas of focus. This feedback will help inform the design and implementation of the proposed CIP programs.

The project team conducted stakeholder interviews with individuals who are actively involved in housing development, affordable housing, downtown property development, and business operations within Belleville. A total of five stakeholders participated in one-on-one half-hour structured interviews targeting downtown revitalization and how it may be supported by the CIP, focusing on property owners and business owners. An additional five stakeholder interviews were held with organizations that represent home builders, home sales, and non-profit housing.

Key findings from the downtown stakeholder interviews include insight into past and ongoing participation in the façade programs, and some interest in the creation of residential units and short-term accommodations within mixed use buildings. Generally, stakeholders have seen good uptake on the existing façade programs, although many needed assistance in navigating the applications. There is keen interest in waterfront revitalization along the Moira River, noting the difficulties around improving accessibility features within old downtown buildings. There is also clear demand for improvements around downtown safety and social well-being, and the need for increased program effectiveness and better promotion of those programs when implemented.

Key findings from the housing stakeholder interviews include a desire to improve financial viability by shifting the timeline for fee payments to occupancy, and adjusting loan conditions and tax rates for affordable housing organizations. Incentives to build 'starter' homes are needed to increase the stock of smaller housing options, and building missing middle units, both rental and ownership, must be made more attractive so developers prioritize it over other housing typologies. Stakeholders noted that there are no homes on the market that qualify as 'affordable,' according to the Affordable

Housing Bulletin. Stakeholders also would like to see clearer CIP programs that help identify ways to stack incentives.

A complete summary of the input received through the stakeholder interviews is available in **Appendix A**.

4.0

Assessing Belleville’s CIP Needs for Housing and Downtown Revitalization

4.1

Gaps and Opportunities

The project team undertook a gap analysis aimed to address opportunities and challenges associated with the downtown and housing within the community. The gap analysis considered core need, development typologies, land use, ability to focus investments, extent of positive impact, commercial vitality, business retention/expansion, synergies, likelihood of success, and target audiences for the financial incentive programs.

The City of Belleville is well-positioned to update and implement a successful and impactful CIP, underpinned by strong foundational policies within its OP that clearly enable incentives for affordable housing and downtown revitalization. External factors such as federal HAF funding present a significant opportunity to finance a modern and ambitious CIP. Best practices from other municipalities provide a clear menu of proven incentive programs—from significant building restoration loans to high-value affordable housing grants—that Belleville can adapt to ensure the programs have high impact.

The following sections elaborate on some of Belleville’s key gaps and opportunities in missing middle housing, affordable housing, and downtown revitalization.

Table 2: SWOT Analysis for the Belleville CIP Update

Strengths
<ol style="list-style-type: none"> 1. Enabling Official Plan Policies: The Official Plan provides a forward-looking policy basis to support a comprehensive CIP that supports both housing and downtown revitalization. The OP designates the City Centre as a target area for intensification and diverse housing, and it contains policies for supporting affordable housing and ADUs. 2. Modernized Regulations & Administration: Recent Zoning By-Law Consolidation simplifies zoning and allows for more housing options. 3. Clear Strategic Direction: Belleville has a Strategic Growth Plan for residential and city centre sustainability. 4. Established Growth Areas and Policies: The existing Loyalist Secondary Plan supports extensive residential development and mixed use land use. 5. Foundational Main Streets: Belleville’s existing designated downtown core have already benefit from existing CIP façade programs, and can continue to serve as the focus area for revitalization efforts. There is continuing interest from property owners in seeing funding rates increase for downtown façade programs.
Weaknesses
<ol style="list-style-type: none"> 1. Narrow Scope of the Current CIP: The existing CIP programs for downtown revitalization are limited to façade improvements, which leaves other revitalization and housing needs unaddressed. 2. Under-Promoted Incentives: Anecdotal evidence suggests low awareness of existing CIP incentives among those who would benefit from them. 3. Barriers to Applications: Programs are seen to be complicated, limiting uptake due to a perceived between the financial value of the program and the time and effort needed to apply. Records of site condition are often a surprise to property owners who are looking to install residential units over a commercial building, and they can cause a significant delay in the project process. 4. Administrative Capacity: Belleville City staff lack the capacity to administer complex, long-term incentive programs (e.g., forgivable loans requiring 10 to 25 years of monitoring). Utilizing as few steps as possible to distribute funds is critical, potentially through grant programs.

5. **Limited Downtown CIP Tools:** Current active downtown CIP tools primarily focus on facade grants, with stakeholder interest in broader support for accessibility, waterfront, and safety that is not currently funded. This situation makes it necessary to focus on efficient, high-impact alternatives like upfront grants.
6. **Long Waiting Periods between Re-application:** Property owners must wait five years between applications for CIP funds. This poses a problem for tenants looking to access funding for new signage, as these funds are bundled into the general façade program.

Opportunities

1. **Unlock Development Potential through Targeted Support:** Opportunity to focus powerful CIP incentives on designated intensification areas (e.g., City Centre and Loyalist Secondary Plan areas) through higher value financial incentive programs.
2. **Incentivize Accessible and Seniors Housing:** Design new CIP programs for purpose-built seniors' housing or universally accessible units to meet rising demographic needs.
3. **External Funding Availability and Leveraging Best Practices:** HAF presents a major opportunity to finance an ambitious and impactful CIP than could be funded through the municipal tax base alone. This funding allows space to adapt proven incentive programs from other municipalities and for "stacking" incentives to help improve a project’s financial viability.
4. **Increase Developer Competitiveness:** Offer significant financial incentives to attract developers and balance market costs, remaining competitive with other municipalities. Higher rates of funding will keep up with market costs and ensure that developer pro-forma calculations balance out.
5. **Boost Downtown Residential:** There is strong interest from downtown property owners to add residential units downtown to bolster the economy and create a vibrant live-work-play environment.
6. **Foster Revitalization and Enhance Downtown Environment:** A cohesive vision for the downtown can be created and incorporated into the CIP. Revitalization tools (e.g., funding for patios, improved signage, heritage restoration, waterfront access, streetscapes, lighting, and security measures) can also be modernized and expanded.

7. **Create Tenant-Focused Programs:** Allow tenants to apply directly for signage and street improvement programs, with the approval of the property owner. This program will allow for multiple tenants in a single property to access CIP funding without the barrier of the current five-year wait requirement.
8. **Target Incentives to Strategic Growth Areas:** The most powerful incentives, such as the highest per-unit grants, can be specifically targeted to projects located within designated intensification areas like Belleville’s downtown/City Centre and the Loyalist Secondary Plan areas, supporting both infill and greenfield development. This aligns the CIP's financial power directly with the City’s strategic land use vision.
9. **Improve Clarity, Uptake, and Certainty for Applicants:** CIP incentive program guidelines can be simplified to improve clarity for potential applications. The uptake of CIP incentives can also be increased by creating clear and accessible pamphlets or other educational materials, as well as promoting it via the Downtown District BIA and other local community groups.

Threats

1. **Unfavourable Market Conditions:** Escalating construction costs render mid- and high-rise developments financially unfeasible without substantial incentives, posing a challenge for developers to build "bankable" projects.
2. **Competition from Other Municipalities:** Belleville must ensure its CIP is effective to compete with other municipal competitors along Lake Ontario and surrounding regions who are implementing housing incentives.
3. **Short HAF Deadlines:** Short timelines for HAF funding require impactful and administratively efficient CIP implementation to stimulate rapid permit applications and expenditure by December 2027.
4. **Developer Risk Aversion:** Developers may be hesitant to start affordable housing and medium-density projects or test new housing forms without sufficient financial certainty, which underscores the need for impactful and straightforward incentives.
5. **High Growth Pressure & Migration:** Expects continued high population growth, primarily from intra-provincial migration (Greater Golden Horseshoe), increasing housing demand.

5.0

Preliminary Directions on CIP Incentive Programs

The following sections address the preliminary directions that the City of Belleville may explore and consider as the CIP Update process moves forward. These recommended directions have been developed in response to the background information reviewed, the stakeholder feedback gathered, and the feedback from city staff. Inclusion on this list does not necessarily mean that the action will carry through and be implemented within the CIP Update.

5.1

Missing Middle and Affordable Housing

- **Increased Funding to Remain Competitive:** Make higher funding amounts available through CIP programs to account for rising construction costs, labour, and fees associated with development. Making incentives attractive to developers will improve Belleville’s competitiveness within the southern Ontario market as other municipalities increase their funding maximums.
- **Simplified and Accessible Programs:** Streamline CIP programs to be clearer and easier for developers to navigate, reducing the need for direct staff assistance. This will reduce the labour and time required by the City to process applications.
- **Removal of “Owner-Occupied” Provision for ADU Programs:** Allow for property owners to build ADUs in an existing or newly built home, without requiring that the property’s main unit is owner-occupied at the time of approval.
- **New Missing Middle Housing Program:** Create a dedicated CIP program to incentivize missing middle housing, potentially including a “Missing Middle Per Door” grant top-up for affordable units.
- **New High-Density Housing Program:** Develop a CIP program to incentivize high-density housing, possibly through reductions for DCs, use of municipal lands at a reduced price, a grant to cover some or all of parkland dedication fees, or providing a substantial capital loan or forgivable grant that is not tied to any specific fees or charges.

- **Building Conversions Program:** Introduce a new CIP program to incentivize building conversions within downtown to include residential units, potentially as a forgivable loan to help cover redevelopment costs. This will increase the available space to add new residential units without requiring new land.
- **Consolidated Linear Infrastructure Environmental Compliance Approvals (CLI-ECA) Program:** Consider the development and prioritization of a forgivable loan program for plans of subdivisions, tied to the number of units receiving CLI-ECA approvals.
- **Medium-Density Subdivision Program:** Develop and prioritize a program incentivizing developers to build subdivisions with medium-density housing.
- **Revisit Existing ADU Programs:** Review existing ADU CIP programs to ensure funding maximums are sufficient to incentivize development of these units, potentially introducing a forgivable loan for ADU developments.
- **Municipal Land Utilization:** Enable the use of municipal-owned lands for affordable housing, supporting the City’s HAF initiative to “Develop city-owned lands for housing to create rental and affordable housing units.”

5.2 Downtown Revitalization

- **Simplified and User-Friendly Programs:** Simplify CIP programs to be clearer and easier for property owners to navigate, ensuring the effort to apply for funding is perceived as worthwhile.
- **Signage Program for Tenants/Businesses:** Implement a new signage program that is available on a "per unit" (not "per building") basis. This format will support building tenants/business owners with acquiring new signage, with property owner consent.
- **Restore Facade Program Funding:** Restore the facade program to its original \$20,000 funding level to account for rising construction costs.
- **Waterfront Reclamation & Rear Facade Support:** Support the existing rear façade program with a City-led initiative to reclaim the Moira River waterfront for pedestrian use, acknowledging the need for vehicle access.

- **Activated and Improved Accessibility Program:** Enhance scope and increase funding for the existing accessibility renovations program to cover the high costs of equipment and the construction necessary to ensure full accessibility.
- **Activated and Improved Downtown Residential Program:** Activate and improve the existing program for residential units above/behind downtown commercial units to introduce new residential units.
- **Tiered Heritage Funding Program:** Create a tiered funding program to support heritage aspects of the downtown. This may offer a base level for preserving heritage character, similar to the existing façade program, but provide additional funding for heritage-designated buildings due to the extra costs and limitations associated with the designation.
- **Built-Form Security Measures Program:** Develop a new CIP program to cover the costs of renovations for "safety by design" measures for downtown buildings that help reduce accidents, injury, crime, or nuisances.
- **Expanded Downtown CIP Project Area:** Expand the CIP Project Area for downtown revitalization programs to include more of North Front Street leading towards Highway 401. Beautifying the buildings and streetscape along this street will improve visitors' initial impressions and encourage travel through to the downtown. While this is not a program that applies directly to downtown properties, it would support the city centre by encouraging more trips into downtown.

6.0 Next Steps

Following this CIP Needs Assessment Report, the Belleville CIP Update project will move into Phase 2, where we will explore CIP eligibility criteria and begin to draft the updates to the CIP.

Appendix A

‘What We Heard’ Summary of Downtown Revitalization Stakeholder Input

Appendix B

CIP Program Tables

Attachment #4
City of Belleville
2025 CIP Update - Financial Projection

Housing Programs (1-6, 15)

	HAF Period (incl. Program 15 - HAF top-up)				Post HAF annual operating requirement							
	2026	2027	2028	Total HAF Period	2029	2030	2031	2032	2033	2034	2035	Total Post HAF 2029-2035
Program 1 - Rental Housing Tier	N/A	N/A	N/A	N/A	85,000	179,000	282,000	396,000	522,000	621,800	731,500	2,817,300
Program 2 - ADUs	173,300	173,300	173,300	519,900	553,300	573,300	600,000	620,000	640,000	671,700	703,300	4,361,600
Program 3 - Accessibility	24,000	24,000	-	48,000	40,000	50,000	95,000	105,000	105,000	115,000	125,000	635,000
Program 4 - Missing Middle	1,012,300	1,012,300	-	2,024,600	1,262,800	1,370,100	1,488,000	1,616,500	1,699,500	1,726,500	1,753,500	10,916,900
Program 5 - High Density Fees Rebate	45,000	45,000	-	90,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	280,000
Program 6 - Municipal Lands	-	-	-	Note 1	-	-	-	-	-	-	-	Note 1
Total	\$ 1,254,600	\$ 1,254,600	\$ 173,300	\$ 2,682,500	\$ 1,981,100	\$ 2,212,400	\$ 2,505,000	\$ 2,777,500	\$ 3,006,500	\$ 3,175,000	\$ 3,353,300	\$ 19,010,800
Projected Units:												
Accessory Dwelling Units (ADUs)	32	32	31	95	107	111	116	120	124	130	136	844
Apartments	32	32	-	64	85	94	103	114	126	138	152	812
Townhouses	18	18	-	36	41	43	45	48	50	53	55	335
Total Projected Unit Count	82	82	31	195	233	248	265	282	300	321	343	1,992
Average incentive per unit:												
Accessory Dwelling Units (ADUs)	\$ 5,500	\$ 5,500	\$ 5,500		\$ 5,200	\$ 5,200	\$ 5,200	\$ 5,200	\$ 5,200	\$ 5,200	\$ 5,200	\$ 5,200
Apartments	\$ 17,100	\$ 17,100	\$ 17,100		\$ 11,900	\$ 12,900	\$ 13,600	\$ 14,400	\$ 14,400	\$ 14,000	\$ 13,500	
Townhouses	\$ 30,000	\$ 30,000	\$ 30,000		\$ 10,000	\$ 10,000	\$ 11,000	\$ 10,900	\$ 10,900	\$ 10,900	\$ 10,800	
Incremental tax levy increase (2025) (%)	0.0%	0.0%	0.0%	0.0%	1.4%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	2.4%
Total estimated incremental annual tax assessment (2016)	\$ 7,209,700	\$ 7,209,700	\$ -	\$ 14,419,400	\$ 17,558,100	\$ 18,836,700	\$ 20,203,000	\$ 21,657,000	\$ 23,198,800	\$ 24,943,600	\$ 26,776,200	\$ 153,173,400
Total estimated incremental annual tax revenue (2025 rates)	\$ 128,200	\$ 128,200	\$ -	\$ 256,400	\$ 312,300	\$ 335,100	\$ 359,400	\$ 385,200	\$ 412,700	\$ 443,700	\$ 476,300	\$ 2,724,700

Note 1: Program 6 aims to encourage affordable housing by allowing the City to sell surplus lands at prices below fair market value. The City will look to recover the fair value that would otherwise be received. Projected outcomes have not been estimated, as both results and costs will depend on negotiated agreements. Staff will assess the program's cost-benefit through the City's procurement processes and available funding.

**Attachment #4
City of Belleville
2025 CIP Update - Financial Projection**

Downtown Revitalization Programs (7-10)

	Existing Budget Allocation				Post HAF annual operating requirement							
	2026	2027	2028	Total HAF Period	2029	2030	2031	2032	2033	2034	2035	Total Post HAF 2029-2035
Program 7 - Façade	38,000	38,000	38,000	114,000	38,000	38,000	38,000	38,000	38,000	38,000	38,000	266,000
Program 8 - Signage grant	4,000	4,000	4,000	12,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	28,000
Program 9 - Security	10,000	10,000	10,000	30,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	70,000
Program 10 - Accessibility	10,000	10,000	10,000	30,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	70,000
Total	\$ 62,000	\$ 62,000	\$ 62,000	\$ 186,000	\$ 62,000	\$ 62,000	\$ 62,000	\$ 62,000	\$ 62,000	\$ 62,000	\$ 62,000	\$ 434,000
Projected Projects	7	7	7	21	7	7	7	7	7	7	7	49

Brownfields Programs (11-14)

	HAF Period (incl. Program 15 - HAF top-up)				Post HAF annual operating requirement							
	2026	2027	2028	Total HAF Period	2029	2030	2031	2032	2033	2034	2035	Total Post HAF 2029-2035
Program 11 - EA Rebate	55,000	-	55,000	110,000	-	45,000	-	45,000	-	45,000	-	135,000
Program 12 - Brownfields TIER	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	Note 2
Program 13 - Permit Rebate	66,000	-	66,000	132,000	-	60,000	-	60,000	-	60,000	-	180,000
Program 14 - Remediation Tax Rebate	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	Note 2
Total (Note 3)	\$ 121,000	\$ -	\$ 121,000	\$ 242,000	\$ -	\$ 105,000	\$ -	\$ 105,000	\$ -	\$ 105,000	\$ -	\$ 315,000
Projected Projects (Note 3)	1	-	1	2	-	1	-	1	-	1	-	3
Incremental tax levy increase (2025) (%)	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	-0.1%	0.1%	-0.1%	0.1%	-0.1%	0.2%

Note 2: Programs 12 and 14 have not been projected for the post-HAF period as costs will vary based on the specific lands where applications are submitted.

Note 3: While Brownfields programs do not produce immediate housing outcomes, past developments in the City have delivered an average of 113 to 210 units and increased property assessments by approximately \$9 million to \$17 million, depending on zoning density.

Summary

	2026	2027	2028	Total HAF Period	2029	2030	2031	2032	2033	2034	2035	Total Post HAF 2029-2035
Projected grand totals	1,437,600	1,316,600	356,300	3,110,500	2,043,100	2,379,400	2,567,000	2,944,500	3,068,500	3,342,000	3,415,300	19,759,800
Funded by:												
Housing Accelerator Funds (HAF)	1,375,600	1,254,600	294,300	2,924,500	-	-	-	-	-	-	-	-
Taxation	35,000	35,000	35,000	105,000	2,016,100	2,352,400	2,540,000	2,917,500	3,041,500	3,315,000	3,388,300	19,570,800
CIP Reserve Fund	27,000	27,000	27,000	81,000	27,000	27,000	27,000	27,000	27,000	27,000	27,000	189,000
	1,437,600	1,316,600	356,300	3,110,500	2,043,100	2,379,400	2,567,000	2,944,500	3,068,500	3,342,000	3,415,300	19,759,800