

City of Belleville

Report No: PP-2025-17

Meeting Date: November 24, 2025



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

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

Recommendation:

That Report No. PP-2025-17 regarding the Housing, Downtown Revitalization, and Brownfield Redevelopment Community Improvement Plan (CIP) Update be received as information.

Strategic Plan Alignment:

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

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

Background:

Executive Summary

This report provides an overview of the draft Community Improvement Plan (CIP), which focuses on housing, downtown revitalization, and brownfield redevelopment in Belleville. The CIP update to the City's existing CIP supports the City's Housing Action Plan and the \$10.5 million federal Housing Accelerator Fund (HAF) agreement to increase housing supply and promote diverse, affordable, and climate-resilient communities.

The draft CIP includes fifteen (15) programs offering financial incentives for housing, downtown improvements, and brownfield redevelopment, with clear eligibility criteria. The City retains full control over program funding and can activate or deactivate programs as needed.

The CIP Update was developed through evaluation of other CIP programs in Ontario, stakeholder engagement, and public consultation. Staff will monitor program uptake, assess impacts on housing targets and municipal revenues, and provide recommendations for program continuity beyond HAF funding. This report is for Council's information only; a final report will be brought forward for consideration and adoption at a later meeting.

Community Improvement Plans

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

The City's current CIP was originally approved in 2020 which introduced housing incentive programs, while downtown and brownfield programs were updated and consolidated into one master document. The CIP contained a total of seventeen (17) programs. Between 2021-2024, there has been steady interest in downtown revitalization (façade) programs, one utilization of a brownfield program, and five approved housing projects.

Housing Accelerator Fund

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

This project is being completed in an expedited manner to meet the milestone and timeline of the Housing Action Plan that the City has committed to. In addition to meeting the milestone, housing incentives under the CIP will contribute to the City's annual HAF and Building Faster Fund (BFF) targets. By the end of December 2028, the City has a goal of 1,390 housing units with additional targets broken down to the following:

- 871 missing middle housing units;
- 202 other multi-unit housing units; and
- 150 affordable housing units.

To boost building permit activity towards the HAF target, Staff used HAF funding and introduced updates to the CIP to start incentivizing accessory dwelling unit (ADU) creation through \$5,000 rebates for eligible ADUs. Since starting the program in June, Staff have approved ten (10) ADU applications.

CIP Update Overview

Pursuant to the Housing Action Plan that Council approved, the City initiated a Community Improvement Plan (CIP) Update in May 2025. Dillon Consulting Limited and Sierra Planning & Management were retained as the consultants for the project.

The project began in June 2025, with a range of internal and external engagement activities carried out over the summer. A Get Involved project page was established to share information and gather community input throughout the process. By September 2025, the first draft of the CIP Update was posted to the project page, and a public consultation centre was held to collect feedback on the draft programs. Input received through these engagement process informed the revisions reflected in the latest draft, included as Attachment #1.

Through this CIP Update, the intent was to reassess priorities and financial incentives to better align with the plan's objectives and improve the document's usability. The original three themes, housing, downtown revitalization, and brownfield redevelopment, have been consolidated, updated, and expanded with new incentive programs based on the findings of the CIP Needs Assessment Report (Attachment #2).

The following supporting documents were prepared and made publicly available on the Get Involved project page:

- CIP Needs Assessment Report (July 2025)
- Summary of Stakeholder Input on Housing and Downtown Revitalization (July 2025)
- Belleville CIP Update – First Draft (September 12, 2025)
- CIP Public Consultation Centre Display Boards (September 23, 2025)
- CIP Public Notice (October 20, 2025)
- Belleville CIP Update Revised Draft (November 3, 2025)

The draft CIP proposes a suite of fifteen (15) programs intended to support housing creation and revitalization across the municipality. These programs remain in draft form and are subject to refinement following Staff review and public consultation. The City's objective in offering a broad range of programs is to maintain flexibility, allowing the City to activate or deactivate individual programs as housing needs evolve and budgets or grant opportunities become available. At their discretion, City Staff may approve only a portion of the requested funding should remaining funds be limited.

All housing programs will be available to properties located within the Community Improvement Plan Area (CIPA), which encompasses the entire municipal boundary. Downtown Improvement programs will apply to properties within the defined Downtown Improvement Area boundary identified in Part 2: Program Areas of the CIP, while Brownfield Redevelopment programs will be available city-wide but will prioritize properties located within the Brownfield Priority Area, also identified in Part 2. Each program will include defined eligibility and evaluation criteria that must be met by participating properties.

The CIP permits applicants to combine incentives from multiple programs to improve project viability; however, stacking is subject to key limits. Applicants cannot "double dip" by claiming the same eligible cost under more than one program, including tax-based incentives, and multi-year tax rebates cannot be combined to extend benefit durations. In all cases, total assistance from all sources cannot exceed a project's eligible costs, as required by the Planning Act. The City also reserves the right to reduce or prorate its contribution if an applicant receives funding from other governments for the same purpose, ensuring municipal funds are used efficiently and without overlap.

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

All program funding allocated utilizing HAF must be used by December 18, 2028, to achieve the City's housing targets. To support this requirement, Program 15 will provide enhanced financial incentives in addition to base program funding to further encourage housing development. This program will automatically expire on December 18, 2028. The following programs are eligible for a top-up under Program 15:

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

A brief overview of the CIP programs is provided below; full program details are available in the draft document included as Attachment #1.

Housing Programs

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

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

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

Incentive:

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

Additional Considerations: Affordable is defined based on the Development Charges Act and the Development Charge Bulletin which is updated yearly.

For purpose-built rental projects with a mix of market-rate and affordable rental units, the City will calculate the TIER based on the proportion of affordable and market-rate units in the development.

Program 2: Accessory Dwelling Units (ADU) Rebate

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

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

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

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

Program 3: Accessibility Top-Up Rebate

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

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

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

Program 4: Missing Middle Per Door Grant

Purpose: Increase the supply of missing middle housing units.

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

Incentives:

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

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

Program 5: High-Density Residential Planning Fees Grant

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

Eligibility: For new development containing more than forty (40) housing units, is five (5) or more storeys tall, and is located within R3, MX1, or MX2 zones.

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

Program 6: Municipal Lands Program

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

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

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

Downtown Revitalization Programs

Program 7: Façade Improvement Rebate

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

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

Incentives:

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

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

Program 8: Signage Grant

Purpose: Supports businesses that invest in their exterior signages.

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

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

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

Program 9: Built-Form Security Measures Grant

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

Eligibility: For property owners within Downtown Improvement Area.

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

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

Program 10: Downtown Accessibility Grant

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

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

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

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

Brownfield Redevelopment Programs

Program 11: Brownfield Environmental Site Assessment Rebate

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

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

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

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

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

Purpose: Assist brownfield property owners offset cost of redevelopment.

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

Incentives:

- Brownfield sites in the City: Up to 50% of the municipal portion of the incremental tax increase or total remediation costs, whichever is less, for a maximum duration of 10 years or when the cumulative rebate equals the total eligible costs.
- Brownfield sites within the Brownfield Priority Area: Up to 75% of the municipal portion of the incremental tax increase or total remediation costs, whichever is less, for a maximum duration of 10 years or when the cumulative rebate equals the total eligible costs.
- Brownfield sites for rental and affordable rental housing in the City: Up to 100% of the municipal portion of the incremental tax increase or total remediation costs, whichever is less, for a maximum duration of 10 years or when the cumulative rebate equals the total eligible costs.

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

Program 13: Brownfield Building Permit Fees Reduction

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

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

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

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

Program 14: Brownfield Environmental Remediation Tax Cancellation Assistance

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

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

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

Additional Considerations: The City of Belleville will not provide property tax cancellation in the absence of matching tax cancellation by the Province. Cancellation of the Provincial education

portion of property tax is dependent on an application by the City and approval by the Minister of Finance.

Housing Accelerator Fund - Top Up

Program 15: Housing Accelerator Fund (HAF) Enhancement

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

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

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

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

Public Consultation

Public consultation took place throughout the project to ensure the public stayed informed as the project progressed. Methods of public consultation included the following:

- Promotion through the Community Press;
- Online Get Involved project page;
- Online survey and feedback form;
- Emailing interested parties list for the project; and
- In-person public consultation centre.

All public consultation was taken into consideration in the latest draft of the Community Improvement Plan.

Stakeholder Interviews

Interviews were conducted in June 2025 with ten (10) stakeholders regarding housing development and downtown revitalization. The interviews were aimed at capturing on-the-ground perspectives to inform the design and implementation of CIP programs.

Key themes that were identified through stakeholder interviews on downtown revitalization included:

- Front and rear façade improvements increases;
- Riverfront revitalization along Moira River;
- Accessibility in existing downtown building stock;
- More housing funding incentives to improve financial viability;
- Community safety and social well-being; and
- Program effectiveness and promotion.

Key themes that were identified through stakeholder interviews on downtown revitalization included:

- Development feasibility;
- Housing affordability; and
- Missing middle housing.

Survey and Feedback Form

An online survey was made available on the City of Belleville website between July 3, 2025, and July 28, 2025. A total of 80 participants responded to the survey. The survey included questions to determine the public's preferences for programs around housing, downtown revitalization and brownfield redevelopment.

The survey concluded that respondents:

- Strongly support building affordable housing;
- Have concerns with the unhoused population and their perceived challenges in the downtown core; and
- Have some interest in improving the Moira River waterfront and creating more spaces for pedestrians.

Survey results are included within Attachment #3 of this report.

In-Person Public Consultation Centre

An in-person public consultation centre was held on September 23, 2025, between 4:00 PM to 7:00 PM at the Quinte Sports & Wellness Centre. The meeting aimed to introduce the project, proposed draft programs and gather feedback from the community.

Various panels were set up in the space to allow the public to walk through, read, and ask questions about the draft programs. General themes from interactive panels included:

- Increasing funding incentives for accessory dwelling units (ADUs);
- Interest in more missing middle housing types in the City;
- Affordability and accessibility are housing challenges in the City; and
- Expanding downtown revitalization programs to include more streetscape improvements.

Financial/Analysis:

In December 2024, the City of Belleville entered into a \$10.5 million agreement with the federal government under the HAF2. As part of this agreement, Council approved a Housing Action Plan, which includes a milestone to update and fund the CIP.

To implement the CIP Update, a 2025 operating issue item (#D4-7) in the amount of \$3,900,000 was created to update and fund the program. Staff note that Staff Report no. PP-2025-16 has proposed to modify the budget allocation under this operating issue item to \$3,097,272.00, to better support the City's housing objectives. All housing programs and housing-related applications under brownfield programs will be funded through the Housing Accelerator Fund for the duration of the HAF agreement, with all HAF monies required to be fully utilized by December 18, 2028, to achieve the City's HAF milestones. The City will retain full control over the allocation of CIP funds and will have the flexibility to activate or deactivate individual programs as needed based on uptake, performance, and housing priorities. Program 15 will offer enhanced financial incentives in addition to base program funding to further encourage housing development, and this enhanced program will automatically expire on December 18, 2028.

A final recommendation report will be prepared for the Finance Committee which will include a financial projection for the full HAF funding period, as well as an assessment of funding options for the post-HAF period. This analysis will examine the extent to which the CIP can contribute to tax base growth, development charges revenue, and other municipal benefits resulting from incentivized development. The findings will help determine how the CIP can be financially supported once HAF funding expires and will guide future budget planning and recommendations to Council on maintaining program continuity after 2028.

In contrast, downtown improvement programs will need to be supported through the City's annual Operating Budget and CIP Reserve Fund as approved by Council on an annual basis. Furthermore, non-housing related brownfield applications would also be funded through the CIP Reserve Fund. The next step will be to present the draft CIP to the Finance Committee prior to Council's final approval.

Conclusion:

In conclusion, the draft Community Improvement Plan (CIP) represents a significant step toward advancing the City's housing, downtown revitalization, and brownfield redevelopment objectives in alignment with Belleville's Housing Action Plan and the Housing Accelerator Fund (HAF) agreement. The proposed programs have been developed through detailed analysis, public and stakeholder engagement, and consultant expertise to ensure they are responsive to Belleville's current and emerging needs. At this stage, the draft CIP Update is being presented for Council's information to provide an overview of the proposed framework, funding approach, and next steps. Following review by the Finance Committee, a final report and recommended CIP will be brought forward to Council for consideration and adoption.

Attachments:

[Attachment 1 - Draft Community Improvement Plan Update](#)

[Attachment 2 - CIP Needs Assessment Report](#)

[Attachment 3 - Survey Results](#)

Reviewed by:

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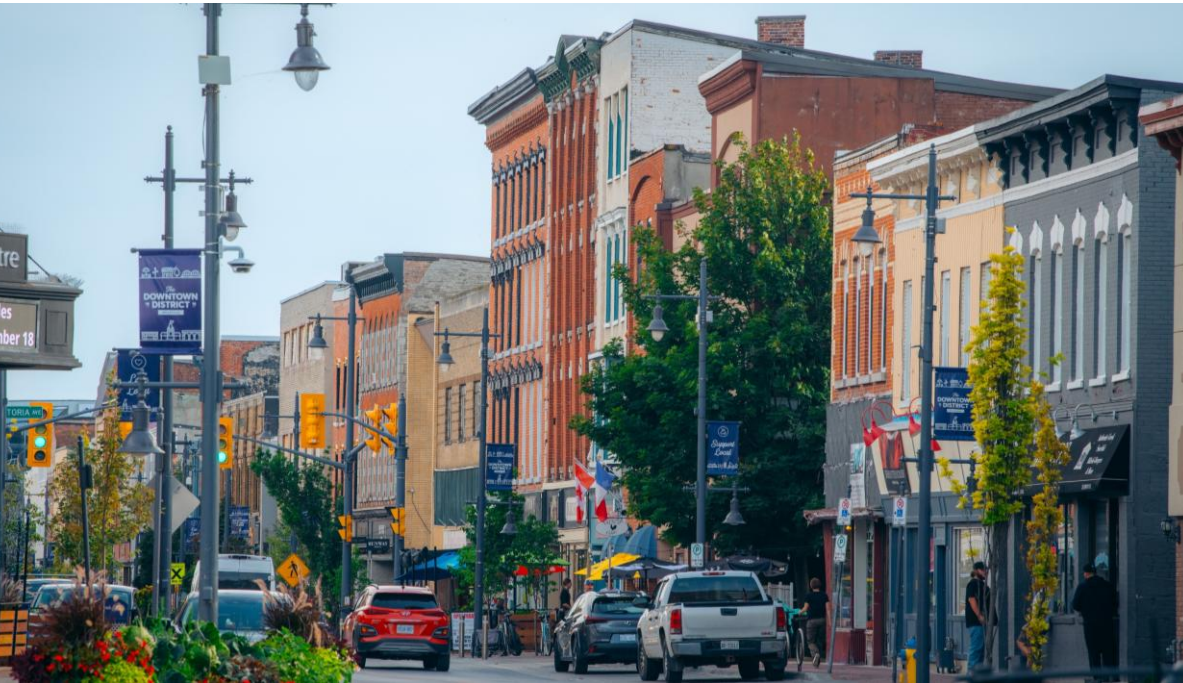
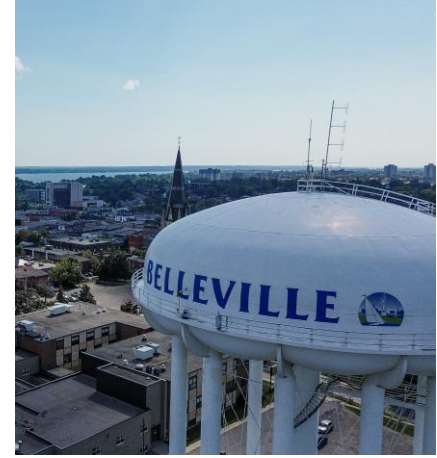
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CITY OF BELLEVILLE

COMMUNITY IMPROVEMENT PLAN

Housing, Downtown Revitalization, and
Brownfield Redevelopment

November 2025

Prepared by:

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



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Part 1 Introduction

The City of Belleville is envisioned as:

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

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

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

1.1 How does the CIP Work?

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

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

1.2 CIP Tools for Reducing Costs

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

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

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

1.3 CIP Overview

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

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

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

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

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

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

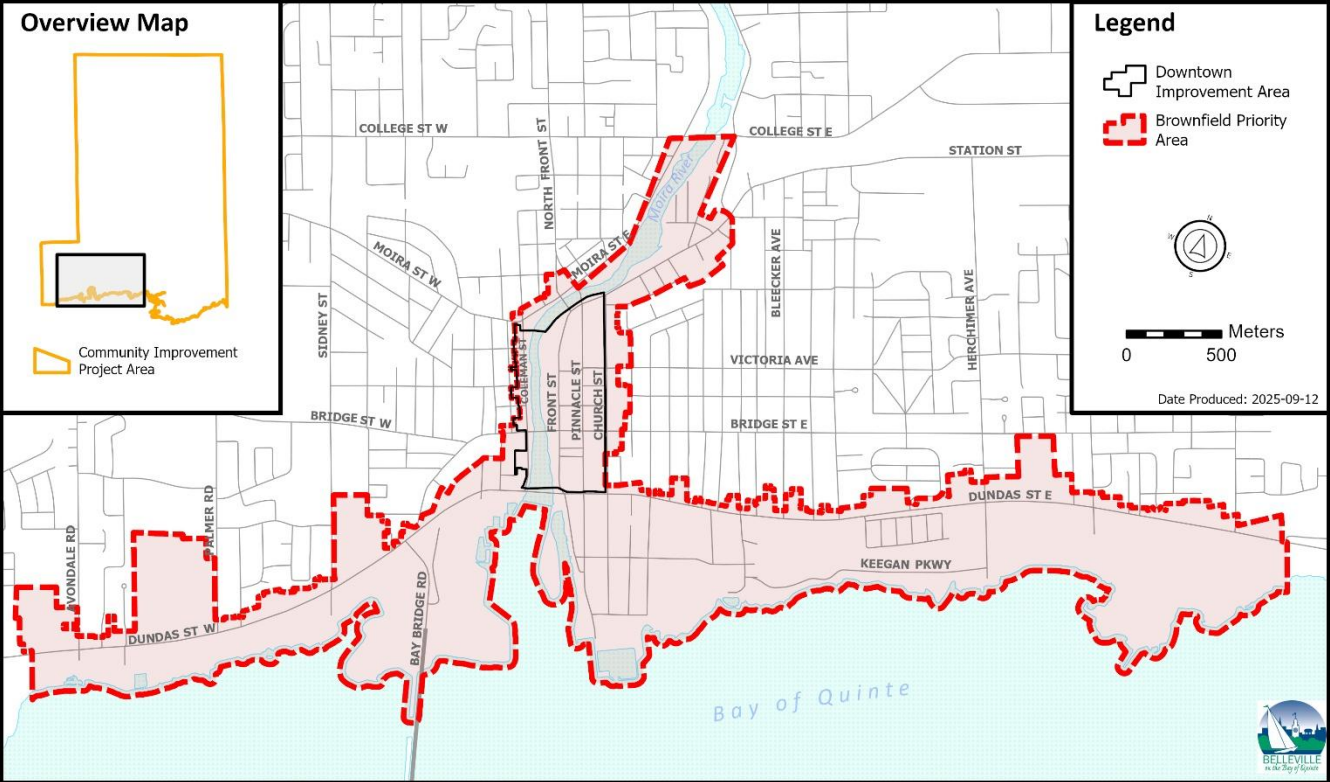
- Appendix A: CIP Goals;
- Appendix B: Administration;
- Appendix C: Application Criteria;
- Appendix D: Façade Improvement Program Design and Improvement Criteria; and,
- Appendix E: Brownfields Program Guide.

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

Part 2 Program Areas

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

Figure 1: Map of CIP Program Areas



Part 3 General Conditions

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

3.1 General Conditions Applicable to All CIP Programs

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

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

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

short-term accommodation will be considered in default of the agreement.

- 23) Works commenced after submitting an application but prior to the application being approved are done at the applicant's risk.

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3.2 Specific Conditions For Affordable Housing Programs

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

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

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

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

- 6) The agreement will contain such other contractual provisions which are required to be inserted based on fundamental contractual drafting principles satisfactory to the City of Belleville.
- 7) Any housing unit receiving an incentive under this CIP is explicitly prohibited from being used as a short-term rental or for short-term accommodation (e.g., listing on platforms such as Airbnb, VRBO, or another similar platform) for the entire duration of the term outlined in the agreement.
- 8) Other reasonable requirements and conditions will be included in the agreement on a project-specific basis.

Part 4 Incentive Programs

4.1 Housing

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

These programs are:

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

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

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

What is the intent of the program?

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

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

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

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

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

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

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

Are you eligible to apply?

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

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

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

To receive the incentives for CIP Program 1:

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

Additional Considerations

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

INCENTIVE PROGRAMS

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

Program 2: Accessory Dwelling Units Rebate

What is the intent of the program?

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

New ADUs can be created:

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

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

Table 1: Maximum Rebates Offered for ADUs

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

Are you eligible to apply?

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

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

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

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

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

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

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

Additional considerations

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

Program 3: Accessibility Top-Up Rebate

What is the intent of the program?

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

Are you eligible to apply?

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

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

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

To receive the incentives for CIP Program 3:

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

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

Additional Considerations

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

Program 4: Missing Middle Per-Door Grant

What is the intent of the program?

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

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

Table 2: Per Door Maximums by Tenure

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

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

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

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

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

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

Are you eligible to apply?

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

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

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

To receive the incentives for CIP Program 4:

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

Additional Considerations

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

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

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

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Program 5: High-Density Residential Municipal Fees Rebate

What is the intent of the program?

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

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

Are you eligible to apply?

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

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

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

To receive the incentives for CIP Program 5:

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

Additional Considerations

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

Program 6: Municipal Lands Program

What is the intent of the program?

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

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

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

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

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

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

Are you eligible to apply?

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

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

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

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

To receive the incentives for CIP Program 6:

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

4.2 Downtown Revitalization

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

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

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

Program 7: Façade Improvement Rebate

What is the intent of the program?

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

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

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

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

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

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

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

Are you eligible to apply?

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

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

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

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

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

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

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

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

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

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

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

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

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

Additional Considerations

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

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

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

Program 8: Signage Grant

What is the intent of the program?

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

Are you eligible to apply?

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

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

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

To receive the incentives for CIP Program 8:

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

- Your proposed signage design has met the signage design standards (**Appendix D.2.6**) for Downtown Belleville, including consideration to the location, colour, and lighting¹ of the sign).

Additional Considerations

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

¹ It may not be back-lit, but may utilize external lighting for illumination.

Program 9: Built-Form Security Measures Grant

What is the intent of the program?

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

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

Are you eligible to apply?

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

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

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

To receive the incentive for CIP Program 9:

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

Additional Considerations

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

Program 10: Downtown Accessibility Grant

What is the intent of the program?

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

Are you eligible to apply?

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

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

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

To receive the incentive for CIP Program 10:

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

Additional Considerations

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

4.3 Brownfields

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

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

Any property owner or their designate located:

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

Program 11: Brownfield Environmental Site Assessment Rebate

What is the intent of the program?

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

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

Are you eligible to apply?

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

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

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

To receive the incentive for CIP Program 11:

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

Additional Considerations

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

Program 12: Brownfield Tax Increment Equivalent Rebate (TIER)

What is the intent of the program?

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

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

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

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

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

Are you eligible to apply?

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

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

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

To receive the incentives for CIP Program 12:

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

Additional Considerations

- The timing to execute the legal agreement that outlines the requirements of the successful applicant to access the TIER is at the discretion of the City, based on the specifics of each project.
- The landowner/developer pays for the full cost of remediation and rehabilitation as well as the resulting annual increase in property tax, which is then rebated per the approved application and corresponding legal agreement.
- The rebate is assignable by the owner of the property to another party (subsequent owner, tenant or other assignment) at any time during the period of the agreement. Should the original owner transfer its interest in the property, the rebate can, with the agreement of the municipality, continue to be assigned to the original owner for the duration of the rebate period. To continue receiving funds, the property shall continue to be used for housing projects based on City's housing priority as defined in this CIP.
- The maximum amount of the rebate in any year is limited to the value of the work undertaken under eligible costs in that year or the increase in municipal property tax on the property compared to the base (before redevelopment) property tax, whichever is less. Eligible costs not reimbursed in the year they are incurred can be rolled over to subsequent years.
- There is a limit of one rebate per property, regardless of whether development is phased. All land uses are eligible for this assistance, with the need for site remediation established through Environmental Site Assessment, subsequent Risk Assessment, and remediation plans to conform with the requirements of the Ontario *Environmental Protection Act* and associated regulations. Housing projects based on the City's housing priority as defined in this CIP (**Section A1**) are prioritized for greater assistance.

Program 13: Brownfield Building Permit Fees Rebate

What is the intent of the program?

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

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

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

Are you eligible to apply?

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

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

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

To receive the incentives for CIP Program 13:

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

Additional Considerations

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

Program 14: Brownfield Environmental Remediation Tax Cancellation Assistance

What is the intent of the program?

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

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

Are you eligible to apply?

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

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

If the City pursues an application:

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

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

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

Additional Considerations

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

4.4 Housing Accelerator Fund

Program 15: Housing Accelerator Fund (HAF) Enhancement

What is the intent of the program?

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

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

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

² Baseline Funding refers to the level of funding available through the base CIP program. The Enhanced HAF Funding indicates the additional funding available while the HAF monies are available to the City of Belleville.

INCENTIVE PROGRAMS

Program Number	Program Name	Baseline Funding²	Enhanced HAF Funding	Total Funding Available
4	Missing Middle Per Door Grant (Affordable Ownership Component)	Up to \$20,000 per door	Up to \$20,000 per door	Up to \$40,000 per door
4	Missing Middle Per Door Grant (Affordable Rental Component)	Up to \$30,000 per door	Up to \$30,000 per door	Up to \$60,000 per door
5	High-Density Residential Municipal Fees Rebate	100% of eligible municipal fees, up to \$20,000 per project	100% of eligible municipal fees, up to \$30,000 per private development project, OR 100% of eligible municipal fees, up to \$180,000 per non-profit development project	100% of eligible municipal fees, up to \$50,000 per private development project, OR 100% of eligible municipal fees, up to \$200,000 per non-profit development project
11	Brownfield Environmental Site Assessment Rebate	Up to \$30,000 per study or 50% of the cost of the ESA, whichever is less. Up to \$45,000 for two studies per property.	At the City’s discretion, projects that are identified by the City as likely to develop as housing units based on City’s housing priority as defined in this CIP, may receive a top-up grant of \$10,000 for a single ESA study.	Up to \$40,000 per a single ESA study. Up to \$55,000 for two studies per property.

Program Number	Program Name	Baseline Funding²	Enhanced HAF Funding	Total Funding Available
13	Brownfield Building Permit Fees Rebate	A rebate equivalent to 50% of the building permit fees associated with the development up to the cost of remediation. The maximum rebate is \$60,000.	At the City’s discretion, where a Brownfield site is undergoing redevelopment for housing units based on the City’s housing priority (as defined in this CIP) anywhere in the City such development is eligible for a “top-up” rebate of an additional 10% of the building permit fees.	Up to \$66,000 per property or 60% reduction in building permit fee costs (up to the cost of remediation), whichever is less.

Are you eligible to apply?

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

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

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

Additional Considerations

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

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

DRAFT

Part 5 Definitions

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

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

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

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

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

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

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

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

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

City of Belleville Housing, Downtown Revitalization and Brownfield Redevelopment

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

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

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

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

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

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

Affordable Residential Units for the Purposes of the *Development Charges Act*,

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix A: CIP Goals

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

A.1 Housing

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

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

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

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

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

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

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A.2 Downtown Revitalization

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

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

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

A.3 Brownfields

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

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

A.3.1 Economic Development

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

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

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

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

- Retention of employment and increased employment opportunities;
- Attracting new private investment and industrial, institutional, commercial, tourism and residential development activity;
- Improving the quality, density and range of development in the waterfront and riverfront areas of the City;
- Increased tax assessment and revenues for the City of Belleville; and,
- Stimulation of redevelopment and improvement of surrounding lands.

A.3.2 Environmental Protection and Restoration

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

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

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

A.3.3 Quality of Life and Community Health

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

- Providing long-term stability in the tax base through economic development;
- Protecting or improving property values by upgrading vacant, abandoned or under-utilized commercial and industrial properties and minimizing the negative impacts that brownfield properties can potentially have on neighbouring lands;
- Facilitating neighbourhood revitalization and promoting community pride through revitalization and beautification projects;
- Increasing densities and the mix of land uses to help support public transit;
- Helping to conserve and upgrade historic buildings and other heritage features;
- Providing opportunities for affordable housing; and,

- Environmental remediation of contaminated lands to improve the social wellbeing of Belleville’s residents and to eliminate the risk to public health associated with sites.

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Appendix B: Administration

B.1 Legislative and Policy Basis for the CIP

B.1.1 Planning Act

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

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

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

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

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

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

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

B.1.2 Municipal Act

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

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

B.1.3 Provincial Planning Statement

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

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

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

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

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

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

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

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

With respect to brownfield development, the PPS identifies the redevelopment and intensification, including the redevelopment of brownfield sites, as an important element in the Province's provision for Land Use Planning to achieve efficient development land use patterns and create strong communities. The PPS seeks to strike a balance in municipal land use planning between efficient development and land use patterns, complete communities³, strong communities (fiscally, socially and environmentally), a clean and healthy environment and long-term economic growth. This C.I.P. is consistent

³ The 2024 PPS defines complete communities as follows: Complete communities: means places such as mixed-use neighbourhoods or other areas within cities, towns, and settlement areas that offer and support opportunities for equitable access to many necessities for daily living for people of all ages and abilities, including an appropriate mix of jobs, a full range of housing, transportation options, public service facilities, local stores and services. Complete communities are inclusive and may take different shapes and forms appropriate to their contexts to meet the diverse needs of their populations. (PPS 2024)

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

2.2 Housing

1. Planning authorities shall provide for an appropriate range and mix of *housing options* and densities to meet projected needs of current and future residents of the *regional market area* by:
 - a. all types of residential *intensification*⁴, including the *development* and *redevelopment* of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and introduction of new *housing options* within previously developed areas, and *redevelopment*, which results in a net increase in residential units in accordance with policy 2.3.1.3;

2.3 Settlement Areas and Settlement Area Boundary Expansions

2.3.1 General Policies for Settlement Areas

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

⁴ The 2024 PPS defines intensification and redevelopment in connection with brownfields as follows:

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

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

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

2.4 Strategic Growth Areas

2.4.1 General Policies for Strategic Growth Areas

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

2.5 Rural Areas in Municipalities

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

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

B.1.4 City of Belleville Official Plan

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

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

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

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

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

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

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

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

B.1.5 Brownfield Statute Law Amendment Act, 2001

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

B.1.6 Environmental Protection Act

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

B.2 Implementation

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

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

Table 4: Approval Authority by Program

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

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

B.2.1 CIP Funds

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

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

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

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

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

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

B.3 Monitoring and Update

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

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

Appendix C: Application Criteria for Rebate Programs

C.1 Making an Application

C.1.1 Application Process

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

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

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

C.1.2 Complete Application

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

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

C.1.3 Application Intake Periods

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

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

C.1.4 Frequently Asked Questions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX C: APPLICATION CRITERIA FOR REBATE PROGRAMS

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

DRAFT

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

D.1 Design Character of Belleville's Downtown

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

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

D.2 Criteria

D.2.1 Considerations

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

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

APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

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

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

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

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

D.2.2 Validity of Façade Improvements

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

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

Improvements/works not valid are:

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

D.2.3 Components Valid for Rebates

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

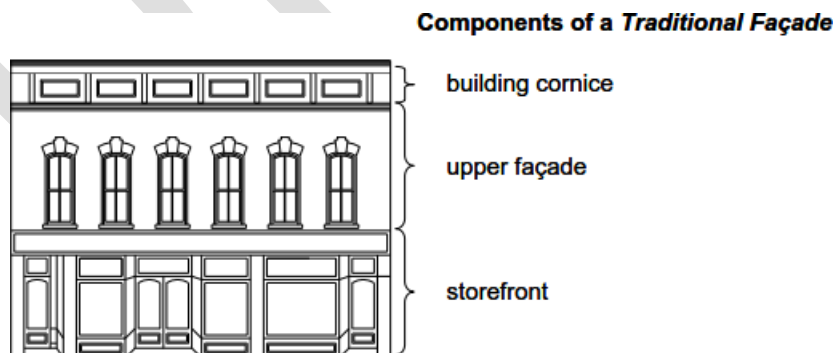
- a) Professional design fees (by an architect, architectural technician, technologist, or designer);
- b) Contractor charges (material and labour);
- c) Equipment rental; and/or,
- d) Inspection fees (e.g., architect’s inspection to confirm the work was done as per design).

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

D.2.4 Traditional Façades

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

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



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

APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

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

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

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

D.1.1.1. Restoration of Original Elements

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



APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

Figure 1: Newer materials covering traditional façades should be removed where possible, and original building features should be restored.

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

The following is suggested for masonry restoration:

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

The following is suggested for brick sealing:

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

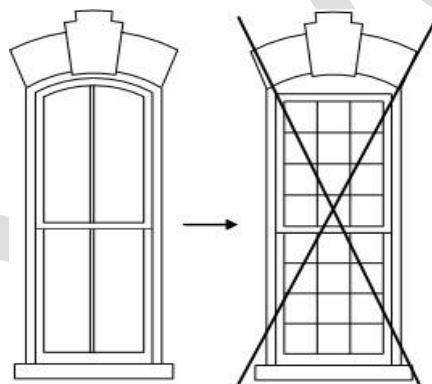
APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

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

D.1.1.2. Windows and Doors

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

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



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

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

D.1.1.3. Heritage Properties

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

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



1910



2020

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

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

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

APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA



Before

After

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

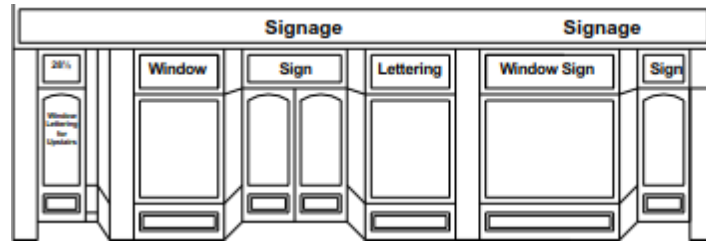
- a) Window and door sizes, shapes, detailing, and locations;
- b) Signage details (size, location, colour, lighting methods);
- c) Appropriate style and use of awnings;
- d) Architectural detailing;
- e) Paint colours and effective use of colour to enhance building aesthetics;
and,
- f) Use of building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

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

D.2.6 Signs

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

APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA



Examples of traditional façade signage.

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

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



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

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

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

D.2.7 Awnings

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

APPENDIX D: FAÇADE IMPROVEMENT PROGRAM DESIGN AND IMPROVEMENT CRITERIA

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



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

D.2.8 Colour

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

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

D.2.9 Rear Façades

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

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

D.2.10 New Construction

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

D.2.11 Permanent Landscaping

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

D.2.12 Security Lighting

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

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

D.2.13 Designing for Safety (CPTED)

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

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

Appendix E: Brownfields Program Guide

E.1 Eligible Brownfield Costs

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

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

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

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

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

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

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

E.2 Eligible Sites and Priorities

Brownfield ESA Rebate eligibility:

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

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

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

Prioritization:

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

E.3 Brownfield Redevelopment Financial Incentive Programs

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

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

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

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

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

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

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

E.3.3 Brownfield Building Permit Fees Rebate

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

E.3.4 Environmental Remediation Tax Cancellation Assistance Program

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

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

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

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



City of Belleville

CIP Needs Assessment Report

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

July 2025 – 25-1478

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Table 1: Affordability as defined by the PPS (2024) 12

Appendices

A 'What We Heard' Summary of Stakeholder Input on Housing and
Downtown Revitalization
B CIP Best Practice Review Tables

Acronyms, Abbreviations, Definitions

ADU	Additional Dwelling Unit
ARU	Additional Residential Unit
BDIA	Belleville Downtown Improvement Area
CIP	Community Improvement Plan
CLI-ECA	Consolidated Linear Infrastructure Environmental Compliance Approvals
CMHC	Canada Mortgage and Housing Corporation
DC	Development Charges
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

1.0 Introduction

1.1 Project Overview

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

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

1.2 Purpose of the CIP Needs Assessment Report

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

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

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

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

By presenting an overview of the current context, identified needs, and strategic opportunities related to missing middle housing, affordable housing units, and downtown revitalization in Belleville, this report serves as the primary evidence-based document for the project. Its findings will directly inform the creation of specific financial incentive programs and eligibility criteria to be detailed in the updated 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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CIP Needs Assessment Report - Housing, Downtown Revitalization, and Brownfield Redevelopment Community Improvement Plan Update
July 2025 – 25-1478

2.0 Current Context in Belleville and Best Practices

2.1 Policy Framework and Current CIP Conditions

2.1.1 Missing Middle and Affordable Housing Units

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

Provincial Framework

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

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

Belleville OP & Community Improvement Policies

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

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

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

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

Existing CIP

The City of Belleville’s existing Housing, Downtown Revitalization and Brownfield Redevelopment Community Improvement Plan contains 17 programs in total, including three programs to support affordable housing initiatives and four additional programs to support specific rental unit types. The two currently active housing-related programs are earmarked for Accessory Dwelling Units, although three ongoing housing projects have accessed the Affordable Housing Tax Increment Equivalent Rebate (TIER) program funding and are either awaiting agreement to be finalized or 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 area² covers 950 hectares on the west side of Belleville and is identified as a key location for new mixed-use development as the City expands its urban footprint. Although an update to the Secondary Plan is still on-going, initial estimates indicate that the area may eventually accommodate approximately 9,000 people, and it is expected to contain a range of housing options will be made available to suit all demographic groups. The current Secondary Plan acknowledges that CIPs may be relevant to this area, and it designates all area lands as community improvement policy areas (Section 6.1).

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

Consolidated Zoning By-law 2024-100

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

City of Belleville Strategic Plan

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

Belleville’s Housing Accelerator Fund Action Plan

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

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

Housing Needs Assessment Report

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

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

Population, Housing, and Employment Growth Forecast Update

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

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

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

2.1.1.2

Definition of Affordability

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

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

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

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

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

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

2.1.1.3 Definition of Missing Middle Housing

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

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

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

2.1.2 Downtown Revitalization

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

Provincial Framework

The PPS’s relevant policies mandate that:

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

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

Belleville OP & Community Improvement Policies

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

The OP states that a CIP program should encourage:

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

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

Existing CIP

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

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

Belleville Downtown District

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

City of Belleville Strategic Plan

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

Development Guidelines

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

2.1.3 Performance of Existing CIP Programs

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

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

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

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

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

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

2.1.4 Applications in the Pipeline

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

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

It is also important to note that, while not officially in the development pipeline, the Loyalist Secondary Plan area is anticipated to accommodate 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

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

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

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

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

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

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

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

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

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

2.2.2 Downtown Revitalization

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

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

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

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

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

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

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

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

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.

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

5.2 Downtown Revitalization

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

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

6.0 Next Steps

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

Appendix A

‘What We Heard’ Summary of 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.¹ 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.

¹ 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" program² 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

² 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>Burlington Affordable Rental Housing CIP:</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>Smiths Falls CIP:</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>Carleton Place CIP:</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 Penetanguishene CIP does not define affordable housing.</p> <p>Penetanguishene OP:</p> <p>Affordable means:</p> <ol style="list-style-type: none"> 1. In the case of ownership housing, the least expensive of: <ol style="list-style-type: none"> 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 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. 2. In the case of rental housing, the least expensive of: <ol style="list-style-type: none"> a. a unit for which the rent does not exceed 30 per cent of gross 	<p>The Thunder Bay Strategic Core Areas CIP does not define affordable housing.</p> <p>Thunder Bay OP:</p> <ol style="list-style-type: none"> a) In the case of home ownership, the least expensive of: <ul style="list-style-type: none"> • 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 • Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area. a) In the case of rental housing, the least expensive of: <ul style="list-style-type: none"> • A unit for which the rent does not exceed 30% of gross annual household income for low and moderate income households; or • A unit for which the rent is at or below the 	<p>London CIP:</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>

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>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>	

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 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>Yes**</p> <p>Program Name: Tax Increment Equivalent Grant (TIEG) Program</p> <p>Incentive Details: 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>Parameters: 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>Yes*</p> <p>Program Name: Attainable Housing Tax Increment Equivalent Rebate</p> <p>Incentive Details: Provides a rebate equal to 50% of the increase in the municipal portion of property taxes for a period of 10 years.</p> <p>Parameters: 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>Yes*</p> <p>Program Name: Brownfield TIER.</p> <p>Incentive Details: An annual rebate equivalent to 50% of the municipal portion</p>	<p>Yes*</p> <p>Program Name: Affordable Housing Tax Increment Equivalent Rebate</p> <p>Incentive Details: Provides a rebate equal to 50% of the increase in the municipal portion of property taxes for a period of 10 years.</p> <p>Parameters: 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>Yes*</p> <p>Program Name: Brownfield TIER.</p> <p>Incentive Details: An annual rebate of up to 50% of the municipal portion of the incremental tax increase for a maximum of 10 years.</p> <p>Parameters: For privately-owned lands requiring remediation. Can be stacked with the housing TIER up to 100%.</p>	<p>Yes*</p> <p>Program Name: TIEG Program (Affordable and Sustainable Housing CIP)</p> <p>Incentive Details: 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>Parameters: Requires the creation of at least 5 affordable housing units or 10% of total units, whichever is greater.</p>	<p>No</p>	<p>No</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>of the incremental tax increase, for a maximum of 10 years or until cumulative rebate equals total eligible remediation costs.</p> <p>Parameters: For privately-owned lands that require remediation. Can be stacked with the housing TIER up to 100%.</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>Yes**</p> <p>Program Name: Affordable Residential Development Charges Interest-Free Deferral Program</p> <p>Incentive Details: 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>Parameters: Applies to rental residential buildings of 4 or more</p>	<p>Yes*</p> <p>Program Name: Attainable Housing Development Charge Rebate</p> <p>Incentive Details: 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>Parameters: Applies to new multi-unit residential or mixed-use buildings with</p>	<p>Yes*</p> <p>Program Name: Affordable Housing Development Charge Rebate¹</p> <p>Incentive Details: A rebate of up to 100% of DCs for new affordable rental units, prorated based on the percentage of affordable units.</p> <p>Parameters: Applies to new apartment buildings with affordable rental units. DCs are paid first and reimbursed later.</p> <p>¹This program may not be applicable, due to the <i>Development Charges Act's</i> affordable housing exemption.</p>	<p>No</p>	<p>No</p>	<p>Yes</p> <p>Program Name: Combined Residential DC and Tax Grant Program (Downtown CIP)</p> <p>Incentive Details: 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>Parameters: Only available in the Original Downtown CIP area for new residential</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>units, where more than one unit or 10% of units are affordable.</p> <p>Yes***</p> <p>Program Name: ARU Development Charges Waiver for Third Unit</p> <p>Incentive Details: A full waiver of DCs for the third Additional Residential Unit on a property.</p> <p>Parameters: 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>Yes***</p> <p>Program Name: Municipal Fee Waiver Program.</p> <p>Incentive Details: A waiver of up to 100% of eligible municipal fees to a maximum of \$40,000 per project.</p> <p>Parameters: Applies to a range of development</p>	<p>Yes*</p> <p>Program Name: Attainable Housing Building Permit Fee and Planning Application Fee Rebate.</p> <p>Incentive Details: A rebate of up to 100% of building permit and planning application fees,</p>	<p>Yes*</p> <p>Program Name: Affordable Housing Building Permit Fee Rebate.</p> <p>Incentive Details: A rebate of up to 100% of building permit fees, prorated based on the proportion of affordable rental units.</p> <p>Parameters: Applies to new affordable rental units or a new</p>	<p>Yes**</p> <p>Program Name: Planning and Building Permit Fee Program (Affordable and Sustainable Housing CIP)</p> <p>Incentive Details: 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>Yes**</p> <p>Program Name: Planning and Building Permit Fees Grant (Housing CIP)</p> <p>Incentive Details: A grant covering 100% of eligible fees up to a maximum of \$10,000 per project.</p> <p>Parameters: Fees are paid first and reimbursed after final inspection.</p>	<p>No</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)
permit fees.	applications (zoning, site plan, subdivision) and permits where new affordable rental units are created.	prorated based on the proportion of attainable units. Parameters: Applies to the creation of new attainable rental units.	legal accessory unit.	Permits. Parameters: Requires an agreement that affordable housing units will be provided within 2 years of approval.	Yes** Program Name: Planning and Building Fee Grant Program (Strategic Core Areas CIP) Incentive Details: A grant that waives 100% of planning application fees and rebates 100% of building permit fees, up to a combined maximum of \$10,000. Parameters: For commercial or mixed-use 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.	Yes*** Program Name: ARU Affordable Rental Program Incentive Details: A forgivable loan of 100% of eligible costs up to a maximum of: <ul style="list-style-type: none"> \$70,000 per unit for new or legalized interior/attached ARUs. \$95,000 per unit for new detached ARUs. Parameters: Requires a minimum 10-year affordability period for the loan to be	Yes* Program Name: Attainable Housing ARU Rebate Incentive Details: A three-tiered rebate system: <ul style="list-style-type: none"> Rebate 1: Max \$15,000 for professional studies/drawings. Rebate 2: Additional max \$5,000 if construction costs exceed \$30,000. Rebate 3: Additional max \$5,000 (pro-rated) 	Yes* Program Name: Affordable Housing Accessory Unit Rebate Incentive Details: A two-tiered rebate system: <ul style="list-style-type: none"> Rebate 1: Max \$5,000 for professional studies/drawings. Rebate 2: Additional max \$2,000 if construction costs exceed \$30,000. Parameters: The unit does not need to be "affordable" but must be a long-term rental.	Yes** Program Name: ADU Grant Incentive Details: 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). Parameters: Affordable units require a 15-year affordability agreement. The home must be the owner's principal residence.	Yes** Program Name: ADU Grant (Housing CIP) Incentive Details: A grant of 100% of eligible costs up to a maximum of \$20,000 per unit. Parameters: For creating legal ADUs that are self-contained units. Yes** Program Name: Servicing Grant. Incentive Details: A grant of 100% of eligible costs up to a maximum of \$10,000 for municipal servicing upgrades (water, sanitary, storm sewer)	Yes*** Program Name: ARU Loan Program (Affordable Housing CIP) Incentive Details: 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. Parameters: Designed to improve affordability of home ownership. Requires owner-occupancy of the primary dwelling and a valid Residential Rental Unit License.

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)
	forgiven.	for energy-efficient window upgrades. Parameters: 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. Parameters: Designed to be paired with the ADU Grant above.	Yes*** Program Name: Detached Additional Residential Unit Program (Affordable Housing CIP) Incentive Details: 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]). Parameters: 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.	Yes** Program Name: Missing Middle Affordable Rental Unit Program Incentive Details: A forgivable loan of 100% of eligible costs up to a maximum of \$225,000 per eligible unit. Parameters: For buildings 4-storeys or less. Requires a 10-year affordability period for loan	No	No	No	Yes* Program Name: Multi-Unit Residential Grant (Housing CIP) Incentive Details: 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. Parameters: Requires electricity-based or zero-emission space and water heating.	(Below from London's Downtown and Affordable Housing CIPs) Yes* Program Name: Office-to-Residential Conversion Grant Program Incentive Details: A grant of \$35,000 per unit created, provided as a forgivable loan. Parameters: For the conversion of vacant Class 'B' or 'C' office buildings to residential use.

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>forgiveness.</p> <p>Yes**</p> <p>Program Name: Mid/High-Rise Affordable Rental Unit Program</p> <p>Incentive Details: 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>Parameters: Requires a minimum of 3 new affordable units in the building and a 10-year affordability period.</p>				<p>Yes*</p> <p>Program Name: Housing Rehabilitation And Conversion Grant.</p> <p>Incentive Details: A grant of 50% of eligible costs. The maximum grant amount is to be determined based on future available funding.</p> <p>Parameters: For the rehabilitation of an existing unit to meet code or the conversion of commercial/mixed-use space into residential units.</p>	<p>Yes**</p> <p>Program Name: Dollars to Doors Affordable Units Program.</p> <p>Incentive Details: A forgivable loan of \$45,000 per unit.</p> <p>Parameters: 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>Yes**</p> <p>Program Name: Highly Supportive Housing Units Program.</p> <p>Incentive Details: A forgivable loan of \$45,000 per unit.</p> <p>Parameters: 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>Yes**</p> <p>Program Name: Transit Oriented Development Per-Unit</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>Forgivable Loan</p> <p>Incentive Details: A forgivable loan of \$15,000 per unit.</p> <p>Parameters: 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>Yes*</p> <p>Program Name: Affordable Housing Program (Downtown Revitalization CIP)</p> <p>Incentive Details: A grant or loan based on the estimated value of any eligible costs.</p> <ul style="list-style-type: none"> 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. 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. 	<p>Yes**</p> <p>Program Name: Residential/Office Conversion – Upper Floor(s) (Strategic Core Areas CIP)</p> <p>Incentive Details: 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>Parameters: The property must be located within one of the Plan Project Areas. The main floor of the building must be commercial.</p>	<p>Yes***</p> <p>Program Name: Office-to-Residential Conversion Grant Program (Downtown CIP)</p> <p>Incentive Details: 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>Parameters: The property must be located within the Downtown or Richmond Row Project 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)
				<p>Parameters: Only multi-storey, mixed-use buildings with ground floor commercial space, located within the Central and Northern Precincts, are eligible.</p>		
Accessibility Programs	<p>Yes</p> <p>Program Name: Sustainable and Accessible Design Grant Program.</p> <p>Incentive Details: An additional / top-up grant of up to \$50,000 per project.</p> <p>Parameters: 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>Yes</p> <p>Program Name: Exterior/Interior Universal Accessibility Improvement Programs</p> <p>Incentive Details: 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>Parameters: Can be co-applications with housing or revitalization programs. Eligible costs include ramps, automatic doors, accessible washrooms, lifts, and elevators.</p>	<p>Yes</p> <p>Program Name: Exterior/Interior Universal Accessibility Improvement Programs</p> <p>Incentive Details: A rebate for up to 50% of the cost of eligible improvements, to a maximum of \$5,000 for each program.</p> <p>Parameters: Can be co-applications with housing or façade programs. Eligible costs include ramps, automatic doors, accessible washrooms, lifts, and elevators.</p>	<p>Yes</p> <p>Program Name: Renovations for Affordable Rental Housing Program</p> <p>Incentive Details: A grant up to \$15,000 (or \$25,000 for heritage) for repairs and renovations.</p> <p>Parameters: Eligible costs explicitly include accessibility upgrades like ramp and/or elevator installations. For rental housing with 5+ units.</p>	<p>No</p>	<p>No</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)
Feasibility Study Programs	<p>Yes</p> <p>Program Name: Housing Design and Study Grant Program.</p> <p>Incentive Details: Grant of 50% of costs up to \$15,000.</p> <p>Parameters: To study the feasibility of including affordable units in a new development or retrofitting an existing building.</p>	<p>No</p>	<p>No</p>	<p>Yes</p> <p>Program Name: Affordable Housing Feasibility Study Program. (Affordable and Sustainable Housing CIP)</p> <p>Incentive Details: Grant of 50% of costs up to \$10,000.</p> <p>Parameters: To study the feasibility of including affordable units in a new development or retrofitting an existing building.</p>	<p>No</p>	<p>No</p>
Loan Programs	<p>No</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p>No</p>	<p>Yes</p> <p>Program Name: Affordable Housing Development Loan Program.</p> <p>Incentive Details: A loan program, repayable to the City, to offset up-front development costs. Specific amounts and terms are in separate program guidelines.</p> <p>Parameters: For private and non-profit developers creating new affordable housing.</p>
Surplus Land Programs	<p>No</p>	<p>No</p>	<p>No</p>	<p>Yes</p> <p>Program Name: Surplus Land Program</p> <p>Incentive Details: Identifies</p>	<p>No</p>	<p>No</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>Parameters: Aims to leverage municipal assets to create affordable housing.</p>		
Home Energy Programs	<p>Yes</p> <p>Program Name: Sustainable and Accessible Design Grant Program</p> <p>Incentive Details: An additional / top-up grant of up to \$50,000 per project.</p> <p>Parameters: 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>	No	No	<p>Yes</p> <p>Program Name: Home Energy Program (Affordable and Sustainable Housing CIP)</p> <p>Incentive Details: 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>Parameters: 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>	No	No

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>No Note: 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>No</p>	<p>No</p>	<p>Yes Program Name: Tax Increment Program (Downtown Revitalization CIP) Incentive Details: A complex grant or loan based on the tax increment: <ul style="list-style-type: none"> Grant is capped at 25% of eligible costs or 5 times the initial tax increment. Loan is capped at 25% of eligible costs or 10 times the tax increment. Parameters: For major property improvements or redevelopment that result in a substantial tax increase.</p>	<p>Yes** Program Name: Tax Grant Rebate Program (Legacy Program) (Strategic Core Areas CIP) Incentive Details: A grant equal to 100% of the increased municipal taxes. Parameters: 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>Yes** Program Name: Rehabilitation and Redevelopment Tax Grant Program (Downtown Revitalization CIP) Incentive Details: A 10-year grant that declines over the term. The starting percentage depends on the project type: <ul style="list-style-type: none"> Level 1 (Designated Heritage) starts at 100%; Level 2 (Existing Buildings) starts at 70%; Level 3 (Cleared Land) starts at 60%. Parameters: 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>No Note: 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>No</p>	<p>No</p>	<p>No</p>	<p>Yes** Program Name: Planning and Building Fee Grant Program (Strategic Core Areas CIP) Incentive Details: 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>No</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.				Parameters: For commercial_or mixed-use buildings in the Project Areas.	
Building Restoration, Renovation, Conversion and Safety Programs	No Note: 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).	Yes Program Name: Building Restoration, Renovation, and Improvement Program Incentive Details: 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. Parameters: For non-residential or mixed-use (commercial part only) properties in the Downtown and Waterfront Sub-Area to address code deficiencies (fire, electrical, structural).	No	Yes Program Name: Building Improvement and Renovation Program (Downtown Revitalization CIP) Incentive Details: 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). Parameters: For structural repairs, code compliance, and interior accessibility improvements in multi-storey buildings in the Central Precinct.	Yes Program Name: Commercial Conversion Grant - Main Floor & Residential/Office Conversion - 2nd floor Incentive Details: A grant of 50% of the cost of renovation and conversion up to a maximum of \$10,000 for each program. Parameters: For converting main floors to commercial use, or upper floors to residential/office use in the project areas.	Yes Program Name: Upgrade to Building Code Loan Program (Downtown CIP) Incentive Details: 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. Parameters: 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>No</p> <p>Note: 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>Yes</p> <p>Program Name: Front, Side, and Rear Façade Improvement Rebate</p> <p>Incentive Details: A multi-tiered rebate system:</p> <ul style="list-style-type: none"> • Non-heritage buildings (Rebate 1A): up to 50% of costs up to a \$10,000 rebate per property. • Heritage-designated buildings (Rebate 1B): up to 85% of costs up to a \$17,000 rebate per property. • 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. 	<p>Yes</p> <p>Program Name: Front Façade Improvement Program.</p> <p>Incentive Details: 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>Parameters: For commercial or institutional properties in the Downtown District.</p> <p>Yes</p> <p>Program Name: Side/Rear Façade Improvement Program.</p> <p>Incentive Details: A rebate of 50% of costs up to a maximum of \$5,000.</p> <p>Parameters: For commercial or institutional properties in the Downtown District where the facade abuts public space.</p>	<p>Yes</p> <p>Program Name: Building Façade Improvement Program (Downtown Revitalization CIP)</p> <p>Incentive Details:</p> <ul style="list-style-type: none"> • A grant option (50% of costs up to \$10,000, or \$12,500 for heritage/corner lots), or • a loan option (25% of costs up to \$40,000, or \$50,000 for heritage/corner lots). <p>Parameters: For commercial, institutional, or mixed-use buildings in the Central and Northern Precincts.</p>	<p>Yes</p> <p>Program Name: Commercial Façade Improvement Grant (Strategic Core Areas CIP)</p> <p>Incentive Details: A grant for 50% of the cost of improvements up to a maximum of \$10,000.</p> <p>Parameters: For commercial storefronts in the project area to improve aesthetics.</p>	<p>Yes</p> <p>Program Name: Façade Improvement Loan Program (Downtown CIP)</p> <p>Incentive Details: 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>Parameters: For façade improvements on commercial/mixed-use buildings in the Downtown or Richmond Row CIP areas.</p>

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		<ul style="list-style-type: none"> 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. <p>Parameters: 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>No</p> <p>Note: 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>Yes</p> <p>While not a standalone program, signage is an eligible cost under Program 13 (Front, Side, and Rear Façade Improvement Rebate).</p> <p>Incentive Details: The program's eligible costs explicitly include "restoring, repairing,</p>	<p>No</p>	<p>Yes</p> <p>Program Name: Signage Improvement Program (Downtown Revitalization CIP)</p> <p>Incentive Details: 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>No</p>	<p>No</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>Parameters: The program is for commercial, institutional, or mixed-use properties within the Downtown and Waterfront Sub-Area.</p>		<p>Parameters: 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>No</p> <p>Note: 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>Yes</p> <p>While not a standalone program, landscaping is an eligible cost under Program 13 (Front, Side, and Rear Façade Improvement Rebate).</p> <p>Incentive Details: The eligible costs include "adding and/or replacing landscaping that is permanent/non-removable".</p>	<p>No</p>	<p>Yes</p> <p>Program Name: Landscaping and Property Improvement Program (Downtown Revitalization CIP)</p> <p>Incentive Details: Offers:</p> <ul style="list-style-type: none"> • a grant for 50% of eligible costs up to \$15,000, or • a loan for 25% of eligible costs up to \$45,000, or \$1,500 per linear metre of lot frontage, whichever is less. 	<p>No</p>	<p>No</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>Parameters: 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>Parameters: 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>No</p> <p>Note: 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>Yes</p> <p>Program Name: Exterior/Interior Universal Accessibility Improvement Programs</p> <p>Incentive Details: 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>Yes</p> <p>Program Name: Exterior/Interior Universal Accessibility Improvement Programs</p> <p>Incentive Details: A rebate for up to 50% of the cost of eligible improvements, to a maximum of \$5,000 for each program.</p> <p>Parameters: Can be co-applications with housing or façade programs. Eligible costs include ramps, automatic doors,</p>	<p>No</p>	<p>No</p>	<p>No</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>Parameters: 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>			

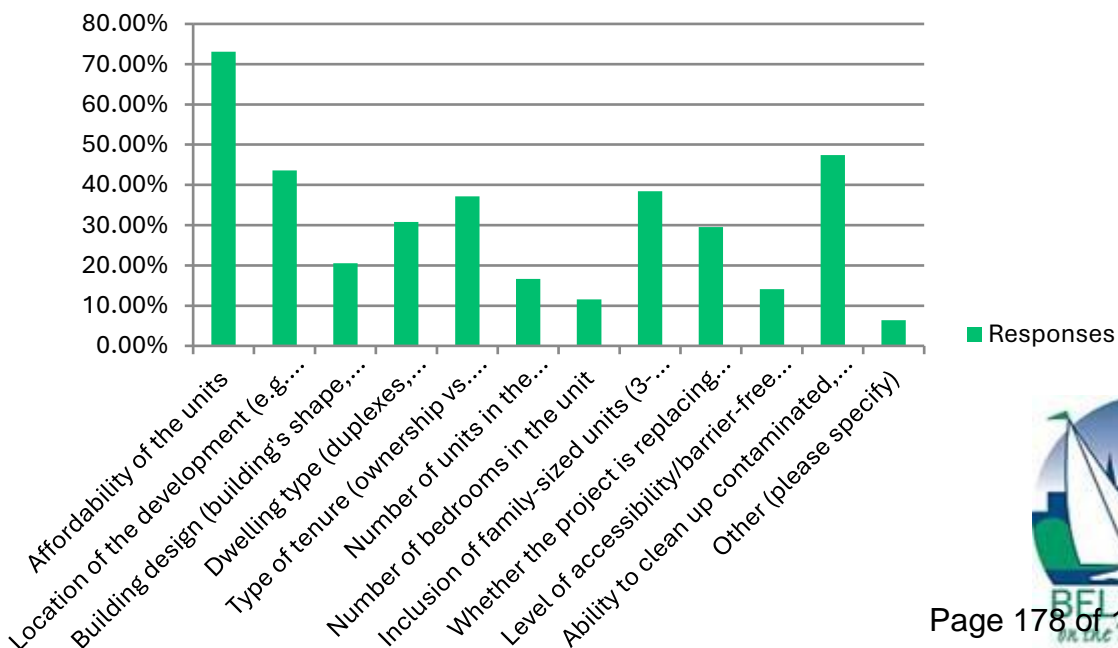
Housing, Downtown
Revitalization and Brownfield
Redevelopment Community
Improvement Plan (CIP)
Feedback Survey



Question #1:

If the City was to provide an incentive for the development of missing middle housing (e.g. duplexes, triplexes, townhouses), which criteria would be most important to evaluate? (select up to four)

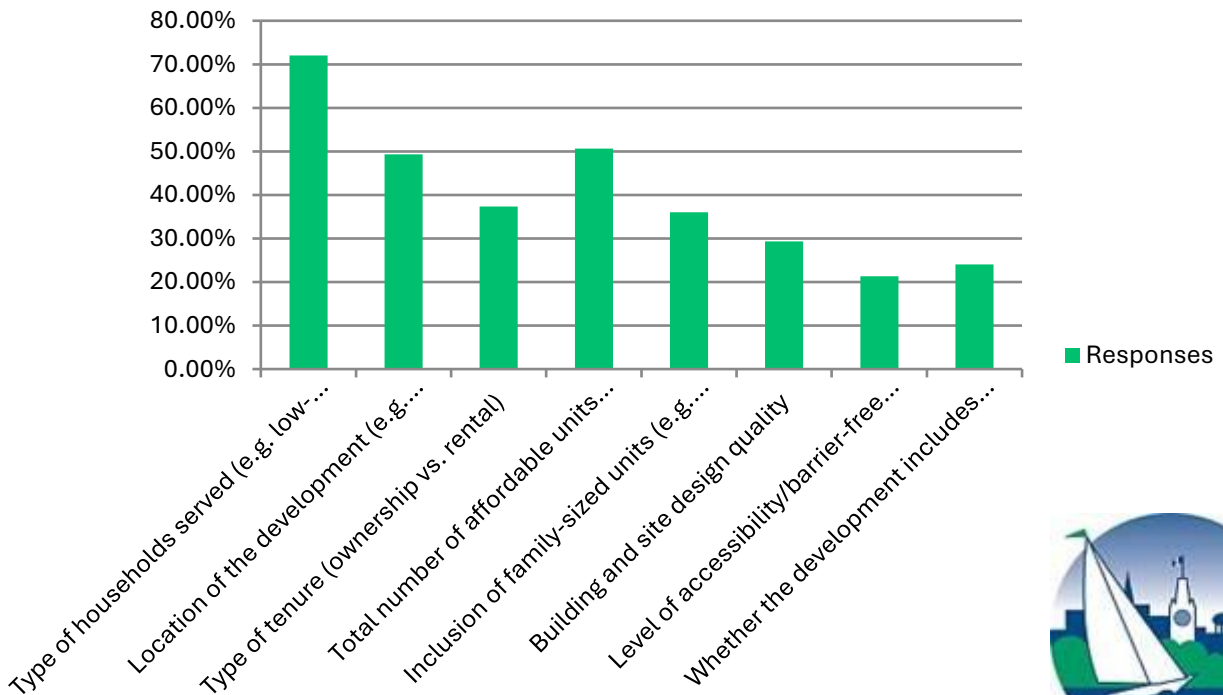
Answer Choices	Responses
Affordability of the units	73.08%
Location of the development (e.g. near transit, services, jobs)	43.59%
Building design (building's shape, size, layout, materials used, aesthetics, etc.)	20.51%
Dwelling type (duplexes, triplexes, fourplexes, townhouses)	30.77%
Type of tenure (ownership vs. rental)	37.18%
Number of units in the development	16.67%
Number of bedrooms in the unit	11.54%
Inclusion of family-sized units (3-bedroom units or larger)	38.46%
Whether the project is replacing a previously affordable unit	29.49%
Level of accessibility/barrier-free design	14.10%
Ability to clean up contaminated, underused or derelict sites	47.44%
Other (please specify)	6.41%



Question #2:

If the City was to provide an incentive for the development of affordable housing, which criteria would be most important to evaluate? (select up to four)

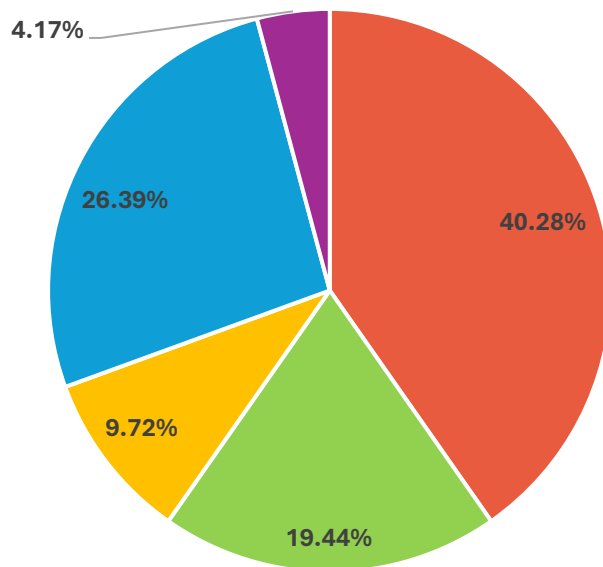
Answer Choices	Responses
Type of households served (e.g. low-income families, seniors, persons with disabilities, newcomers)	72.00%
Location of the development (e.g. near transit, near where I work, near community centres)	49.33%
Type of tenure (ownership vs. rental)	37.33%
Total number of affordable units created	50.67%
Inclusion of family-sized units (e.g. three bedrooms or larger)	36.00%
Building and site design quality	29.33%
Level of accessibility/barrier-free design	21.33%
Whether the development includes supportive housing components (e.g. on-site, wrap-around services)	24.00%



Question #3:

Which combination of criteria would most effectively accelerate missing middle housing (e.g. duplexes, townhomes)? (select one)

Answer Choices	Responses
Zoning updates: Permitting the desired range and forms of housing in specific zones	40.28%
Tiered rebates: Higher incentives for $\geq 15\%$ affordable units	19.44%
Land cost offsets: Municipal land leasing at nominal rates	9.72%
Infrastructure prioritization: Sewer/water upgrades in target zones to support additional buildings	26.39%
Flexible parkland conveyance requirements: Such as removing requirements for either Cash-in-Lieu of Parkland or parkland dedication through CIP funding	4.17%



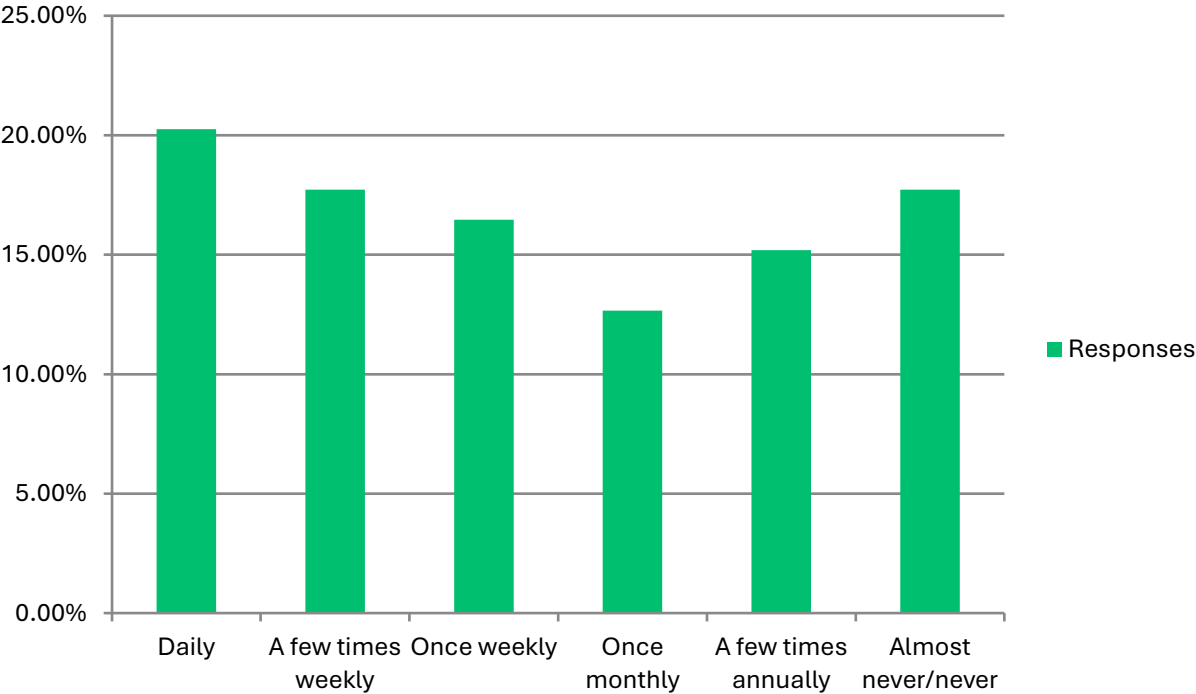
- Zoning updates: Permitting the desired range and forms of housing in specific zones
- Tiered rebates: Higher incentives for $\geq 15\%$ affordable units
- Land cost offsets: Municipal land leasing at nominal rates
- Infrastructure prioritization: Sewer/water upgrades in target zones to support additional buildings
- Flexible parkland conveyance requirements: Such as removing requirements for either Cash-in-Lieu of Parkland or parkland dedication through CIP funding



Question #4:

Approximately how often do you visit the downtown core?
(select one)

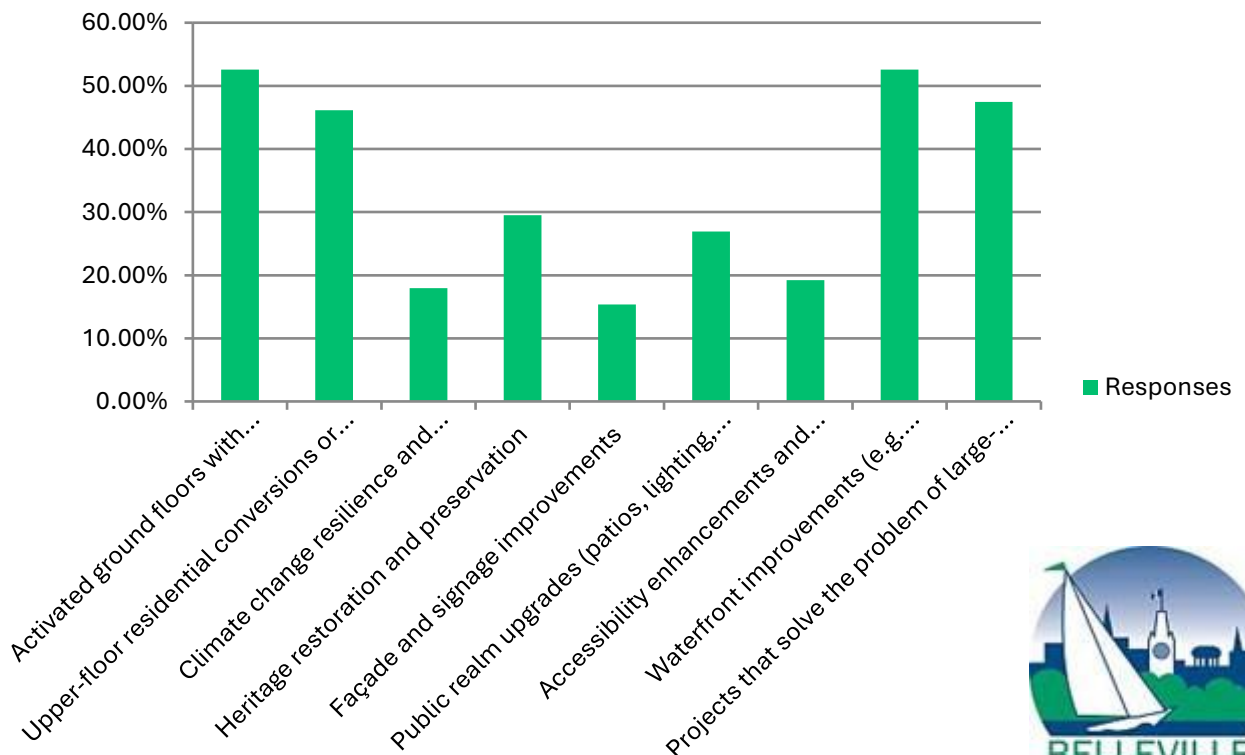
Answer Choices	Responses
Daily	20.25%
A few times weekly	17.72%
Once weekly	16.46%
Once monthly	12.66%
A few times annually	15.19%
Almost never/never	17.72%



Question #5:

Which projects should receive priority for downtown incentives? (Select up to four)

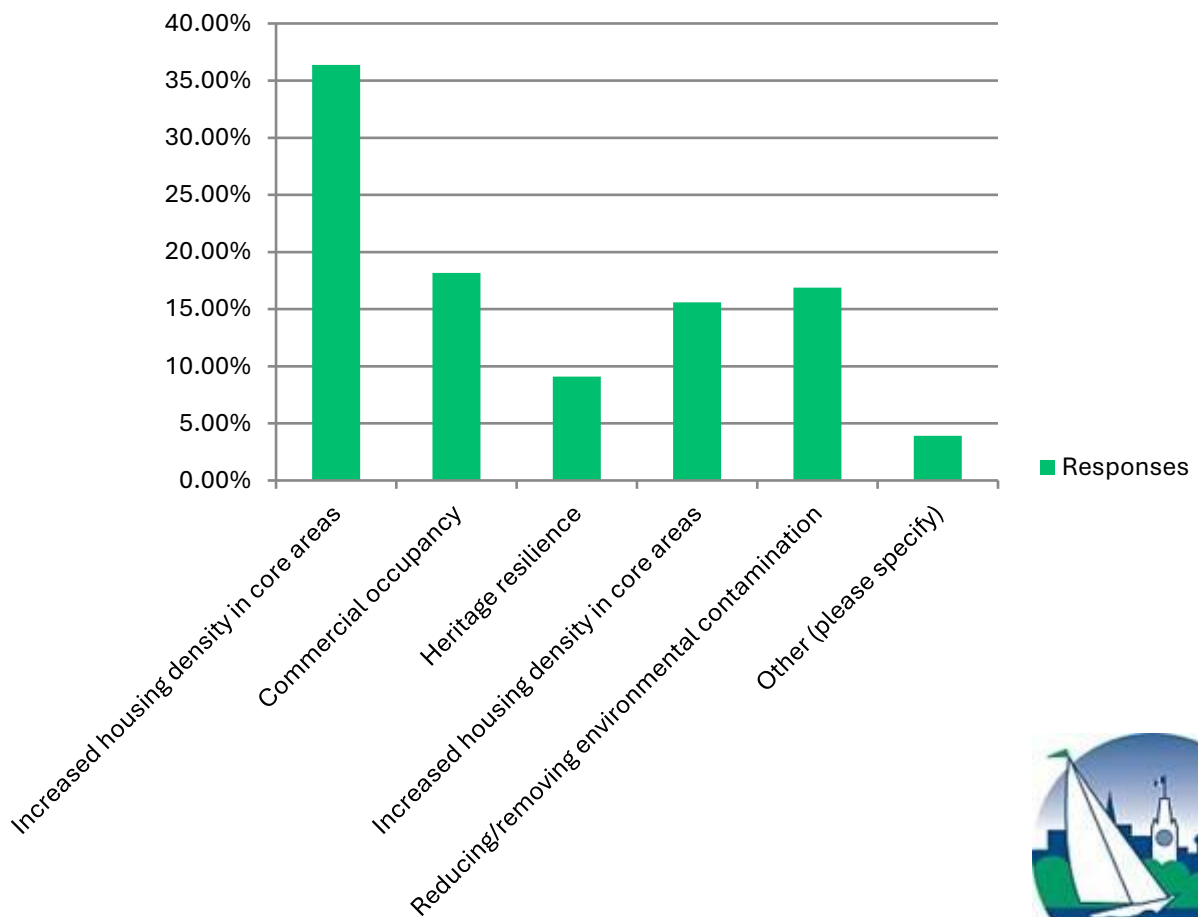
Answer Choices	Responses
Activated ground floors with commercial uses (e.g. a restaurant or café in a new mixed-use development)	52.56%
Upper-floor residential conversions or additions above commercial space	46.15%
Climate change resilience and mitigation features (e.g. flood- and fire-proofing features)	17.95%
Heritage restoration and preservation	29.49%
Façade and signage improvements	15.38%
Public realm upgrades (patios, lighting, art)	26.92%
Accessibility enhancements and compliance	19.23%
Waterfront improvements (e.g. pedestrianization, greenspace, patios, access to the rear of commercial units)	52.56%
Projects that solve the problem of large-scale contaminated land (brownfields) in the designated Urban Area	47.44%



Question #6:

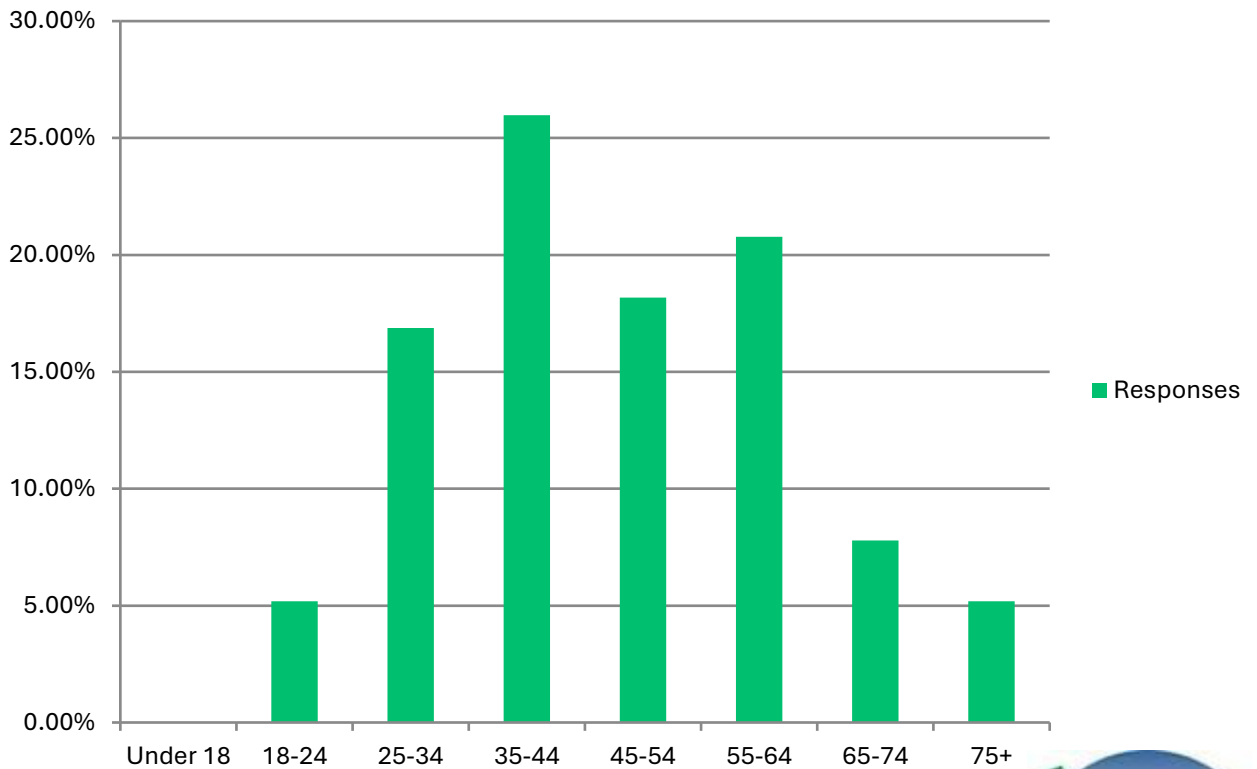
What should be the urgent focus of revitalization funds?
(select one)

Answer Choices	Responses
Increased housing density in core areas	36.36%
Commercial occupancy	18.18%
Heritage resilience	9.09%
Increased housing density in core areas	15.58%
Reducing/removing environmental contamination	16.88%
Other (please specify)	3.90%



Question #7: What is your age?

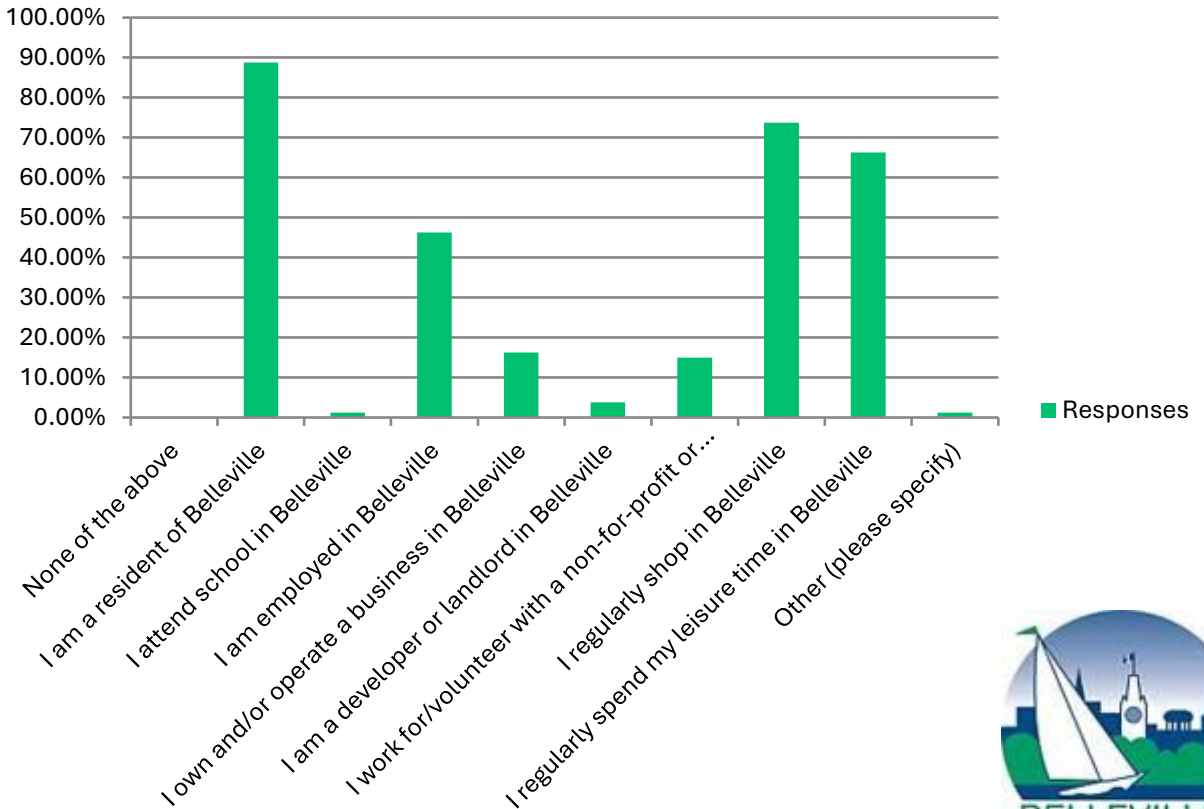
Answer Choices	Responses
Under 18	0.00%
18-24	5.19%
25-34	16.88%
35-44	25.97%
45-54	18.18%
55-64	20.78%
65-74	7.79%
75+	5.19%



Question #8:

Please select any that apply to you:

Answer Choices	Responses
None of the above	0.00%
I am a resident of Belleville	88.75%
I attend school in Belleville	1.25%
I am employed in Belleville	46.25%
I own and/or operate a business in Belleville	16.25%
I am a developer or landlord in Belleville	3.75%
I work for/volunteer with a non-for-profit or non-government organization in Belleville	15.00%
I regularly shop in Belleville	73.75%
I regularly spend my leisure time in Belleville	66.25%
Other (please specify)	1.25%



Questions #9 and #10 were open-ended response questions. Responses were summarized into 5 key themes.

Question #9:

How can we promote the CIP to engage residents, businesses, and developers more effectively?

5 Response Themes:

1. Improve communication, transparency, and outreach
2. Expand affordable, family-sized, and inclusive housing options
3. Support small businesses and improve downtown vitality
4. Strengthen program delivery and municipal processes
5. Community well-being and urban environment improvements

Question #10:

Please share any additional comments, concerns, or suggestions with us!

5 Response Themes:

1. Homelessness, addiction, and public safety concerns
2. Downtown revitalization skepticism and use of tax dollars
3. Demand for affordable, diverse, and fair housing options
4. Desire for structural reforms and stronger development policies
5. Need for better urban design, public realm, and community environment

