

# Belleville Community Improvement Plan for Housing, Downtown Revitalization, and Brownfield Redevelopment

Statutory Public Meeting

November 24, 2025



# Presentation Overview



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# Project Overview





## The Project Team

# Project Purpose

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

- A CIP is a tool that allows a municipality to direct funds or other financial support towards initiatives or specifically defined areas that improve lands and buildings
- CIPs are intended to stimulate investment, revitalization, and growth (development and redevelopment) in targeted areas
- In the current economic climate, a CIP is a key tool for municipalities to compete for new development and bridge the financial viability gap for builders



# Project Purpose

## How does a CIP work?

- Council decides which programs are eligible for funding and allocates funds toward those that are currently “open” or active
- Eligible program participants include registered property owners, assessed owners, tenants, and assignees as identified in Section 28(7) of the *Planning Act*
- Eligible program participants would apply for a program that matches their needs
- Council (or their designate) decides which applications best meet the goals of the CIP and approves those that do



# Project Purpose

## Why does Belleville's existing CIP (adopted in 2019) need an update?

- To modernize an outdated plan:
  - Existing CIP (2019) and its incentives were created before the current housing crisis; designed to foster development in a different economic climate and state of housing
  - Needed to revisit, expand upon, and modernize the existing CIP to reflect today's new priorities, particularly "missing middle" and affordable housing
- To respond to a broken market:
  - High construction costs and interest rates have made many housing projects financially unworkable, creating a "viability gap" for builders
  - This CIP is a key tool for Belleville to compete with other Ontario municipalities for a limited pool of developer capital
- To seize the Housing Accelerator Fund (HAF) opportunity:
  - Belleville received federal HAF funding to develop new housing-focused incentive programs
  - This CIP update is the official mechanism to deliver on our HAF commitments and use that funding to make "shovel-ready" projects a reality

# Project Purpose

## Focus Areas of Belleville's CIP

- **Affordable and Missing Middle Housing:** Stimulate the development of housing supply to meet the objectives of the Canada Mortgage and Housing Corporation's (CMHC) Housing Accelerator Fund (HAF)
- **Downtown Revitalization:** Expand and elevate the ongoing revitalization of Belleville's downtown core, to better establish the area as an economic and social hub
- **Brownfields Redevelopment:** Stimulate the redevelopment of brownfield sites, to support infill development and address environmental limitations



# Project Purpose

## How the updated CIP will benefit your community

- Greater variety of housing options available, in both built form/shape, tenure (i.e., ownership, rental) and affordability
  - Focus on missing middle and affordable housing
- Beautified downtown and waterfront, to improve walkability, vibrancy, business vitality, and feelings of safety
- Incentives for developing underutilized land (brownfields) across the City, including for the purpose of building housing
- Accessibility improvements to homes and businesses



**WE ARE HERE**



## Project Timeline

# Overview of Belleville's New Community Improvement Plan



# Why and How We Updated Belleville's Existing CIP

## Goals of Belleville's new CIP



- ✓ Facilitate city-wide development of housing, including:
  - Affordable housing, as defined through the Development Charges Bulletin
  - Missing middle housing (e.g., duplexes, triplexes, fourplexes, low-rise apartments)
- ✓ Support downtown revitalization through the rehabilitation of its existing buildings
- ✓ Assist in the remediation and redevelopment of brownfield sites (to support new housing and revitalization goals)
- ✓ Improve overall quality of life and community health

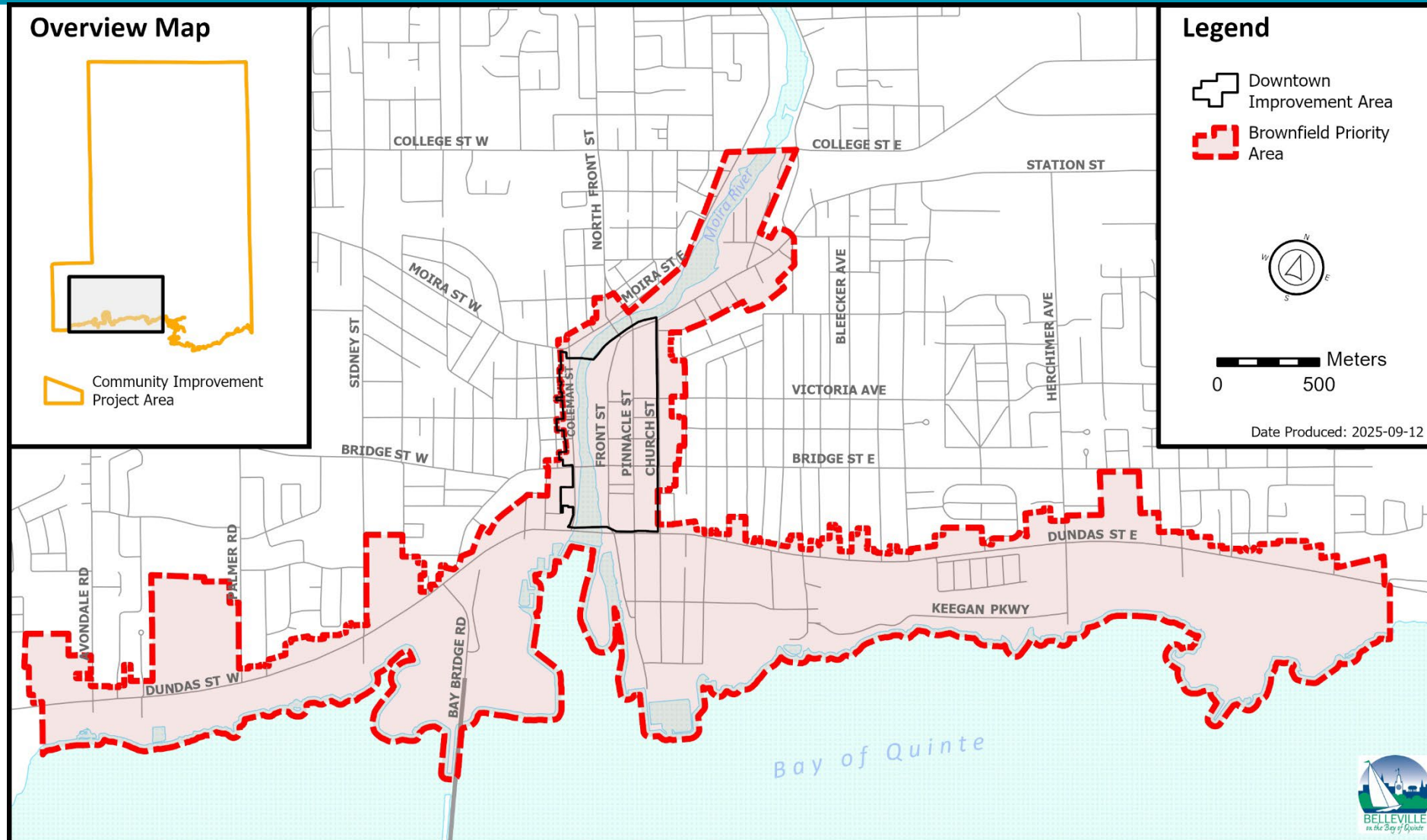
# Why and How We Updated Belleville's Existing CIP

## The draft CIP was updated by:

- Reviewing City policies and by-laws
- Reviewing existing CIPs with similar focus areas
- Interviewing stakeholders individually on focus areas
- Engaging the public (online survey and feedback form via Get Involved Belleville, in-person public consultation centre on September 23)

# Community Improvement Project Area

- The whole of the City of Belleville is designated as a Community Improvement Project Area
- Enables the City to implement incentive programs throughout the entire City
- Some programs are applicable to or prioritized in the Brownfield Priority Area and/or Downtown Improvement Area



# Proposed Financial Incentive Programs

6 proposed incentive programs for **housing**

1. **\*UPDATED\*** Purpose-Built Rental Housing Tax Increment Equivalent Rebate (TIER) – 100% Municipal Portion
2. **\*UPDATED\*** Accessory Dwelling Unit (ADU) Rebate
3. **\*UPDATED\*** Accessibility Top-Up Rebate
4. **\*NEW\*** Missing Middle Per-Door Grant
5. **\*NEW\*** High-Density Residential Municipal Fees Grant
6. **\*NEW\*** Municipal Lands Program

# Proposed Financial Incentive Programs

4 proposed incentive programs for **downtown revitalization**

7. **\*UPDATED\*** Façade Improvement Rebate
8. **\*NEW\*** Signage Grant
9. **\*NEW\*** Built-Form Security Measures Grant
10. **\*UPDATED\*** Downtown Accessibility Grant

# Proposed Financial Incentive Programs

5 proposed incentive programs for **brownfield redevelopment**

11. **\*UPDATED\*** Brownfield Environmental Site Assessment (ESA) Rebate
12. **\*UPDATED\*** Brownfield Tax Increment Equivalent Rebate (TIER)
13. **\*UPDATED\*** Brownfield Building Permit Fees Reduction
14. **\*UPDATED\*** Brownfield Environmental Remediation Tax Cancellation Assistance

# Brownfield Programs

**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.

**Eligible Costs:** 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.

**Purpose:** Assist brownfield property owners to offset the cost of redevelopment

## Program 11: Brownfield Environmental Site Assessment Rebate

- Support for a Phase II Environmental Site Assessment (ESA) and the development of a Remediation Action Plan.

## Program 12: Brownfield Tax Increment Equivalent Rebate (TIER)

- Rebate - municipal portion of the incremental property tax increase over an established “base” assessment and tax liability.

## Program 13: Brownfield Building Permit Fees Rebate

- Building permit fee rebate

## Program 14: Brownfield Environmental Remediation Tax Cancellation Assistance

- Cancellation of municipal portion of property tax increase
- *Only if the Province provides matching tax cancellation.*

# Incentive Programs Enhanced by the Housing Accelerator Fund

Proposed incentive programs that may be enhanced by the **Housing Accelerator Fund (HAF)**

- Accessory Dwelling Unit (ADU) Rebate
- Accessibility Top-Up rebate
- Missing Middle Per-Door Grant
- High-Density Residential Municipal Fees Rebate
- Brownfield Environmental Site Assessment (ESA) Rebate
- Brownfield Building Permit Fees Rebate

# Incentive Programs Enhanced by the Housing Accelerator Fund

Program Number	Program Name	Baseline Funding (i.e., level of funding available through the base CIP program)	Enhanced HAF Funding	Total Funding Available
2	ADU 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

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# Incentive Programs Enhanced by the Housing Accelerator Fund

Program Number	Program Name	Baseline Funding (i.e., level of funding available through the base CIP program)	Enhanced HAF Funding	Total Funding Available
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
	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
	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
	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



# Incentive Programs Enhanced by the Housing Accelerator Fund

## Key takeaways for Program 4: Missing Middle Per-Door Grant

- The HAF enhancement doubles the baseline grant for most units, which allows the City to offer up to \$60,000 per door for a new affordable rental unit
- This is the significant, upfront financial support builders have told us they need to make these projects viable

# Incentive Programs Enhanced by the Housing Accelerator Fund

Program Number	Program Name	Baseline Funding (i.e., level of funding available through the base CIP program)	Enhanced HAF Funding	Total Funding Available
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



# Incentive Programs Enhanced by the Housing Accelerator Fund

## Key takeaways for Program 5: High-Density Residential Municipal Fees Rebate

- This rebate helps to reduce the financial burden of the high upfront soft costs (e.g., fees) that stop apartment projects before they start
- The HAF enhancement is large; increases the rebate cap for non-profit developments from \$20,000 to \$200,000
- This makes Belleville a highly competitive and attractive partner for non-profit housing providers

# Incentive Programs Enhanced by the Housing Accelerator Fund

Program Number	Program Name	Baseline Funding (i.e., level of funding available through the base CIP program)	Enhanced HAF Funding	Total Funding Available
11	Brownfield ESA Rebate	<p>Up to \$30,000 per study or 50% of the cost of the ESA, whichever is less.</p> <p>Up to \$45,000 for two studies per property.</p>	<p>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 .</p>	<p>Up to \$40,000 per a single ESA study.</p> <p>Up to \$55,000 for two studies per property.</p>

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# Incentive Programs Enhanced by the Housing Accelerator Fund

Program Number	Program Name	Baseline Funding (i.e., level of funding available through the base CIP program)	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.



# Project Purpose

## Stacking Funding Programs

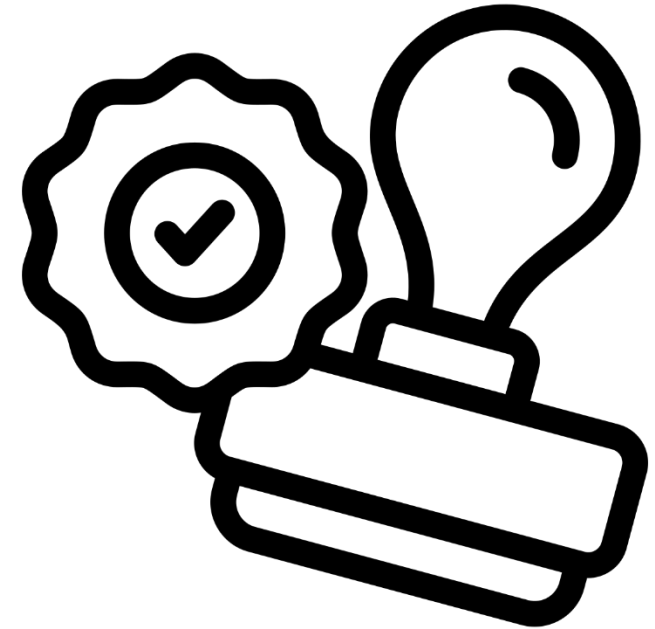
- The CIP is intended to “stack” onto and supplement existing programs offered through other levels of government like the County of Hastings, Province of Ontario and the federal government
- Applicants are encouraged to seek funding from other programs offered by these levels of government where it is appropriate
- Applicants may apply for multiple programs in the CIP
  - Awarding and amount of funding are at the discretion of City staff and Council



# Funding and Implementing the CIP

## Accelerating Approvals

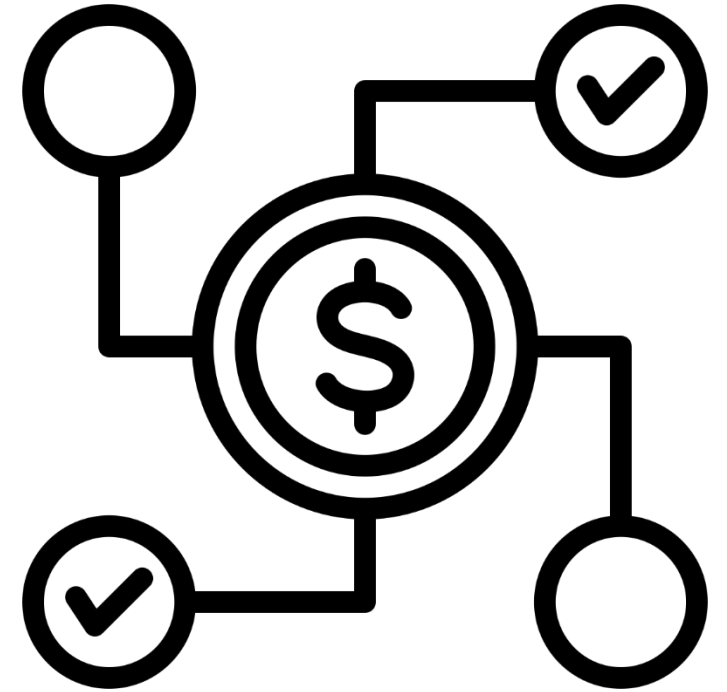
- To meet our HAF goal of building homes faster, approval authority for all 15 CIP programs is delegated to City staff
- The CIP gives authority to the Manager of Policy Planning (or designate) to approve all applications that meet the program criteria:
  - Gives Council more time to focus on other priorities of the City
  - Allows the City to get incentive agreements signed and projects started at the speed of business



# Funding and Implementing the CIP

## Funding the CIP

- City Council will decide annually how much of the City's budget will go towards funding the CIP programs
- Over the next few years, the CIP will make use of funds from the Housing Accelerator Fund (HAF) towards programs that incentivize housing development
- Additional funding will be made available through municipal funds to finance the other programs
- After the HAF funds are depleted, Council may:
  - Decide which HAF-enhanced programs are to continue being funded, or
  - “Deactivate” HAF-enhanced programs as required

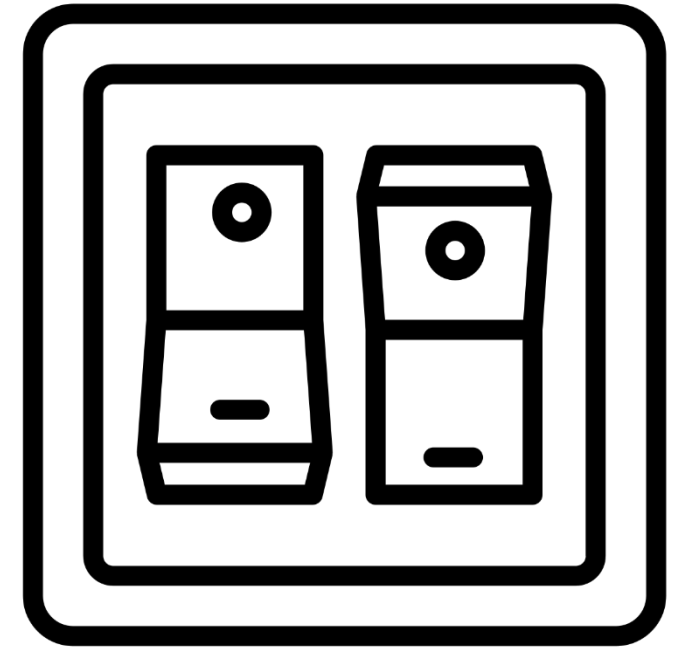


# Funding and Implementing the CIP

## Flexible Implementation

This CIP is designed as a flexible "bank of light switches", allowing Council to adapt to changing market conditions without lengthy delays:

- **Council discretion** – Council retains full control over the CIP's implementation through the annual budgeting process
- **"Activate" or "deactivate" programs** – Based on monitoring reports and market needs, Council can decide to activate or deactivate specific incentive programs at any time without a formal *Planning Act* amendment
- **Formal Amendments** – Major changes (e.g., adding new program categories, expanding the Community Improvement Project Area) would require a formal amendment to the Plan



# Monitoring and Updating the CIP

## Accountability to Council

- The City will review the CIP and its programs periodically to ensure that they are meeting their stated goals, intent, and objectives
- Staff will provide quarterly or annual performance reports to Council
- CIP monitoring will track key metrics, for example:
  - **Program uptake:** The number of applications and approvals for each incentive
  - **Financials:** The municipal financial contribution vs. the private investment leveraged
  - **HAF Targets:** Progress on our housing unit goals to ensure all federal funds are used by the deadline (December 18, 2028)
- Following approval, the City will produce a financial forecast to outline the expected outcomes of the CIP, which will serve as a baseline for monitoring



# Next Steps

- Prepare a tabulation of input/feedback received on the final draft CIP
- Update the draft CIP for adoption, in consideration of feedback received
- Pass the 20-day statutory appeal period, pending no appeals, after Council has adopted the CIP
- Bring the CIP into force, and activate / open the incentive programs for applications
- Produce a future financial forecast that will outline expected outcomes of the CIP, following CIP approval

# Thank you!

## Questions or comments?

Please reach us by phone (613-967-3224) or email ([planning@belleville.ca](mailto:planning@belleville.ca))

For more information on the project, please visit the project website at <https://getinvolved.belleville.ca/housing-downtown-revitalization-and-brownfield-redevelopment-community-improvement-plan>