



**City of Belleville**

# **CIP Needs Assessment Report**

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

July 2025 – 25-1478

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## Acronyms, Abbreviations, Definitions

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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
DC Act	<i>Development Charges Act, 1997</i>
HAF	Housing Accelerator Fund
HNA	Housing Needs Assessment
OP	Official Plan
PPS	Provincial Planning Statement
RFP	Request for Proposal
RMH	Residential Mobile Home
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

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## 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.<sup>1</sup>

### 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;

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<sup>1</sup> 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.

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- 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 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* (DC 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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## 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.

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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 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; and,
- **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 area<sup>2</sup> 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).

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<sup>2</sup> 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.

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### 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.

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### 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)**

<b>Ownership</b>	<b>Rental</b>
<p>The least expensive of:</p> <ol style="list-style-type: none"> <li>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 income<sup>3</sup> households; or</li> <li>2. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the municipality.</li> </ol>	<p>The least expensive of:</p> <ol style="list-style-type: none"> <li>1. A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or</li> <li>2. A unit for which the rent is at or below the average market rent of a unit in the municipality.</li> </ol>

- **City of Belleville OP (2021):** The OP utilizes the same definition of affordability as is held by the PPS.
- **DC Act, 1997 Bulletin:** 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).

<sup>3</sup> 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.

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### 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 significant 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 Review Tables.

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

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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.

## 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 four 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 desires to improve financial viability by shifting the timeline for fee payments to occupancy, as well as adjust loan conditions and tax rates for affordable housing organizations. Incentives to build 'starter' homes are needed to increase the stock of smaller housing options. 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 would also 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.

**SWOT Analysis for the Belleville CIP Update:**

**Strengths**

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**

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.

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- **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.

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- **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

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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 Stakeholder Input on Housing and Downtown Revitalization**



City of Belleville

# **‘What We Heard’ Summary of Stakeholder Input on Housing and Downtown Revitalization**

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

July 2025

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# 1.0 Introduction

This document summarizes feedback received from stakeholders during the preliminary stage of the City of Belleville Housing, Downtown Revitalization and Brownfield Redevelopment Community Improvement Plan (CIP) Update project. This “What We Heard” summary provides an overview of the knowledge gained through targeted liaison with stakeholders in the community, focusing on housing development and downtown revitalization.<sup>1</sup> The summary then concludes with a brief discussion on the major themes identified by the project team during their engagement with stakeholders.

## 1.1 Project Overview

A CIP is a tool legislated under the Planning Act that enables municipalities to provide financial incentives to property owners and the private sector to stimulate investment and revitalization. The City of Belleville is undertaking an update to its CIP, established in 2019, which predates significant market shifts. This necessitates an update to ensure its continued effectiveness and uptake from the community.

The updated CIP focuses on three key objectives:

- **Housing:** Introducing new programs, potentially funded by the Housing Accelerator Fund, to address the "missing middle" and affordable housing gap.
- **Downtown Revitalization:** Enhancing the downtown core's vibrancy through existing and new programs, such as façade improvements.
- **Brownfield Redevelopment:** Facilitating the redevelopment of underutilized or contaminated lands within the municipality.

This report is based on insights gathered from ten total stakeholder interviews with individuals connected to housing development and downtown revitalization, conducted in June 2025. These discussions aimed to capture on-the-ground perspectives to inform the design and implementation of the CIP's programs.

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<sup>1</sup> The City has retained another consulting team to complete the review and update of the brownfield redevelopment of the CIP, therefore this summary does not touch on that focus area.

## 2.0 Stakeholder Interviews on Downtown Revitalization

The project team conducted stakeholder interviews to gain insights from individuals actively involved in downtown development, business operations, and community representation within Belleville. A total of five stakeholders participated with the project team in a structured interview with questions related to the key themes of the CIP. The key findings by theme are summarized below.

A majority of interviewees also expressed interest in attending public information sessions to keep informed on how the CIP Update progresses. They also stated that they would be willing to answer follow-up questions during the development of the CIP, if needed.

### 2.1 Key Findings by Theme

#### 2.1.1 Front and Rear Façade Improvements

The existing façade improvement program is popular, particularly given the age and historic nature of downtown buildings. Stakeholders who have invested in renovating historic downtown buildings noted that façade grants have been well-utilized. They also stated that the initial higher funding amount of \$20,000 per facade was very financially helpful, and it had generated significant interest and momentum.

However, current funding levels (\$3,000 for professional design work, \$12,000 for front façade improvements, and \$12,000 for river-facing rear façade improvements) are considered among stakeholders as low for major projects. It was noted that reimbursement amounts can be disproportionately small for larger-scale renovations, with costs ranging between \$30,000 and \$80,000. This was based on project costs that could range from \$30,000 to \$45,000 for an average façade, with recent inflation in building materials and labour contributing to these high costs. Stakeholders were interested in seeing a significant increase in funding to cover a substantial portion (potentially half) of their renovation costs.

The success of the façade program was credited with encouraging other business owners to participate, which they felt had significantly improved the downtown's appearance. There was also interest in:

- rear façade funding for properties in areas that do not front onto the river; and
- a dedicated commercial signage grant, with clear guidelines established for signage and awnings.

While there is interest in exploring a heritage fund, some stakeholders urged caution, as they did not want heritage protection requirements to hinder someone's ability to renovate or update their business establishment through the CIP. It was also suggested that:

- The committee responsible for approving proposals must be sensitive to heritage design to maintain the downtown's historic character; and,
- Historic designations could be a requirement for CIP program eligibility to support the restoration of historical buildings, which could encompass both interior and exterior elements.

### **2.1.2 Riverfront Revitalization**

There is significant interest in improving the rear façades of buildings, especially those that face Moira River and the waterfront trail, as this area experiences considerable pedestrian traffic. However, the current rear façade program, which is designed only for river-facing properties, is perceived by some as having either insufficient funding or scope to support the desired outcomes.

For these rear façades and the general riverfront area, the desired improvements include beautification, more green space, and programming that will encourage active use and visitation of the area. Some suggestions included:

- Funding streetscape improvements like benches and flower planters;
- Creating patios or other "activations" to encourage use of the riverfront trail and surrounding area; and
- Creating a public green space along the river by reallocating some parking spaces, adding steps to and from the river, and providing amenities like picnic tables or food truck areas.

These suggested initiatives could enhance the waterfront trail and attract residents and tourists, although it was acknowledged that considerations for liability, maintenance, and ensuring safety for all users would be needed. Stakeholders also noted that the City would have to spearhead a cohesive vision for the waterfront, as property owners acting individually to leverage the relevant CIP program may more likely result in a patchwork effort along the riverfront.

### **2.1.3 Accessibility**

Anecdotally, stakeholders noted that existing downtown buildings often lack accessibility features such as automatic door openers, and wider doorways, which poses a barrier for the significant population of older adults in the area. Stakeholders generally considered the current accessibility program rebate of \$2,500 an insufficient amount to cover the high costs of the necessary equipment, which then deters property owners from implementing these upgrades. Increased funding for accessibility was highly recommended.

For broader business needs, there is a high demand for more restaurants, retail, and residential units in the downtown core, but a limited number of buildings are currently suitable or licensed for restaurant use. Stakeholders highlighted the importance of façade and building improvements as a key factor in attracting new commercial tenants and contributing to a more walkable and vibrant downtown core. More retail spaces and residential units are also desired within the downtown core. A business owner cited the ongoing transformation of the previously run-down Memorial Arena into a commercial marketplace with numerous retail spaces as a key factor in their decision to lease near the site, which highlighted the importance of the building's renovated façade and overall property improvements. The stakeholder also noted that the Memorial Arena project has been garnering more positive attention as the project continues; residents can see how the redevelopment is expected to look, despite the initial skepticism from many community members regarding its transformation from a former hockey arena to a commercial marketplace.

### **2.1.4 Housing**

Currently, there is no direct funding available to assist with the construction of new residential units, beyond new accessory dwelling units. Stakeholders viewed the previous 10-year property tax freeze on newly built residential units as a significant

incentive for development. Its removal was perceived as a disservice, and there is interest in having this incentive reinstated. Stakeholders suggested that even modest contributions from the City (e.g., \$5,000 to \$10,000 per unit), would help encourage developers to build housing units in the downtown. The stakeholders noted that some downtown property owners are interested in renovating buildings to add new housing units, with conversion projects already underway (e.g., to convert upper floors of commercial buildings into housing, like six new housing units being added to the RBC building at Front and Campbell Streets).

### **2.1.5 Community Safety and Social Well-being**

Stakeholders identified a significant need for accessible wrap-around social services in the downtown area to support the city's more vulnerable populations. The concentration of certain social services and facilities in the downtown core has been perceived by some as having a negative impact on the success of their businesses and feelings of safety among staff and customers. Many stakeholders noted that the City must aim to protect the investment of both public and private funds that are placed into downtown improvements, as property damage and unsafe feelings may prevent property owners from investing in their properties in the future.

The former temporary "Welcoming Streets" program<sup>2</sup> was highly valued by businesses, and its discontinuation is a significant concern. There is a strong desire for a similar program to be reinstated permanently to help mitigate these social issues. Businesses are also investing their own financial resources in security measures, such as gates, security cameras, and additional lighting. Some stakeholders mentioned that assistance in security or protective measures would be welcomed among business and building owners.

### **2.1.6 Program Effectiveness and Promotion**

While the current CIP application process is generally viewed as progressive, some stakeholders recommended that the design, application, and eligibility of the CIP

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<sup>2</sup> The Welcoming Streets Program was a program that supported its participants in managing and maintaining safe interactions with unhoused individuals.

programs should be as clearly communicated and as simple as possible. For instance, stakeholders noted that:

- It was helpful to have support when moving through the CIP application process itself (e.g., contractors regularly assisting property owners through the application process; applicants working closely with those in the City's building and planning departments for guidance);
- Being issued funding as a single payment was preferred over a phased approach; and,
- Certain rules, such as time limits on grant eligibility for a single property, can be restrictive; and
- There is interest in allowing commercial tenants to access their own funding (e.g., to install a sign for their business).

Overall, the feedback indicated that the CIP programs are not widely known. The programs, along with the City's website, have been perceived by some as difficult and confusing for busy entrepreneurs to access program information and navigate the application process. To improve uptake, stakeholders recommended that the City:

- Enhance marketing efforts for available CIP funding;
- Actively promote success stories to demonstrate the CIP programs' tangible benefits and encourage more applications; and,
- Offer information sessions, workshops, and materials (e.g., comprehensive investor packages for new building owners) to help spread awareness of the CIP and its programs, guide potential applicants through the process, etc.

## 3.0 Stakeholder Interviews on Housing

The project team conducted stakeholder interviews to gain insights from individuals actively involved in housing development in Belleville, including organizations representing home builder, non-profit housing, and home sales. A total of four stakeholders participated with the project team in a structured interview with questions related to the key themes of the CIP. The key findings by theme are summarized below.

### 3.1 Key Findings by Theme

#### 3.1.1 Development Feasibility

Stakeholders noted that financing is a major constraint during construction, and they would benefit from actions that shift costs to occur at occupancy rather than at permit. Cash-flow for affordable housing organizations would be improved through changes to tax rates and by allowing them to more easily secure financing. Notably, non-profit organizations do not have the equity needed to access development charge rebates or lay down securities, as the money is required up-front in both cases.

To improve the financial feasibility for missing middle housing typologies, it was said by some stakeholders that incentives must be structured to make them more appealing to construct than larger, 'premium' homes.

The current CIP structure can be difficult to navigate, and developers would like to see a clearer structure of CIP programs that more obviously identify the ways they can be stacked for greater financial benefit.

#### 3.1.2 Housing Affordability

Currently, there are no housing units on the market that would qualify as 'affordable,' based on the standards set by the Affordable Housing Bulletin, except for some homes that need significant repair.

Stakeholders noted that a variety of housing typologies are needed to meet the varying preferences from residents. They also said that a mixed-income model should be supported, as the market units help to financially support the accompanying affordable units.

### **3.1.3 Missing Middle Housing**

There is interest from new homeowners in leveraging rental income to help pay their mortgage and/or house family members. However, these missing middle units can be particularly challenging to fit well into the existing neighbourhood context, as lot sizes can be constraining.

Stakeholders noted a decline in the 'mom and pop' type of landlord. These are landlords who redevelop a single property to add a rental unit, out of concern that the overloaded Landlord and Tenant Board will not be able to support them in a timely fashion, if issues with renters arise.

Stakeholders also identified that missing middle housing should not be limited to rental units, but it should also include ownership units, potentially in the form of small condominium buildings.

## 4.0 Conclusion & Major Themes

The project team identified major themes that will guide future work on the CIP, which reflects the feedback received through the stakeholder interviews.

A simple tabulation of the number of times each major theme was discussed during downtown stakeholder interviews is below in **Table 1**. As the housing interviews were more tailored towards the area of expertise that each stakeholder held, a similar table was not constructed for these interviews, as the conversation ranged more broadly.

**Table 1: Major themes identified in stakeholder interviews on downtown revitalization**

Major Theme	Number of Times Discussed in Stakeholder Interviews
Facade Improvement Program (Funding and Impacts on the Downtown’s Character)	5
Costs of Renovations	4
Community Safety and Social Well-Being	3
Support/Funding for Residential Units	3
Rear Facades / Riverfront Development	3
General Downtown Vibrancy/Attractiveness	3
CIP Program Awareness & Marketing	2
Accessibility Upgrades	2
Role of STAs/Airbnbs	2
Funding and Guidelines for Heritage-related Improvements	2
Tax Incentives (e.g., 10-year freeze)	1

As work advances on the CIP, the project team will give regard to the feedback received so that the CIP can embrace the opportunities for housing (including affordable and “missing middle” housing), affordability, and downtown revitalization in the community.

# Appendix B

## CIP Best Practice Review Tables

Table 1 – CIP Incentive Programs for Housing

CIP Incentive Program	City of Burlington: Affordable Rental Housing CIP (2025)	Town of Smiths Falls: Community Improvement Plan (2022)	Town of Carleton Place: CIP for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing (2022)	Town of Penetanguishene: - Downtown Revitalization CIP (2020) - Affordable and Housing CIP (2024)	City of Thunder Bay: - Housing CIP (2024) - Strategic Core Areas CIP (2021)	City of London: - Affordable Housing CIP (2020) - Downtown CIP (1996; guidelines updated in 2025) - Transit-Oriented Development CIP (2025)
Municipality’s Definition of Affordable Housing	<p><b>Burlington Affordable Rental Housing CIP:</b></p> <p>For the purposes of this Plan, affordable rental units must be less than or equal to the income-based thresholds for affordable monthly rents by unit, in accordance with the Affordable Residential Units for the Purposes of the <i>Development Charges Act, 1997</i> Bulletin.</p>	<p><b>Smiths Falls CIP:</b></p> <p>Attainable market-based housing: where housing costs (excluding utilities) are less than 30% of the gross income of a low- to -moderate income household.</p>	<p><b>Carleton Place CIP:</b></p> <p>Affordable market-based housing: Both rental and ownership housing, where “affordable” means that housing costs less than 30% of a household’s before-tax income, according to Canada Mortgage and Housing Corporation (CMHC).</p>	<p>The <b>Penetanguishene CIP</b> does not define affordable housing.</p> <p><b>Penetanguishene OP:</b></p> <p>Affordable means:</p> <ol style="list-style-type: none"> <li>1. In the case of ownership housing, the least expensive of:               <ol style="list-style-type: none"> <li>a. housing for which the purchase price results in annual accommodation costs which do not exceed 30 per cent of gross annual household income for low and moderate income households; or</li> <li>b. housing for which the purchase price is at least 10 per cent below the average purchase price of a resale unit in the regional market area.</li> </ol> </li> <li>2. In the case of rental housing, the least expensive of:               <ol style="list-style-type: none"> <li>a. a unit for which the rent does not exceed 30 per cent of gross</li> </ol> </li> </ol>	<p>The <b>Thunder Bay Strategic Core Areas CIP</b> does not define affordable housing.</p> <p><b>Thunder Bay OP:</b></p> <ol style="list-style-type: none"> <li>a) In the case of home ownership, the least expensive of:           <ul style="list-style-type: none"> <li>• Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or</li> <li>• Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.</li> </ul> </li> <li>a) In the case of rental housing, the least expensive of:           <ul style="list-style-type: none"> <li>• A unit for which the rent does not exceed 30% of gross annual household income for low and moderate income households; or</li> <li>• A unit for which the rent is at or below the</li> </ul> </li> </ol>	<p><b>London CIP:</b></p> <p>Income Security Based: Affordable housing is based on the ability to pay market rents without the “income security” aspect of City-run housing programs. In this definition the term affordable housing may be used to define housing that costs less than or equal to the “average market rent” or “average market price” but does not include municipally-run Community Housing (formerly known as “social housing”) or other community housing programs. Under this definition, “affordable” means the range of housing for households that earn too much to qualify for “income security” programs, but who do not earn enough to be able to pay market rates without paying more than 30% of their pre-tax income.</p>

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				<p>annual household income for low and moderate income households; or</p> <p>b. a unit for which the rent is at or below the average market rent of a unit in the regional market area.</p> <p>3. For the purposes of this definition:</p> <p>a. Low and moderate income households means, in the case of ownership housing, households with incomes in the lowest 60 per cent of the income distribution for the regional market area; or in the case of rental housing, households with incomes in the lowest 60 per cent of the income distribution for renter households for the regional market area.</p>	<p>average market rent of a unit in the regional market area.</p>	

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<p>Tax Increment Equivalent Programs (Rebate* / Grant**)</p> <p>Note: This type of program provides a grant or rebate equivalent to a portion of the increase in municipal property taxes that results from a development or renovation project.</p>	<p><b>Yes**</b></p> <p><b>Program Name:</b> Tax Increment Equivalent Grant (TIEG) Program</p> <p><b>Incentive Details:</b> An annual grant of up to 100% of the City's portion of the tax increment. The specific time period is determined through an agreement with the City.</p> <p><b>Parameters:</b> Applies to new rental residential buildings with a minimum of 3 new affordable units (e.g., a multiplex or low-rise apartment building with affordable rental units).</p>	<p><b>Yes*</b></p> <p><b>Program Name:</b> Attainable Housing Tax Increment Equivalent Rebate</p> <p><b>Incentive Details:</b> Provides a rebate equal to 50% of the increase in the municipal portion of property taxes for a period of 10 years.</p> <p><b>Parameters:</b> Applies to new multi-unit residential or mixed-use buildings with at least 6 new residential units that are provided as attainable rental units. Can be stacked with the Brownfield TIER up to a maximum of 100% of the municipal portion.</p> <p><b>Yes*</b></p> <p><b>Program Name:</b> Brownfield TIER.</p> <p><b>Incentive Details:</b> An annual rebate equivalent to 50% of the municipal portion</p>	<p><b>Yes*</b></p> <p><b>Program Name:</b> Affordable Housing Tax Increment Equivalent Rebate</p> <p><b>Incentive Details:</b> Provides a rebate equal to 50% of the increase in the municipal portion of property taxes for a period of 10 years.</p> <p><b>Parameters:</b> Applies to new buildings with at least 6 new residential units provided as affordable rental units. Can be stacked with the Brownfield TIER up to a maximum of 100% of the municipal portion.</p> <p><b>Yes*</b></p> <p><b>Program Name:</b> Brownfield TIER.</p> <p><b>Incentive Details:</b> An annual rebate of up to 50% of the municipal portion of the incremental tax increase for a maximum of 10 years.</p> <p><b>Parameters:</b> For privately-owned lands requiring remediation. <b>Can be stacked with the housing TIER up to 100%.</b></p>	<p><b>Yes*</b></p> <p><b>Program Name:</b> TIEG Program (Affordable and Sustainable Housing CIP)</p> <p><b>Incentive Details:</b> A 15-year grant program. Provides 100% of the municipal tax increment for years 1 to 11, then phases out (80% in year 12, 60% in year 13, 40% in year 14, 20% in year 15).</p> <p><b>Parameters:</b> Requires the creation of at least 5 affordable housing units or 10% of total units, whichever is greater.</p>	<p><b>No</b></p>	<p><b>No</b></p>

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		<p>of the incremental tax increase, for a maximum of 10 years or until cumulative rebate equals total eligible remediation costs.</p> <p><b>Parameters:</b> For privately-owned lands that require remediation. <b>Can be stacked with the housing TIER up to 100%.</b></p>				
<p>Development Charge Programs (Rebate* / Waiver** / Deferral***)</p> <p>Note: These programs offer relief from development charges, which are fees collected from developers to help pay for the cost of municipal services and infrastructure.</p>	<p><b>Yes**</b></p> <p><b>Program Name:</b> Affordable Residential Development Charges Interest-Free Deferral Program</p> <p><b>Incentive Details:</b> Waives the interest on deferred DC payments. The standard deferral is 6 annual installments starting at occupancy. This program makes those installments interest-free.</p> <p><b>Parameters:</b> Applies to rental residential buildings of 4 or more</p>	<p><b>Yes*</b></p> <p><b>Program Name:</b> Attainable Housing Development Charge Rebate</p> <p><b>Incentive Details:</b> A rebate of up to 100% of the municipal portion of DCs for new attainable rental units. The rebate is prorated if only a portion of the building's units are attainable.</p> <p><b>Parameters:</b> Applies to new multi-unit residential or mixed-use buildings with</p>	<p><b>Yes*</b></p> <p><b>Program Name:</b> Affordable Housing Development Charge Rebate<sup>1</sup></p> <p><b>Incentive Details:</b> A rebate of up to 100% of DCs for new affordable rental units, prorated based on the percentage of affordable units.</p> <p><b>Parameters:</b> Applies to new apartment buildings with affordable rental units. DCs are paid first and reimbursed later.</p> <p><sup>1</sup>This program may not be applicable, due to the <i>Development Charges Act's</i> affordable housing exemption.</p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Combined Residential DC and Tax Grant Program (Downtown CIP)</p> <p><b>Incentive Details:</b> A combined grant that first covers 100% of residential DCs through annual payments equivalent to the tax increment. Once DCs are fully granted back, the program continues as a tiered tax grant for the remainder of the 10-year period. For tax-exempt property owners, the grant is simply 100% of the DCs paid back over 10 equal installments.</p> <p><b>Parameters:</b> Only available in the Original Downtown CIP area for new residential</p>

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	<p>units, where more than one unit or 10% of units are affordable.</p> <p><b>Yes***</b></p> <p><b>Program Name:</b> ARU Development Charges Waiver for Third Unit</p> <p><b>Incentive Details:</b> A full waiver of DCs for the third Additional Residential Unit on a property.</p> <p><b>Parameters:</b> Supports the City's "four units as-of-right" policy. The first two ARUs are already exempt under the provincial <i>Development Charges Act</i>.</p>	<p>attainable rental units. DCs must be paid first and are reimbursed upon project completion.</p>				<p>development.</p>
<p>Planning Application and Building Permit Fee Programs (Rebate* / Grant** / Waiver***)</p> <p>Note: These programs provide grants or rebates to offset the costs of municipal application and</p>	<p><b>Yes***</b></p> <p><b>Program Name:</b> Municipal Fee Waiver Program.</p> <p><b>Incentive Details:</b> A waiver of up to 100% of eligible municipal fees to a maximum of \$40,000 per project.</p> <p><b>Parameters:</b> Applies to a range of development</p>	<p><b>Yes*</b></p> <p><b>Program Name:</b> Attainable Housing Building Permit Fee and Planning Application Fee Rebate.</p> <p><b>Incentive Details:</b> A rebate of up to 100% of building permit and planning application fees,</p>	<p><b>Yes*</b></p> <p><b>Program Name:</b> Affordable Housing Building Permit Fee Rebate.</p> <p><b>Incentive Details:</b> A rebate of up to 100% of building permit fees, prorated based on the proportion of affordable rental units.</p> <p><b>Parameters:</b> Applies to new affordable rental units or a new</p>	<p><b>Yes**</b></p> <p><b>Program Name:</b> Planning and Building Permit Fee Program (Affordable and Sustainable Housing CIP)</p> <p><b>Incentive Details:</b> Relief of 100% of eligible municipal fees for Official Plan/Zoning By-law Amendments, Minor Variances, Consents, Site Plan Control, and Building/Demolition</p>	<p><b>Yes**</b></p> <p><b>Program Name:</b> Planning and Building Permit Fees Grant (Housing CIP)</p> <p><b>Incentive Details:</b> A grant covering 100% of eligible fees up to a maximum of \$10,000 per project.</p> <p><b>Parameters:</b> Fees are paid first and reimbursed after final inspection.</p>	<p><b>No</b></p>

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permit fees.	applications (zoning, site plan, subdivision) and permits where new affordable rental units are created.	prorated based on the proportion of attainable units. <b>Parameters:</b> Applies to the creation of new attainable rental units.	legal accessory unit.	Permits. <b>Parameters:</b> Requires an agreement that affordable housing units will be provided within 2 years of approval.	<b>Yes**</b> <b>Program Name:</b> Planning and Building Fee Grant Program (Strategic Core Areas CIP) <b>Incentive Details:</b> A grant that waives 100% of planning application fees and rebates 100% of building permit fees, up to a combined maximum of \$10,000. <b>Parameters:</b> For commercial or <b>mixed-use</b> buildings in the Project Areas.	
Additional Residential Unit (ARU) / Additional Dwelling Unit (ADU) / Accessory Unit Programs (Rebate* / Grant** / Loan***)  Note: These programs specifically incentivize the creation of smaller, secondary units on residential properties.	<b>Yes***</b> <b>Program Name:</b> ARU Affordable Rental Program <b>Incentive Details:</b> A forgivable loan of 100% of eligible costs up to a maximum of: <ul style="list-style-type: none"> <li>\$70,000 per unit for new or legalized interior/attached ARUs.</li> <li>\$95,000 per unit for new detached ARUs.</li> </ul> <b>Parameters:</b> Requires a minimum 10-year affordability period for the loan to be	<b>Yes*</b> <b>Program Name:</b> Attainable Housing ARU Rebate <b>Incentive Details:</b> A three-tiered rebate system: <ul style="list-style-type: none"> <li>Rebate 1: Max \$15,000 for professional studies/drawings.</li> <li>Rebate 2: Additional max \$5,000 if construction costs exceed \$30,000.</li> <li>Rebate 3: Additional max \$5,000 (pro-rated)</li> </ul>	<b>Yes*</b> <b>Program Name:</b> Affordable Housing Accessory Unit Rebate <b>Incentive Details:</b> A two-tiered rebate system: <ul style="list-style-type: none"> <li>Rebate 1: Max \$5,000 for professional studies/drawings.</li> <li>Rebate 2: Additional max \$2,000 if construction costs exceed \$30,000.</li> </ul> <b>Parameters:</b> The unit does not need to be "affordable" but must be a long-term rental.	<b>Yes**</b> <b>Program Name:</b> ADU Grant <b>Incentive Details:</b> For affordable ADUs: A one-time grant of up to \$10,000 per unit (max \$20,000 per property).  For ADUs that do not meet the affordability definition: A pilot program grant of \$5,000 per unit (max \$10,000 per property). <b>Parameters:</b> Affordable units require a 15-year affordability agreement. The home must be the owner's principal residence.	<b>Yes**</b> <b>Program Name:</b> ADU Grant (Housing CIP) <b>Incentive Details:</b> A grant of 100% of eligible costs up to a maximum of \$20,000 per unit. <b>Parameters:</b> For creating legal ADUs that are self-contained units.  <b>Yes**</b> <b>Program Name:</b> Servicing Grant. <b>Incentive Details:</b> A grant of 100% of eligible costs up to a maximum of \$10,000 for municipal servicing upgrades (water, sanitary, storm sewer)	<b>Yes***</b> <b>Program Name:</b> ARU Loan Program (Affordable Housing CIP) <b>Incentive Details:</b> A loan of up to \$45,000 per ARU. It is an interest-bearing loan (8%) but interest is forgiven at the end of the term if conditions are met. The principal is repaid monthly over 9 years.  <b>Parameters:</b> Designed to improve affordability of home ownership. Requires owner-occupancy of the primary dwelling and a valid Residential Rental Unit License.

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	forgiven.	for energy-efficient window upgrades. <b>Parameters:</b> The ARU does not need to be "attainable", as defined in the CIP, but must be a long-term rental and not a short-stay accommodation.			needed to create an ADU. <b>Parameters:</b> Designed to be paired with the ADU Grant above.	<b>Yes***</b> <b>Program Name:</b> Detached Additional Residential Unit Program (Affordable Housing CIP) <b>Incentive Details:</b> A forgivable loan program with 3 streams: 1) \$20,000 for a market-rent unit; 2) \$45,000 for Indigenous homeowners (no rent cap); 3) \$45,000 for an affordable unit (rent capped at 100% average market rent [AMR]). <b>Parameters:</b> Requires a 10-year term for loan forgiveness. Does not apply to conversions of existing accessory structures.
Targeted New Unit Construction / Conversion Programs (Grant* / Loan**)  Note: These programs are distinct from general ARU incentives and focus on specific housing forms like "missing middle" or multi-unit conversions.	<b>Yes**</b> <b>Program Name:</b> Missing Middle Affordable Rental Unit Program <b>Incentive Details:</b> A forgivable loan of 100% of eligible costs up to a maximum of \$225,000 per eligible unit. <b>Parameters:</b> For buildings 4-storeys or less. Requires a 10-year affordability period for loan	<b>No</b>	<b>No</b>	<b>No</b>	<b>Yes*</b> <b>Program Name:</b> Multi-Unit Residential Grant (Housing CIP) <b>Incentive Details:</b> A grant of 100% of eligible costs up to \$25,000 per unit created above the 70% density threshold of the zone, up to a maximum of \$300,000 per property. <b>Parameters:</b> Requires electricity-based or zero-emission space and water heating.	(Below from London's Downtown and Affordable Housing CIPs) <b>Yes*</b> <b>Program Name:</b> Office-to-Residential Conversion Grant Program <b>Incentive Details:</b> A grant of \$35,000 per unit created, provided as a forgivable loan. <b>Parameters:</b> For the conversion of vacant Class 'B' or 'C' office buildings to residential use.

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	<p>forgiveness.</p> <p><b>Yes**</b></p> <p><b>Program Name:</b> Mid/High-Rise Affordable Rental Unit Program</p> <p><b>Incentive Details:</b> A forgivable loan of 100% of eligible costs up to a maximum of \$145,000 per unit, or \$180,000 for a 3 bedroom unit.</p> <p><b>Parameters:</b> Requires a minimum of 3 new affordable units in the building and a 10-year affordability period.</p>				<p><b>Yes*</b></p> <p><b>Program Name:</b> Housing Rehabilitation And Conversion Grant.</p> <p><b>Incentive Details:</b> A grant of 50% of eligible costs. The maximum grant amount is to be determined based on future available funding.</p> <p><b>Parameters:</b> For the rehabilitation of an existing unit to meet code or the conversion of commercial/mixed-use space into residential units.</p>	<p><b>Yes**</b></p> <p><b>Program Name:</b> Dollars to Doors Affordable Units Program.</p> <p><b>Incentive Details:</b> A forgivable loan of \$45,000 per unit.</p> <p><b>Parameters:</b> For projects creating a minimum of 5 new affordable rental units, with rents capped at 80% AMR and a 25-year affordability period. Tenants must be from the City's waitlist.</p> <p><b>Yes**</b></p> <p><b>Program Name:</b> Highly Supportive Housing Units Program.</p> <p><b>Incentive Details:</b> A forgivable loan of \$45,000 per unit.</p> <p><b>Parameters:</b> For the rehabilitation of an existing unit to meet code or the conversion of commercial/mixed-use space into residential units.</p> <p>(Below from London's Downtown and Affordable Housing CIPs)</p> <p><b>Yes**</b></p> <p><b>Program Name:</b> Transit Oriented Development Per-Unit</p>

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						<p>Forgivable Loan</p> <p><b>Incentive Details:</b> A forgivable loan of \$15,000 per unit.</p> <p><b>Parameters:</b> For residential or mixed-use apartment buildings with 20+ units (or office-to-residential conversions of any size) located within the designated Transportation-Oriented Development (TOD) financial incentive area. Loan is advanced at building permit issuance.</p>
<p>Mixed Use Residential Program</p> <p>* Affordable Housing Program (upper storey/rear floor space)</p> <p>Or</p> <p>**Residential/Office Conversion (upper floors)</p> <p>or</p> <p>*** Office-to-Residential Conversion Grant Program</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p><b>Yes*</b></p> <p><b>Program Name:</b> Affordable Housing Program (Downtown Revitalization CIP)</p> <p><b>Incentive Details:</b> A grant or loan based on the estimated value of any eligible costs.</p> <ul style="list-style-type: none"> <li>Grant is capped at 50% of eligible costs, up to \$10,000 per unit. A maximum of 3 residential units per property may be eligible.</li> <li>Loan is capped at 25% of eligible costs, up to a maximum of \$40,000 per unit. A maximum of 6 residential units per property may be eligible.</li> </ul>	<p><b>Yes**</b></p> <p><b>Program Name:</b> Residential/Office Conversion – Upper Floor(s) (Strategic Core Areas CIP)</p> <p><b>Incentive Details:</b> A grant for up to 50%, with a maximum of \$10,000, for the cost of renovating and converting second floor or higher units to residential or office use.</p> <p><b>Parameters:</b> The property must be located within one of the Plan Project Areas. The main floor of the building must be commercial.</p>	<p><b>Yes***</b></p> <p><b>Program Name:</b> Office-to-Residential Conversion Grant Program (Downtown CIP)</p> <p><b>Incentive Details:</b> Grant which functions as a forgivable loan. The grant is calculated by multiplying the total number of units by \$35,000 per unit. While there is no grant cap per property, the amount of the grant may be capped depending on available funding.</p> <p><b>Parameters:</b> The property must be located within the Downtown or Richmond Row Project Areas.</p>

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				<p><b>Parameters:</b> Only multi-storey, mixed-use buildings with ground floor commercial space, located within the Central and Northern Precincts, are eligible.</p>		
Accessibility Programs	<p><b>Yes</b></p> <p><b>Program Name:</b> Sustainable and Accessible Design Grant Program.</p> <p><b>Incentive Details:</b> An additional / top-up grant of up to \$50,000 per project.</p> <p><b>Parameters:</b> For eligible applicants of the New Affordable Rental Unit programs who incorporate voluntary universal, barrier-free, or accessible design features beyond code requirements.</p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Exterior/Interior Universal Accessibility Improvement Programs</p> <p><b>Incentive Details:</b> A rebate for up to 50% of the cost of eligible improvements, to a maximum of \$15,000 for each program (exterior and interior)</p> <p><b>Parameters:</b> Can be co-applications with housing or revitalization programs. Eligible costs include ramps, automatic doors, accessible washrooms, lifts, and elevators.</p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Exterior/Interior Universal Accessibility Improvement Programs</p> <p><b>Incentive Details:</b> A rebate for up to 50% of the cost of eligible improvements, to a maximum of \$5,000 for each program.</p> <p><b>Parameters:</b> Can be co-applications with housing or façade programs. Eligible costs include ramps, automatic doors, accessible washrooms, lifts, and elevators.</p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Renovations for Affordable Rental Housing Program</p> <p><b>Incentive Details:</b> A grant up to \$15,000 (or \$25,000 for heritage) for repairs and renovations.</p> <p><b>Parameters:</b> Eligible costs explicitly include accessibility upgrades like ramp and/or elevator installations. For rental housing with 5+ units.</p>	<p><b>No</b></p>	<p><b>No</b></p>

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Feasibility Study Programs	<p><b>Yes</b></p> <p><b>Program Name:</b> Housing Design and Study Grant Program.</p> <p><b>Incentive Details:</b> Grant of 50% of costs up to \$15,000.</p> <p><b>Parameters:</b> To study the feasibility of including affordable units in a new development or retrofitting an existing building.</p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Affordable Housing Feasibility Study Program. (Affordable and Sustainable Housing CIP)</p> <p><b>Incentive Details:</b> Grant of 50% of costs up to \$10,000.</p> <p><b>Parameters:</b> To study the feasibility of including affordable units in a new development or retrofitting an existing building.</p>	<p><b>No</b></p>	<p><b>No</b></p>
Loan Programs	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Affordable Housing Development Loan Program.</p> <p><b>Incentive Details:</b> A loan program, repayable to the City, to offset up-front development costs. Specific amounts and terms are in separate program guidelines.</p> <p><b>Parameters:</b> For private and non-profit developers creating new affordable housing.</p>
Surplus Land Programs	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Surplus Land Program</p> <p><b>Incentive Details:</b> Identifies</p>	<p><b>No</b></p>	<p><b>No</b></p>

CIP Incentive Program	City of Burlington: Affordable Rental Housing CIP (2025)	Town of Smiths Falls: Community Improvement Plan (2022)	Town of Carleton Place: CIP for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing (2022)	Town of Penetanguishene: - Downtown Revitalization CIP (2020) - Affordable and Housing CIP (2024)	City of Thunder Bay: - Housing CIP (2024) - Strategic Core Areas CIP (2021)	City of London: - Affordable Housing CIP (2020) - Downtown CIP (1996; guidelines updated in 2025) - Transit-Oriented Development CIP (2025)
				<p>surplus municipal lands to be offered through an RFP process, potentially at a reduced or no cost, for affordable housing development.</p> <p><b>Parameters:</b> Aims to leverage municipal assets to create affordable housing.</p>		
Home Energy Programs	<p><b>Yes</b></p> <p><b>Program Name:</b> Sustainable and Accessible Design Grant Program</p> <p><b>Incentive Details:</b> An additional / top-up grant of up to \$50,000 per project.</p> <p><b>Parameters:</b> For applicants of the New Affordable Rental Unit programs who incorporate voluntary sustainable building practices or zero/low carbon energy solutions beyond code requirements.</p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Home Energy Program (Affordable and Sustainable Housing CIP)</p> <p><b>Incentive Details:</b> Up to \$25,000 (\$35,000 for heritage) for energy efficiency upgrades. It is a grant for households at/below median income and a loan for those above.</p> <p><b>Parameters:</b> Requires a professional home energy assessment. Eligible costs include improvements to electrical/mechanical systems, insulation, windows/doors, and alternative energy generation (e.g., heat pump, solar).</p>	<p><b>No</b></p>	<p><b>No</b></p>

**Table 2: CIP Incentive Programs for Downtown Revitalization**

CIP Incentive Program	City of Burlington: Affordable Rental Housing CIP (2025)	Town of Smiths Falls: Community Improvement Plan (2022)	Town of Carleton Place: CIP for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing (2022)	Town of Penetanguishene: - Downtown Revitalization CIP (2020) - Affordable and Housing CIP (2024)	City of Thunder Bay: - Housing CIP (2024) - Strategic Core Areas CIP (2021)	City of London: - Affordable Housing CIP (2020) - Downtown CIP (1996; guidelines updated in 2025) - Transit-Oriented Development CIP (2025)
<p>Tax Increment Programs (Rebate* / Grant** / Loan***)</p>	<p><b>No</b> <b>Note:</b> The City of Burlington does not have a CIP that is geared towards economic development (exception a brownfield CIP, however that is not being reviewed under this scope of work).</p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>Yes</b> <b>Program Name:</b> Tax Increment Program (Downtown Revitalization CIP) <b>Incentive Details:</b> A complex grant or loan based on the tax increment:</p> <ul style="list-style-type: none"> <li>Grant is capped at 25% of eligible costs or 5 times the initial tax increment.</li> <li>Loan is capped at 25% of eligible costs or 10 times the tax increment.</li> </ul> <p><b>Parameters:</b> For major property improvements or redevelopment that result in a substantial tax increase.</p>	<p><b>Yes**</b> <b>Program Name:</b> Tax Grant Rebate Program (Legacy Program) (Strategic Core Areas CIP) <b>Incentive Details:</b> A grant equal to 100% of the increased municipal taxes. <b>Parameters:</b> Term of 10 years for new residential uses, 5 years for all other uses. Applies to projects that result in a property value increase.</p>	<p><b>Yes**</b> <b>Program Name:</b> Rehabilitation and Redevelopment Tax Grant Program (Downtown Revitalization CIP) <b>Incentive Details:</b> A 10-year grant that declines over the term. The starting percentage depends on the project type:</p> <ul style="list-style-type: none"> <li>Level 1 (Designated Heritage) starts at 100%;</li> <li>Level 2 (Existing Buildings) starts at 70%;</li> <li>Level 3 (Cleared Land) starts at 60%.</li> </ul> <p><b>Parameters:</b> For rehabilitation or redevelopment projects in the original Downtown CIP area that result in a re-assessment.</p>
<p>Planning Application Fee, Building Permit Fee, and DC Programs (Rebate* / Grant** / Waiver***)  Note: These programs provide grants or rebates to offset the costs</p>	<p><b>No</b> <b>Note:</b> The City of Burlington does not have a CIP that is geared towards economic development (exception a brownfield CIP, however that is not</p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>Yes**</b> <b>Program Name:</b> Planning and Building Fee Grant Program (Strategic Core Areas CIP) <b>Incentive Details:</b> A grant that waives 100% of planning application fees and rebates 100% of building permit fees, up to a combined maximum of \$10,000.</p>	<p><b>No</b></p>

CIP Incentive Program	City of Burlington: Affordable Rental Housing CIP (2025)	Town of Smiths Falls: Community Improvement Plan (2022)	Town of Carleton Place: CIP for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing (2022)	Town of Penetanguishene: - Downtown Revitalization CIP (2020) - Affordable and Housing CIP (2024)	City of Thunder Bay: - Housing CIP (2024) - Strategic Core Areas CIP (2021)	City of London: - Affordable Housing CIP (2020) - Downtown CIP (1996; guidelines updated in 2025) - Transit-Oriented Development CIP (2025)
of municipal application and permit fees.	being reviewed under this scope of work.				<b>Parameters:</b> For commercial_or mixed-use buildings in the Project Areas.	
Building Restoration, Renovation, Conversion and Safety Programs	<b>No</b> <b>Note:</b> The City of Burlington does not have a CIP that is geared towards economic development (exception a brownfield CIP, however that is not being reviewed under this scope of work).	<b>Yes</b> <b>Program Name:</b> Building Restoration, Renovation, and Improvement Program <b>Incentive Details:</b> A rebate of up to 50% of the cost of eligible interior renovations to a maximum of \$45,000. An additional \$5,000 rebate is available for heritage design in designated buildings. <b>Parameters:</b> For non-residential or mixed-use (commercial part only) properties in the Downtown and Waterfront Sub-Area to address code deficiencies (fire, electrical, structural).	<b>No</b>	<b>Yes</b> <b>Program Name:</b> Building Improvement and Renovation Program (Downtown Revitalization CIP) <b>Incentive Details:</b> A grant option (50% of costs up to \$10,000, or \$15,000 for heritage) or a loan option (25% up to \$40,000, or \$60,000 for heritage). <b>Parameters:</b> For structural repairs, code compliance, and interior accessibility improvements in multi-storey buildings in the Central Precinct.	<b>Yes</b> <b>Program Name:</b> Commercial Conversion Grant - Main Floor & Residential/Office Conversion - 2nd floor <b>Incentive Details:</b> A grant of 50% of the cost of renovation and conversion up to a maximum of \$10,000 for each program. <b>Parameters:</b> For converting main floors to commercial use, or upper floors to residential/office use in the project areas.	<b>Yes</b> <b>Program Name:</b> Upgrade to Building Code Loan Program (Downtown CIP) <b>Incentive Details:</b> An interest-free loan for 50% of eligible costs up to a maximum of \$200,000. A portion (up to 12.5% or \$25,000) is forgivable if in a targeted zone with a targeted ground-floor use. <b>Parameters:</b> For financing improvements necessary to comply with Building and Fire Code requirements, including structural, fire protection, and accessibility upgrades.

CIP Incentive Program	City of Burlington: Affordable Rental Housing CIP (2025)	Town of Smiths Falls: Community Improvement Plan (2022)	Town of Carleton Place: CIP for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing (2022)	Town of Penetanguishene: - Downtown Revitalization CIP (2020) - Affordable and Housing CIP (2024)	City of Thunder Bay: - Housing CIP (2024) - Strategic Core Areas CIP (2021)	City of London: - Affordable Housing CIP (2020) - Downtown CIP (1996; guidelines updated in 2025) - Transit-Oriented Development CIP (2025)
Façade and Building Improvement Programs	<p><b>No</b></p> <p><b>Note:</b> The City of Burlington does not have a CIP that is geared towards economic development (exception a brownfield CIP, however that is not being reviewed under this scope of work.</p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Front, Side, and Rear Façade Improvement Rebate</p> <p><b>Incentive Details:</b> A multi-tiered rebate system:</p> <ul style="list-style-type: none"> <li>• Non-heritage buildings (Rebate 1A): up to 50% of costs up to a \$10,000 rebate per property.</li> <li>• Heritage-designated buildings (Rebate 1B): up to 85% of costs up to a \$17,000 rebate per property.</li> <li>• Additional pro-rated rebate available for heritage design elements (up to \$2,500, based on 50% of the cost; Rebate 2). This rebate is only available to those who received Rebate 1A or 1B.</li> </ul>	<p><b>Yes</b></p> <p><b>Program Name:</b> Front Façade Improvement Program.</p> <p><b>Incentive Details:</b> A rebate of 50% of costs, for a maximum rebate of \$7,500. An additional \$2,500 rebate is available for restoring heritage features.</p> <p><b>Parameters:</b> For commercial or institutional properties in the Downtown District.</p> <p><b>Yes</b></p> <p><b>Program Name:</b> Side/Rear Façade Improvement Program.</p> <p><b>Incentive Details:</b> A rebate of 50% of costs up to a maximum of \$5,000.</p> <p><b>Parameters:</b> For commercial or institutional properties in the Downtown District where the facade abuts public space.</p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Building Façade Improvement Program (Downtown Revitalization CIP)</p> <p><b>Incentive Details:</b></p> <ul style="list-style-type: none"> <li>• A grant option (50% of costs up to \$10,000, or \$12,500 for heritage/corner lots), or</li> <li>• a loan option (25% of costs up to \$40,000, or \$50,000 for heritage/corner lots).</li> </ul> <p><b>Parameters:</b> For commercial, institutional, or mixed-use buildings in the Central and Northern Precincts.</p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Commercial Façade Improvement Grant (Strategic Core Areas CIP)</p> <p><b>Incentive Details:</b> A grant for 50% of the cost of improvements up to a maximum of \$10,000.</p> <p><b>Parameters:</b> For commercial storefronts in the project area to improve aesthetics.</p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Façade Improvement Loan Program (Downtown CIP)</p> <p><b>Incentive Details:</b> An interest-free loan for 50% of eligible costs, up to a maximum of \$50,000. A portion of the loan (up to 25% or \$12,500) is forgivable if the property is in a targeted zone with an active, targeted ground-floor use.</p> <p><b>Parameters:</b> For façade improvements on commercial/mixed-use buildings in the Downtown or Richmond Row CIP areas.</p>

CIP Incentive Program	City of Burlington: Affordable Rental Housing CIP (2025)	Town of Smiths Falls: Community Improvement Plan (2022)	Town of Carleton Place: CIP for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing (2022)	Town of Penetanguishene: - Downtown Revitalization CIP (2020) - Affordable and Housing CIP (2024)	City of Thunder Bay: - Housing CIP (2024) - Strategic Core Areas CIP (2021)	City of London: - Affordable Housing CIP (2020) - Downtown CIP (1996; guidelines updated in 2025) - Transit-Oriented Development CIP (2025)
		<ul style="list-style-type: none"> <li>Additional pro-rated rebate available for energy-efficient windows/doors (up to \$5,000, based on 50% of the cost; Rebate 3). This rebate is only available to those who received Rebate 1A or 1B.</li> </ul> <p><b>Parameters:</b> For commercial, institutional, or mixed-use properties in the Downtown and Waterfront Sub-Area.</p>				
<p>Signage Improvement Programs</p> <p>Note: Some CIPs have a standalone program for signage, while others include signage improvements as an eligible cost within a broader façade</p>	<p><b>No</b></p> <p><b>Note:</b> The City of Burlington does not have a CIP that is geared towards economic development (exception a brownfield CIP, however that is not being reviewed under this scope of work.</p>	<p><b>Yes</b></p> <p>While not a standalone program, signage is an eligible cost under Program 13 (Front, Side, and Rear Façade Improvement Rebate).</p> <p><b>Incentive Details:</b> The program's eligible costs explicitly include "restoring, repairing,</p>	<p><b>No</b></p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Signage Improvement Program (Downtown Revitalization CIP)</p> <p><b>Incentive Details:</b> This program offers either a grant for 50% of eligible costs up to a maximum of \$2,500 or a loan for 25% of eligible costs up to a maximum of \$10,000.</p>	<p><b>No</b></p>	<p><b>No</b></p>

CIP Incentive Program	City of Burlington: Affordable Rental Housing CIP (2025)	Town of Smiths Falls: Community Improvement Plan (2022)	Town of Carleton Place: CIP for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing (2022)	Town of Penetanguishene: - Downtown Revitalization CIP (2020) - Affordable and Housing CIP (2024)	City of Thunder Bay: - Housing CIP (2024) - Strategic Core Areas CIP (2021)	City of London: - Affordable Housing CIP (2020) - Downtown CIP (1996; guidelines updated in 2025) - Transit-Oriented Development CIP (2025)
improvement program.		<p>or replacing building signage". The overall program provides a multi-tiered rebate of up to \$17,000 depending on the project scope and heritage status.</p> <p><b>Parameters:</b> The program is for commercial, institutional, or mixed-use properties within the Downtown and Waterfront Sub-Area.</p>		<p><b>Parameters:</b> The program is intended to promote new or restored signage that is aesthetically appealing and pedestrian-oriented. Eligible signs include fascia signs, projecting signs, and certain ground signs for commercial uses. It is available for commercial uses in the Central and Northern Precincts.</p>		
<p>Landscaping and Property Improvement Program</p> <p>Note: These programs incentivize the beautification of private property that is visible to the public, including landscaping, parking areas, and patios.</p>	<p><b>No</b></p> <p><b>Note:</b> The City of Burlington does not have a CIP that is geared towards economic development (exception a brownfield CIP, however that is not being reviewed under this scope of work).</p>	<p><b>Yes</b></p> <p>While not a standalone program, landscaping is an eligible cost under Program 13 (Front, Side, and Rear Façade Improvement Rebate).</p> <p><b>Incentive Details:</b> The eligible costs include "adding and/or replacing landscaping that is permanent/non-removable".</p>	<p><b>No</b></p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Landscaping and Property Improvement Program (Downtown Revitalization CIP)</p> <p><b>Incentive Details:</b> Offers:</p> <ul style="list-style-type: none"> <li>• a grant for 50% of eligible costs up to \$15,000, or</li> <li>• a loan for 25% of eligible costs up to \$45,000, or \$1,500 per linear metre of lot frontage, whichever is less.</li> </ul>	<p><b>No</b></p>	<p><b>No</b></p>

CIP Incentive Program	City of Burlington: Affordable Rental Housing CIP (2025)	Town of Smiths Falls: Community Improvement Plan (2022)	Town of Carleton Place: CIP for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing (2022)	Town of Penetanguishene: - Downtown Revitalization CIP (2020) - Affordable and Housing CIP (2024)	City of Thunder Bay: - Housing CIP (2024) - Strategic Core Areas CIP (2021)	City of London: - Affordable Housing CIP (2020) - Downtown CIP (1996; guidelines updated in 2025) - Transit-Oriented Development CIP (2025)
		<p><b>Parameters:</b> The landscaping must be part of a broader façade improvement project on a commercial, institutional, or mixed-use property in the Downtown and Waterfront Sub-Area.</p>		<p><b>Parameters:</b> This comprehensive program applies to all commercial, institutional, and mixed-use properties within the Central, Northern, and Southern Precincts. Eligible costs include professional landscaping (especially with native plantings), tree planting, permanent planters and benches, bicycle parking, improvements to permanent outdoor seating areas/patios, and upgrades to parking areas (e.g., permeable paving, landscape buffers).</p>		
Accessibility Programs	<p><b>No</b></p> <p><b>Note:</b> The City of Burlington does not have a CIP that is geared towards economic development (exception a brownfield CIP, however that is not being reviewed under this scope of work).</p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Exterior/Interior Universal Accessibility Improvement Programs</p> <p><b>Incentive Details:</b> A rebate for up to 50% of the cost of eligible improvements, to a maximum of \$15,000 for each program (exterior and interior)</p>	<p><b>Yes</b></p> <p><b>Program Name:</b> Exterior/Interior Universal Accessibility Improvement Programs</p> <p><b>Incentive Details:</b> A rebate for up to 50% of the cost of eligible improvements, to a maximum of \$5,000 for each program.</p> <p><b>Parameters:</b> Can be co-applications with housing or façade programs. Eligible costs include ramps, automatic doors,</p>	<p><b>No</b></p>	<p><b>No</b></p>	<p><b>No</b></p>

CIP Incentive Program	City of Burlington: Affordable Rental Housing CIP (2025)	Town of Smiths Falls: Community Improvement Plan (2022)	Town of Carleton Place: CIP for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing (2022)	Town of Penetanguishene: - Downtown Revitalization CIP (2020) - Affordable and Housing CIP (2024)	City of Thunder Bay: - Housing CIP (2024) - Strategic Core Areas CIP (2021)	City of London: - Affordable Housing CIP (2020) - Downtown CIP (1996; guidelines updated in 2025) - Transit-Oriented Development CIP (2025)
		<p><b>Parameters:</b> Can be co-applications with housing or revitalization programs. Eligible costs include ramps, automatic doors, accessible washrooms, lifts, and elevators.</p>	<p>accessible washrooms, lifts, and elevators.</p>			