

Mississippi Mills

Affordable Housing Community Improvement Plan

Background Report

Mississippi Mills Affordable Housing Community Improvement Plan Background Report

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1.0 Introduction

1.1 Purpose

The purpose of a Community Improvement Plan (CIP) is to allow for municipal incentives to stimulate private sector investment in the community. A CIP is a planning tool that establishes a framework for achieving community improvements to rehabilitate and revitalize project areas.

A CIP includes incentives to stimulate or encourage private and public sector investments and may include design guidelines for public and private sector improvements. A CIP can also provide programs for municipal grants and loans for private sector improvements.

The Mississippi Mills Affordable Housing CIP will be provided within the legislative context of the *Planning Act*, the *Municipal Act* and in keeping with the enabling policies provided by the Ontario Ministry of Municipal Affairs and Housing (MMAH) and the Mississippi Mills Official Plan (OP).

This CIP is specifically tailored to affordable housing incentives, to encourage the development of affordable housing in the Municipality. The CIP aims to do this by providing funding opportunities and resources that help those people, companies, and organizations aiming to build affordable housing in Mississippi Mills.

The CIP is one of the seven initiatives of the Municipality's Housing Accelerator Fund (HAF) Agreement through the Canada Mortgage and Housing Corporation (CMHC), which is a federally funded program aimed to support the building of more housing in municipalities. The funding will assist Mississippi Mills by removing barriers to housing and encourage local initiatives to build more homes, faster.

1.2 Objective of this Report

This report is intended to provide a summary of the legislative, policy, and community level context for the development of an Affordable Housing CIP for the Municipality of Mississippi Mills. The report reviews various other municipalities and their Community Improvement Plans, to provide best practice and examples for programs, incentives, and other elements of the CIP. This report will be shared with Council, Municipal Staff, and the public for information and discussion which will direct the creation of the CIP. The report will be presented at the June 2025 Public Information Centre (PIC), where feedback from the public is welcomed to help inform the draft and final CIP programs.

The following report sections include a review of legislation, County and Municipal policy establishing the permission and objectives for a CIP, a summary of recently adopted (in effect) Affordable Housing CIPs in surrounding municipalities and concludes with an analysis and recommendation for the CIP program's development and implementation.

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2.0 Legislative Review

2.1 Municipal Act

Municipalities, such as Mississippi Mills, are prohibited from directly or indirectly assisting industrial or commercial businesses by granting bonuses, as set out in Sections 106(1) and (2) of the *Municipal Act*.

There are minimal exceptions to this prohibition. First, under Section 106.1, added under Bill 185, the Lieutenant Governor in Council may make regulations for municipalities to grant direct assistance to specified manufacturing, industrial, or commercial businesses during a specified period, if deemed desirable for provincial interests and investment. Second, Section 106(3) of the *Municipal Act* provides an exception to this bonusing rule for municipalities exercising powers under the provisions of Section 28(6), (7), or (7.2) of the *Planning Act*, which allows municipalities to pass a by-law designating a Community Improvement Project Area and specifying a community improvement plan. In addition, Section 365.1 of the *Municipal Act* operates within the framework of Section 28 of the *Planning Act*. Section 365.1(2) of the *Municipal Act* allows the Municipality to pass a By-law providing tax assistance to an eligible property in the form of deferral or cancellation of part or all the municipal taxes levied on that property during the rehabilitation period and development period of the property, both as defined in Section 365.1(1) of the *Municipal Act*. The Municipality may also apply to the Minister of Finance to provide matching education property tax assistance.

Since the Mississippi Mills CIP is focused solely on providing incentives for development of affordable housing, the policies in the *Municipal Act* do not apply.

2.2 Planning Act

Section 28 of the *Planning Act* allows the Municipality, through its Official Plan, to designate a “Community Improvement Project Area” by adopting a By-law that implements the objectives of a CIP for the Community Improvement Project Area. A project area is the geographic area where the CIP would apply and the definition from the *Planning Act* is below. Once a CIP has been adopted by Council and comes into effect, the Municipality may exercise authority under Section 28(6), (7), or (7.2) of the *Planning Act* or Section 365.1 of the *Municipal Act* for Section 106(3) of the *Municipal Act* to be applied.

The *Planning Act* defines a “Community Improvement Project Area” (CIPA) as “a municipality or an area within a municipality, the community improvement of which in the opinion of the council is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of the buildings or for any other environmental, social or community economic development reason.”

‘Community Improvement’ is “the planning or replanning, design or redesign, 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 therefore, as may be appropriate or necessary,” as defined in Section 28(1) of the *Planning Act*.

Through a CIP, the Municipality may:

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- Acquire, hold, clear, grade, or otherwise prepare land for community improvement (Section 28(3) of the *Planning Act*);
- Construct, repair, rehabilitate, or improve buildings on land acquired or held by it in conformity with the Community Improvement Plan (Section 28(6) of the *Planning Act*);
- Sell, lease, or otherwise dispose of any land and buildings acquired or held by it in conformity with the Community Improvement Plan (Section 28(6) of the *Planning Act*); and
- Make grants or loans, in conformity with the Community Improvement Plan, to registered owners, assessed owners and tenants of land 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 whole or any part of the eligible costs of the Community Improvement Plan (Section 28(7) of the *Planning Act*).

The first three activities are within the Municipality's responsibility to direct and implement and are discussed further in Section 5.0 of this report. The latter activity, while incentivized by the Municipality, is implemented through the private sector, by property owners who take part in the CIP. It is the encouragement of these private sector investments which form the basis of this report and recommended CIP program. These private sector investments can be undertaken by a private developer, non-profit organization, or other groups.

The *Planning Act* further specifies the following for CIP programs:

- Amending the CIP requires consultation with approval authorities and the public, including a public meeting, and the Community Improvement Plan's review by the Ministry (Section 28 (5& 5.1)).
- Eligible costs of a CIP 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. (Section 28 (7.1)).
- The total of all grants, loans, or tax assistance given by the Municipality cannot exceed the total eligible funds of the CIP program (Section 28 (7.3)).
- Following adoption of the CIP by Council, within 20 days of the notice of adoption, the CIP may be appealed by MMAH or delegated approval authority, a registered property owner of land to which the plan would apply, a specified person (e.g., utility company, railway operator etc.) or public body who made oral submissions at the public meeting or provided written comments to Council (Section 17).

3.0 Policy Review

3.1 Provincial Planning Statement 2024

The Provincial Planning Statement (PPS) is issued under Section 3 of the *Planning Act* and is intended to guide municipalities in making planning decisions. The *Planning Act* requires that

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municipal decisions in respect to the exercise of any authority that affects a planning matter “*shall be consistent with*” the PPS.

Section 2.2.1 of the PPS states the following:

- 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 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*

The PPS defines *Affordable* as the following:

“Affordable: means

a) in the case of ownership housing, the least expensive of:

- 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income 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;

b) in the case of rental housing, the least expensive of:

- 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.”

The CIP will follow the above definition when considering projects eligible for programs.

By providing more opportunities for housing, specifically affordable housing, the proposed CIP is consistent with the Provincial Planning Statement.

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3.2 Lanark County Sustainable Communities Official Plan

The Lanark County Sustainable Communities Official Plan (SCOP) was approved by the Ministry of Municipal Affairs and Housing ('Ministry') as an office consolidation in 2024, which includes amendments 1-12.

The SCOP outlines that Lanark County is intended to experience a growth rate of 3% per year over the next 20 years, and that planning for this growth is a key aspect of the plan. As well, it states that a broad range of housing types will be permitted in local municipal planning documents in order to meet the requirements of a growing population.

Section 8.2.6 of the SCOP states that local municipalities are encouraged to develop policies in their local Official Plans regarding Community Improvement Plans and plan areas.

Section 8.2.9 of the SCOP outlines policies related to Affordable Housing, stating the following:

Council and local Councils will provide for affordable housing by enabling a full range of housing types and densities to meet projected demographic and market requirements of current and future residents of the County by:

- 1. Monitoring the need for social assisted housing for households and seniors through periodic surveys in co-operation with area municipalities. Where specific needs are identified, Council will work with the Ministry of Municipal Affairs and Housing and the Social Services Department of the County of Lanark to meet identified needs.*
- 2. Encouraging infill and housing intensification particularly in urban core areas. This may be achieved through the conversion of single detached dwellings to multiple units, through re-development at higher densities, through land severances on large under-utilized lots which create opportunities for development on the severed lot (subject to the relevant policies elsewhere in this plan) and through infill on vacant lands.*
- 3. Ensuring a minimum 10-year supply of residential land at all times.*
- 4. Working with the development industry to ensure that a 3-year minimum supply of registered or draft approved lots and blocks for new residential development is available at all times.*
- 5. Monitoring population projections and the residential development targets discussed in section 1.0 of this Plan.*
- 6. Encouraging cost-effective development standards and densities for new residential development to reduce the cost of housing.*

The SCOP states that "The Provincial Policy Statement includes definitions of numerous significant terms used in its policies. These definitions will apply to instances in this Plan where the same terms are used" as such, the definition of Affordable Housing for the purposes of this CIP comes from the Provincial Planning Statement, 2024, as written in Section 3.1 of this report.

Based on the above, the creation of a local Community Improvement Plan which focuses on providing opportunities for developing affordable housing conforms with the policies in the County Sustainable Communities Official Plan.

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3.3 Mississippi Mills Official Plan

The Official Plan (OP) was adopted on December 13, 2005, and approved by the Ministry on August 29, 2006, and was updated as part of the 5 year review in 2018, approved with modification by Lanark County in 2019, and updated again in 2021 by OPA 21. It outlines the goals, objectives, and policies which guide the growth and change of the Municipality of Mississippi Mills. The OP provides a consistent policy framework to guide public and private sector decisions and investment within the Municipality.

Section 2.5.1 outlines the Municipality's growth and settlement goals and objectives, which include:

- *Establish a growth strategy which promotes an orderly pattern of development, maintains the area's rural and small-town character and which represents a logical expansion of built-up areas.*
- *Ensure that the rate of growth is consistent with the Municipality's ability to manage such development.*
- *Require the majority of new development to be on municipal sewer and water services, including communal systems.*
- *Establish an inventory of lands which are available for development, as well as those that should be protected from development.*
- *Require new growth and development to pay its fair share of growth- related costs.*
- *Encourage new growth and development to use environmentally sustainable and energy efficient building practices that encourage use of responsible, local materials and services, such as LEED®.*
- *Authorize the use of second residential units and compatible intensification or redevelopment to assist with the provision of affordable housing.*

Section 3.6.3 of the OP outlines policies related to affordable housing, including the following:

Council will provide for affordable housing by enabling a full range of housing types and densities to meet projected demographic and market requirements of current and future residents of the municipality by:

1. *Monitoring the need for social assisted housing for households and seniors through periodic surveys in co-operation with area municipalities. Where specific needs are identified, Council will work with the Ministry of Municipal Affairs and Housing and the Social Services Department of the County of Lanark to meet identified needs.*
2. *Encouraging infill and housing intensification particularly in urban core areas. This may be achieved through the conversion of single detached dwellings to multiple units, through redevelopment at higher densities, through land severances on large under-utilized lots which create opportunities for development on the severed lot (subject to the relevant policies elsewhere in this plan) and through infill on vacant lands.*

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3. *Ensuring a minimum 10-year supply of residential land at all times.*
4. *Working with the development industry to ensure that a 3-year minimum supply of registered or draft approved lots and blocks for new residential development is available at all times.*
5. *Monitoring population projections and the residential development targets discussed in this Plan.*
6. *Encouraging cost-effective development standards and densities for new residential development to reduce the cost of housing. The Municipality shall encourage an adequate supply of affordable housing.*
7. *The Municipality shall attempt to have 25% of all new residential construction affordable. In a given year the residential development may meet, exceed or fall short of the 25% target and therefore, to achieve a more realistic picture of the progress made in achieving this target, three-year averages shall be used to meet affordable housing objectives.*
8. *The Municipality shall ensure that the Zoning By-law does not require standards which preclude the development of affordable housing, especially as it relates to house and lot sizes.*
9. *The Municipality may use incentives, such as reduced development charges or the increased height and density provisions in order to achieve the affordable housing policies of this Plan.*

Section 5.3.14 of the OP outlines policies related to Community Improvement, summarized as follows:

- *Community Improvement Project Area by-laws may be passed by the Municipal Council in accordance with the provisions of Section 28 of the Planning Act, for the purpose of community improvement as defined in Section 28 of the Planning Act including upgrading, redeveloping and rehabilitating the physical environment of older neighbourhoods, recreational areas, commercial centres, industrial areas, institutional and public buildings and areas, or other uses, buildings, works, improvements or facilities, or spaces as may be appropriate or necessary.*
- *A part or the whole of the Municipality may be designated as a Community Improvement Project Area by by-law in accordance with Section 28(2) of the Planning Act, based on the following criteria:*
 - *Evidence exists of a need to improve municipal services such as roads, sidewalks, street lighting, parking, sewers, water supply, parks and recreation, community facilities, the waterfront area or streetscaping. Improvements may apply to some or all of the listed services.*
 - *The cleanup and redevelopment of brownfield properties will be facilitated. The phasing of improvements corresponds to the timing of improvements by senior governments and is within the financial capability of the Municipality.*

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- *A significant number of buildings in an area show signs of deterioration and need of repair.*
- *Improvements to the visual appearance or aesthetics are required.*
- *Improvements will have a significant impact on strengthening the environmental, economic and/or social base of the community.*

Based on the above policies, the creation of an affordable housing community improvement plan conforms with the Municipality's Official Plan.

4.0 Existing Programs and Community Improvement Plans

JLR conducted a case study analysis review of the existing CIPs from other Ontario municipalities. This review was focused on recent CIPs with similar contexts to Mississippi Mills. JLR also wanted to focus on CIPs that were either solely focused on providing incentives for affordable housing, or that has some aspect of affordable housing program, to help inform the creation of the Affordable Housing CIP. JLR also reviewed the Municipality and County's current affordable housing programs, as well as similar programs in other municipalities. Some discussions were also had with industry experts and non-profit organizations. JLR reviewed feedback that the Municipality previously had received from potential developers, mainly in regard to barriers to creating affordable housing.

4.1 Existing Municipal and County Programs

4.1.1 Lanark County

Lanark County has an Affordable Housing Capital Grant, that provides funding in the form of a 15-year forgivable loan and is available to property owners, community agencies, non-profit and for-profit residential developers who are planning to build new affordable rental housing units or convert non-residential buildings to new affordable housing units. Homeowners who are planning to add a secondary unit in their owner-occupied home that will be rented out may also be eligible. The maximum funding is based on the cost of approved work items and HST, payable up to \$25,000, with an additional \$10,000 for units built in the Municipality of Mississippi Mills through the Municipality's own grant program. The program is associated with a 15-year Affordability Period, during which rents cannot exceed 100% of the Average Market Rent as determined and communicated annually by the County.

The current maximum rents are as follows:

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Table 1 Maximum rents as shown in the County's Affordable Housing Grant Program

Unit Size	100% AMR	Maximum monthly rent if utilities are included
Bachelor	\$1,331**	\$1,431
One-Bedroom Unit	\$1,331*	\$1,431
Two-Bedroom Unit	\$1,466*	\$1,566
Three+ Bedroom Unit	\$1,685**	\$1,785
Source: * Data provided by the Ministry of Municipal Affairs and Housing ** Value set by Lanark County where there is no data, approved by the Ministry of Municipal Affairs and Housing		
Note: AMRs are updated on an annual basis. Rents for affordable units under this program must remain at the affordable level for the full term of the agreement.		

Since a goal of this CIP is to incorporate existing available programs, JLR is reviewing how these programs could work in tandem. We would not want someone interested in the CIP to be disqualified based on their involvement in the County program. More discussions with the County and Municipality are needed to clarify the best approach.

4.1.2 Municipality of Mississippi Mills

The Municipality currently exempts non-profit housing developments from applicable Planning Fees and Associated Fees and Building Fees as listed in Schedule A of By-law 24-091.

By-law 23-081 to 23-088 define Non-profit housing as *development of a building or structure intended for use as residential premises by:*

- A corporation to which the Not-for-Profit Corporations Act, 2010 applies, that is in good standing under that Act and whose primary objective is to provide housing;*
- A corporation without share capital to which the Canada Not-for-Profit Corporations Act applies, that is in good standing under that Act and whose primary objective is to provide housing or;*
- A non-profit housing co-operative that is in good standing under the Co-operative Corporations Act*

This exemption attempts to encourage and assist those non-profit organizations that wish to build housing in Mississippi Mills, by providing relief from some of the associated costs of development.

4.2 Review of Existing Community Improvement Plans

JLR undertook a review of twelve existing CIPs to gather information and ideas for the creation of this CIP. The intention of this review was to focus on local municipalities, particularly those within Lanark County. We have reviewed the lower-tier municipalities within the County and note that there are no existing CIPs for the following: Township of Tay Valley, Township of Beckwith, Township of Drummund/North Elmsley, Township of Lanark Highlands, and the Township of Montague.

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The review was further narrowed down to focus particularly on Affordable Housing CIPs and CIPs with specific provisions relating to affordable housing. Of the twelve CIPs reviewed, half of them were either specified Affordable Housing CIPs, or had incentives for affordable housing within them. These CIPs provided valuable insight into what other municipalities are doing to incentivize affordable housing through Community Improvement Plans and provided background on the best ways to engage in these programs and ensure they are implemented effectively.

JLR consulted with both the Town of Smiths Falls and the Town of Carleton Place to discuss the success of their CIPs for affordable housing. The Town of Smiths Falls indicated that they have not seen any uptake yet on their attainable housing CIP. Based on correspondence from the Town of Carleton Place, only a few applications for their Additional Residential Unit (ARU) CIP are received every year. They currently do not have an annual report on the success of their CIP.

The findings from this review are summarized in the table in Appendix A. Below we have expanded on a few of the example CIPs which we believe are most closely related to the goals of this CIP.

4.2.1 Town of Carleton Place

The Town of Carleton Place Community Improvement Plan was adopted in 2022, and focuses specifically on five areas: Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing. This CIP was selected for further review based on its incentives regarding affordable housing and its location within Lanark County, providing similar context for Mississippi Mills. The CIP has identified the entire Town of Carleton Place as a Community Improvement Project Area (CIPA), meaning that all areas within the Town are eligible to partake in the program, except for incentives related to Façade Improvement, where only properties within the Downtown District are eligible.

One of the main goals of the CIP is to promote and encourage the development of affordable housing, to increase its supply, and to provide a greater range and mix of affordable housing types to help residents age in place. In particular, the CIP aims to increase supply of affordable rental housing. The CIP defines “Affordable Market-based Housing” as 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).

The program offers five incentives related to the Affordable Housing Focus Area, listed below:

- Development Charge Rebate
 - A property is eligible to receive a rebate for development charges associated with the development, if you are seeking to build a new apartment building that contains affordable rental units. The rebate is prorated based on the percentage of affordable units to total units. For example, if 5 units of a 10-unit building will be affordable, then 50% of the development charges are eligible for rebate.
- Building Permit Fee Rebate
 - A property is eligible to receive a rebate for fees associated with applications for Building Permit approval, if you are developing new buildings or making improvements to existing buildings that result in the creation of affordable rental unit(s). The rebate is prorated based on the percentage of affordable units to total units. For example, if 5 units of a 10-unit building will be affordable, then 50% of the building permit fees are eligible for rebate.
- Tax Increment Equivalent

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- A property is eligible to receive a Tax Increment Equivalent Rebate (TIER), if you are developing new buildings. The new building shall have at least five (5) new residential units. This program shields an owner from the municipal portion of tax increases that occur as a result of the development, if they provide affordable rental units.
- In the event that the creation of new affordable rental units results in an increase of the property's assessed value, an owner may apply for the rebate equal to 50% of the increase in the municipal portion of property tax payments as a result of a reassessment for a period of 10 years.
- Accessory Unit Rebate
 - A property is eligible to receive a rebate, if you are renovating existing dwellings to include a new legal accessory residential dwelling unit (accessory unit).
- Accessibility Co-Application
 - This incentive is offered to applicants showing that they are wishing to partake in one of the affordability incentives listed above, as well as one of the accessibility incentives.

The program is associated with a four-step application process:

1. Pre-application consultation,
2. Submit complete application,
3. Undertake project work,
4. Provide financial evidence to substantiate any rebates.

The program only has two intake periods, one in the spring and one in the fall. The fall intake period is subject to funding remaining after the spring intake period. The applications are evaluated on a first come, first served basis.

While not in the scope of this background report, we note that the Carleton Place CIP has little information on monitoring the CIP. It mentions the following:

Programs under the CIP may be offered at the discretion of Council, and they may be established or rescinded by Council without an amendment to this CIP. 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 CIP.

The Town of Carleton Place shall review this CIP and its programs at regular intervals to ensure that the intent and project objectives are being met. Monitoring will include reviewing the financial incentive programs, Municipal Leadership Strategy, municipal financial contribution to the programs, and use of the programs.

We understand that monitoring such programs tend to be onerous on the municipality, and endeavor to make the Mississippi Mills CIP comprehensive in that it is able to be monitored without being constantly managed. This is in the best interest of the Municipality and of the applicants, as well as those residents seeking affordable housing options that will maintain their affordability in the long term.

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4.2.2 Town of Smiths Falls

The Town of Smiths Falls Community Improvement Plan was approved in 2022 with a review of the program recently completed in early 2025. The CIP focuses on four focus areas: Universal Accessibility, Attainable Market-Based Housing, Brownfield Development, and Downtown and Water Area Revitalization. The CIP is very detailed and includes eleven different programs for applicants to apply to. Five of these programs are related to “Attainable Housing.” The CIP defines Attainable Housing as “where housing costs (excluding utilities) are less than 30% of a low-to moderate-income household’s before-tax income”.

One of the main goals of the CIP is to promote and encourage the development of attainable housing to increase its supply, particularly that of attainable rental housing, and to provide a greater range and mix of attainable housing types to help residents age in place. The entirety of the Town has been designated as the CIPA, with the Downtown and Waterfront Area as a sub-area within the CIP Project Area.

There are five incentive programs related to attainable housing:

- **Development Charge Rebate**
 - A property is eligible to receive a rebate for development charges associated with the development if you are seeking to build a new multi-unit residential building or mixed use (commercial at grade) building that contains attainable rental units.
- **Building Permit Fee and Planning Application Fee Rebate**
 - A property is eligible to receive a rebate for fees associated with planning applications and building permit applications, if you are developing new buildings or making improvements to existing buildings that result in the creation of attainable rental unit(s). Planning applications for which fees could be rebated include: Zoning By-law Amendments; Official Plan Amendments; Site Plan Control for New Development and Additions; Minor Variance; Consent; and Deeming Applications. Building permits for which fees could be rebated include: New Residential Construction & Residential Renovations, Additions, Repairs, Demolition, Relocation; Residential Permit; and Miscellaneous Permit Fees.
- **Tax Increment Equivalent Rebate**
 - A property is eligible to receive a Tax Increment Equivalent Rebate (TIER) if you are developing new multi-unit residential buildings or mixed use (commercial at grade) buildings. The new building shall have at least five (5) new residential units. This program shields a property owner from the municipal portion of tax increases that occur as a result of the development if they provide attainable rental units.
- **Additional Residential Unit Rebate**
 - A property is eligible to receive a rebate if you are renovating an existing dwelling to include a new legal additional residential unit (ARU), in accordance with the Town’s Zoning By-law or other planning approvals.
 - The residential units are not required to meet the definition of ‘Attainable’, however, they must be a long-term rental and can not be Airbnb or other form of short-term rental accommodation.
- **Universal Accessibility Co-Application.**
 - A property is eligible if it meets any attainable housing incentive and one of the accessibility incentives, as outlined in Section 5.2.5 of the CIP.

The program is associated with a five-step application process:

1. Pre-application consultation,

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2. Submit complete application,
3. Await an application assessment from the Working Committee and final approval,
4. Undertake project work,
5. Provide financial evidence to substantiate any rebates.

The program only has two intake periods, one in the spring and one in the fall. The fall intake period is subject to funding remaining after the spring intake period. The applications are evaluated on a first come, first served basis.

While not in the scope of work for this report, we note that the Town of Smiths Falls has measures in their CIP for annual monitoring of its performance through a Monitoring and Evaluation Report. This report intends to review the uptake, effectiveness, and usability of the CIP, and outlines key performance indicators (KPIs). These KPIs are used to evaluate the frequency and effectiveness of the programs. KPIs may include but are not limited to:

- Number of applications received per program;
- Number and location of grants per program;
- Number (and type) of new attainable housing units added to the total rental housing stock for the Town;
- Number of building façades improved;
- Number of heritage buildings restored, renovated, and/or improved;
- Number of heritage building façades restored;
- Hectares of land developed;
- Projected and actual increase in assessed value of participating properties, as applicable;
- Approved/ denied value of the rebate; and,
- Total value of construction.

4.2.3 City of Kingston

The City of Kingston's Rental Housing Community Improvement Plan aims to encourage an increase in the number of purpose-built rental apartments, and to accelerate the construction of planned purpose-built rental apartments. It uses property tax incentives to promote development of both market and affordable rental units. The goal is to expand the supply of new rental housing to help address the ongoing housing affordability crisis and low rental vacancy rates. The City aims to achieve this by reducing financial barriers for new rental apartment buildings with seven or more units.

In January 2024, Kingston was awarded \$27.6 million through the CMHC via a Housing Accelerator Fund (HAF) program, for affordable housing, housing initiatives, and housing-supportive infrastructure over a three-year period. The CIP is one way in which the City is using these funds to provide affordable rental housing.

The CIP has three main incentives as outlined below:

- Tax Increment Equivalent Grant Program
 - Where a property will be developed with a rental apartment building that meets all eligibility requirements of Section 2.2 of the CIP, the property owner is eligible for the Tax Increment Equivalent Grant Program (TIEG Program) to be administered by the City's Taxation Services.
- Vacant Land Tax Program

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- Where a property is vacant and will be developed with a rental apartment building that meets all eligibility requirements of Section 2.2., the property owner is eligible for the Vacant Land Tax Program (VLT Program).
- While the eligible rental apartment building is actively under construction, which, at a minimum, includes the pouring of foundations and continuous progress towards the completion of the development, to the satisfaction of the Chief Building Official, the City will grant the property owner with a property tax credit equivalent to the municipal portion of property taxes that apply to the vacant property for a maximum period of two years or until an occupancy permit is obtained for the rental apartment building, whichever occurs first.
- Affordable Rental Unit Incentive
 - In addition to the TIEG Program, where a rental apartment building meets all eligibility requirements of Section 2.2. and includes affordable rental units, the affordable rental units will be awarded an additional Affordable Rental Unit Incentive that effectively doubles the TIEG Program financial incentives for the affordable rental units only.

Additional details of the program are as follows:

- The financial incentive programs in this CIP have been designed to be self-funding. The program assumes that a projected number of rental units beyond the City's baseline assumption will be constructed over the next 3 to 6 years. Based on this assumption, incremental property taxes resulting from the increased number of units will be used to fund the costs of the TIEG Program.
- The program is designed to break even over a three-year period, with the additional assessment growth and related municipal property taxes available to support operating budgets in subsequent years.
- In the event that this CIP does not incentivize the anticipated increase in the number of newly constructed rental units, the City will utilize other sources of funding such as HAF to offset the costs of providing this program.
- HAF can also be used to fund any additional costs related to the Affordable Rental Unit Incentive, the Vacant Land Tax Program and costs related to properties already receiving tax incremental based funding through the City's Brownfield Community Improvement Program.

The program is monitored by the Director, Chief Financial Officer, and Chief Building Official. In the event amendments are required to this program prior to December 31, 2026, or if it is determined that the City would benefit from an extension of the eligibility period, the Director will bring forward proposed amendments for Council's consideration. Any substantive amendments to this CIP or extension of the eligibility period are at the sole discretion of Council and will be subject to the statutory requirements of the *Planning Act*.

4.2.3.1 Additional Programs

It should also be noted that the City of Kingston has a separate "Additional Residential Unit Incentive Program" which is not part of the CIP.

The Additional Residential Unit (ARU) Incentive has five incentives and grants that help property owners create alternative housing options within the City.

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Property owners that create an ARU and agree to meet the conditions of the program can get funding. The funding options include forgivable loan incentives and non-repayable grants. If you receive a forgivable loan, you do not need to repay this loan if you continue to meet the program terms for five years.

The program includes the following incentives:

1. Detached ARU Incentive,
2. Interior ARU Incentive,
3. Accessibility ARU Incentive,
4. Rough-In Detached ARU Incentive,
5. ARU Servicing Constraint Area Grant.

It should be noted that while a goal of this program is to provide additional housing opportunities in the City, the ARU Incentive Program is not specifically targeted to affordable housing.

4.2.4 City of Sarnia

The City of Sarnia's Affordable Housing CIP (AHCIP) was approved by Council on February 12, 2024. The CIP project area includes the entirety of the City's geographic limits. The Affordable Housing Community Improvement Plan focuses on supporting the development of affordable housing units by offering selected development incentives and the removal of some of the financial barriers in the housing development process.

The CIP contains six incentives as summarized below:

1. Tax Increment Equivalent Grant (TIEG)
 - a. To encourage the rehabilitation or renovation of existing buildings or redevelopment of vacant or under-utilized sites for affordable housing, this program offers a percentage rebate on the annual municipal property taxes derived from the increased assessment value generated by an eligible project.
 - b. An eligible project must create new affordable units and result in an increase in the assessed value and taxes on the property involved.
2. Planning and Building Permit Fee Grant (PBFR)
 - a. To support and encourage investment in affordable housing units.
3. Renovation for Purpose Built Rental Housing Grant (RPBRH)
 - a. To support a repair program for purpose-built affordable rental housing of five (5) units or more by offering grants to rental properties where modifications are needed to make their buildings accessible or to address critical repairs to improve the safety and/or energy efficiency of their buildings.
4. Feasibility Studies for Affordable Housing Grant (FSAH)
 - a. To support the creation of affordable units to determine the feasibility of including affordable housing units within a new development on a vacant or under-utilized property, or rehabilitation/retrofit of an existing building.
 - b. Alternatively, to support the development of affordable housing projects by offering grants to developers to evaluate the potential of developing affordable housing projects.
5. Additional Dwelling Unit (ADU) Grant
 - a. To provide financial assistance to offset the costs associated with creating new additional residential units.
6. Parking Reduction

Mississippi Mills Affordable Housing Community Improvement Plan

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- a. To support the development of affordable rental housing in low, mid and high-rise built forms by providing a reduced parking ratio of 0.75 spaces per unit within specified areas supported by transit and designated for mixed-use development.

The City includes a table with monitoring variables in order to monitor the uptake and impact of each incentive. City staff are to report annually to Council with respect to individual program uptake, required updates to program/project funding, grant disbursement and the associated value of private sector investment supported.

4.3 Federal and Provincial Funding Opportunities

The following are some examples of funding opportunities that are available for municipalities creating Community Improvement Plans. Since the Municipality is targeting a CIP that is exclusively looking at reducing barriers to and creating more affordable housing in the municipality, most of the following does not apply. We include the below incentives as reference and potential for a future CIP:

4.3.1 Brownfield Financial Tax Incentive Program (BFTIP)

The [BFTIP](#) is a financing tool from the Province which helps municipalities provide education tax assistance to help clean up brownfield properties. Under the program, municipalities can get matching education property tax to match the municipal property tax assistance offered through their CIPs to help offset remediation costs. This program is applied for per property and to be eligible a property must be covered by a Community Improvement Plan and have results from a Phase Two environmental site assessment. Municipalities must apply for this grant on behalf of brownfield property owners and must have approved the property for a municipal tax assistance grant.

4.3.2 Canada Mortgage and Housing Corporation

CMHC provides funding for municipalities and organizations with the goal of accelerating and advancing a variety of housing options. Prospective CIP applicants may be interested in pursuing funding complementary to the CIP for new housing projects or models through the [Affordable Housing Innovation Fund](#).

4.3.3 Natural Resources Canada

The [Climate-Resilient Coastal Program](#) provides funding for pilot projects to reduce the impacts of climate change and improve climate resiliency within coastal communities.

4.3.4 Ontario Ministry of Rural Affairs

Through the [Rural Economic Development Program](#) municipalities may apply for cost-sharing funding through two streams. The first supports projects to support economic growth in rural communities through positioning to attracting and retaining jobs and investment. The second stream supports projects which improve strategic physical community assets as identified by the community. We note that the program is now closed, and the Ministry indicates that it is being modernized and enhanced for 2025.

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4.3.5 Ontario Ministry of Infrastructure

Municipalities are eligible to apply to the Province's [Housing-Enabling Water Systems Fund](#), which supports repair and expansion of drinking water, waste water and stormwater infrastructure. The [Ontario Community Infrastructure Fund](#) similarly funds construction and maintenance of core infrastructure owned by a municipality. Funding for the latter program is provided to rural, northern, or small municipalities (populations <100,000) on an allocation basis. It is our understanding that applications for funding are now closed. It is unknown if this program will have another intake.

4.3.6 Federation of Canadian Municipalities (FCM)

Through FCM's [Green Municipal Fund](#), municipalities are eligible for a range of grant opportunities to support the planning, piloting of implementation or construction of various projects to support sustainability.

4.3.7 Association of Municipalities (AMO)

The [Canada Community-Building Fund](#) provides federal funding for local infrastructure across a range of 18 categories, including but not limited to, broadband connectivity, brownfield redevelopment, community energy systems, recreation, culture, tourism. The AMO allocates funding per capita across all Ontario municipalities annually. Funds can be used by the municipality directly, transferred to another party, such as through a CIP program for eligible work, or held for future years.

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5.0 Draft CIP Details

5.1 Draft CIP Programs

This report has reviewed the legislative and policy support for a CIP, summarized the County and Municipal Official Plans, provided an overview of common and innovative features of recent CIPs from similar municipalities, and shared a list of supplementary funding opportunities. This background report is intended to support Council and public understanding of the opportunities available to meet the needs of the Municipality, and to provide direction to staff for the preparation of the Affordable Housing CIP. In support of this, JLR proposed the following CIP programs and incentives be included in the Affordable Housing CIP:

	Program Name	Incentive Description	Payment Type	Amount
1	Affordable Housing Tax Increment Equivalent	This program shields an owner from the municipal portion of tax increases that occur as a result of the development, if they provide affordable rental units. New buildings must have at least five (5) residential units	Rebate offered annually, for a maximum of 10 years. The program will shield the property owner from tax increases of 100% in year 1, 90% in year 2, 80% in year 3, 70% in year 4, 60% in year 5, 50% in year 6, 40% in year 7, 30% in year 8, 20% in year 9, and 10% in year 10.	Dependent on assessed property value and applicable taxes.
2	Development Charge Rebate	A rebate of to 100% of the cost of development charges associated with the creation of affordable rental units.	Grant, lump sum upon completion of the units.	100% of the cost of development charges.
3	Affordable Additional Residential Unit	Rebate 1: Renovating existing dwellings to include a new legal affordable accessory residential dwelling unit (ARU) within existing building; OR Rebate 2: Building of an affordable exterior ARU.	Grant, lump sum upon completion of the units.	Rebate 1: 50% of the costs up to \$5,000 Rebate 2: 50% of the costs up to \$10,000
4	Feasibility Study Grant	To support the creation of affordable units to determine the feasibility of including affordable housing units within a new development on a vacant or under-utilized property, or	Grant, lump sum upon completion of the units.	50% of the costs up to \$10,000.

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		rehabilitation/retrofit of an existing building. Alternatively, to support the development of affordable housing projects by offering grants to developers to evaluate the potential of developing affordable housing projects		
5	Municipal Incentive Rebate	Reimbursement of planning application fees, building permit fees, and cash-in-lieu parking fees.	Up to 100% rebate, as discussed with municipality.	

5.2 Program Eligibility

The general intention of the CIP is to remove barriers to creating affordable housing for various people and groups. In order to participate in the programs, certain eligibility criteria must be met. The Municipality allows multiple programs to be applied for at once, in that an applicant can 'stack' the incentives from multiple programs. The details of this would be confirmed during the pre-consultation with Municipality. Pre-consultation with the Municipality is mandatory for all projects, and the application form must be signed by the Municipal Planner. The eligibility criteria for each program are described further below:

5.2.1 Affordable Housing Tax Increment Equivalent

- ✓ The property is located within the municipal boundaries;
- ✓ Application is received in writing at the time of making an application(s) for a Planning Approval;
- ✓ The applicant shall provide the Municipality with a copy of the reassessment of the property by MPAC, photographs of the building/units showing the completed project, and other relevant drawings or documentation in support of the completed project, or as required by the Municipality in order to receive the rebate;
- ✓ The applicant shall not file a property tax appeal while receiving the rebate under this program;
- ✓ All units must be Affordable Rental Units(s), and there must be at least 5 units built.

5.2.2 Development Charge Rebate

- ✓ The property is located within the municipal boundaries;
- ✓ Application is received in writing at the time of making an application(s) for a Planning Approval;
- ✓ Unit(s) created shall be Affordable Rental Unit(s);
- ✓ One of the following:
 - A new apartment building shall be built consisting entirely of affordable rental unit(s): 100% of development charges are eligible for rebate OR
 - A new apartment building shall be built consisting partly of affordable units: rebate is prorated based on the percentage of affordable rental units to total units.

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5.2.3 Affordable Additional Residential Unit Rebate

- ✓ The property is located within the municipal boundaries;
- ✓ Application is received in writing at the time of making an application(s) for a Planning Approval;
- ✓ Rebate 1:
 - Homeowners who renovate their home to accommodate a new affordable legal accessory unit are eligible to receive a maximum rebate of 50% of the works up to \$5,000 to reduce costs associated renovation.
 - Proof of paid invoices for materials and/or professional work related to creating the legal accessory unit must be submitted to the Municipality within one year of the latest invoice date.
- ✓ Rebate 2:
 - Homeowners who build an exterior additional affordable unit are eligible for a rebate of 50% up to \$10,000, to reduce costs associated with the development.
 - Proof of paid invoices for the construction of the legal accessory unit that must be submitted to the municipality within one year of the latest invoice date.

5.2.4 Affordable Housing Feasibility Study Grant

- ✓ An application is deemed to require studies or plans by a qualified professional at the time of a pre-consultation meeting.
- ✓ The property is located within the municipal boundaries;
- ✓ Application is received in writing at the time of making an application(s) for a Planning Approval;
- ✓ Unit(s) must meet the definition of Affordable;
- ✓ Proof of work done by a qualified engineer, architect, planner, or other professional as approved by the Municipality is required.

5.2.5 Municipal Incentive Rebate

- ✓ The property is located within the municipal boundaries;
- ✓ Application is received in writing at the time of making an application(s) for a Planning Approval;
- ✓ Demonstration of what rebates would be required (i.e. planning application fees, building permit fees, cash-in-lieu of parkland)
- ✓ A minimum of 6 affordable housing units must be proposed.

5.3 Proposed CIP Process for Mississippi Mills

The development of the CIP is funded by HAF, a CMHC program, to support the building of more housing in municipalities.

The CIP is proposed to have two intake periods for projects, likely one in the Spring and one in the Fall. It is proposed that projects would be selected for participation based on eligibility and the ability to create the most affordable housing. The details of this process are yet to be finalized.

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Programs under the CIP may be offered at the discretion of Council, and these can be established or rescinded by Council without an amendment to the CIP.

It is proposed that to participate in the program, applicants would follow the below general process:

1. Contact the municipality to engage in a pre-consultation for the proposed project.
2. Attend a pre-consultation meeting with municipal staff to discuss the proposed project and the program(s) in which you wish to apply to.
3. Submission of an application with any associated documentation to be reviewed by the Municipality.
4. Confirmation from the Municipality that the proposed project has been successful or perhaps revisions would be necessary.
5. Carry out the project and receive funding as per the agreement signed with the Municipality.

The above proposed process is general high-level information that will be further refined in the final CIP document. The intention is for the CIP to be clear and user-friendly, in order to achieve the overall goal of supporting affordable housing projects as effectively as possible.

6.0 Conclusion and Next Steps

This report is intended to provide background information and draft CIP programs for the Municipality's Affordable Housing CIP. The background report will be used as a guidepost to inform the draft and final CIP documents, as well to inform municipal staff, Council, and the public of our findings and direction. This report will be presented at the upcoming PIC, to gather feedback from the public on how best this project can assist in creating affordable housing in the community.

Upon review and approval of this Background Report from municipal staff, and comments from the PIC, JLR will refine the proposed CIP programs ahead of sharing the programs during a statutory public meeting. This meeting will serve as an opportunity for Council and the public to provide feedback on the proposed programs. It will also be an opportunity for any questions to be asked and items for clarification.

JLR will then prepare the final CIP document containing additional details on the programs, including eligibility criteria funding specifics, the application process, and suggestions for how best to monitor and evaluate the program.

Mississippi Mills Affordable Housing Community Improvement Plan Background Report

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A handwritten signature in black ink, appearing to read 'M. Fellows', with a stylized, flowing script.

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Senior Planner

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Appendix A

Review of Existing Programs

Review of Existing Community Improvement Plans								
Reference for the Mississippi Mills Affordable Housing CIP, 2025								
CIP Title	Municipality	Date	Details	Affordable Housing Incentives	Process	JLR Comments	Contact	Link
2025 Community Improvement Plan	Town of Smith Falls	Approved 2022 with program reviewed and updated in 2025.	The CIP includes municipal grants, loans and/or rebates for private sector improvements that stimulate accessible improvements, affordable housing, brownfield redevelopment and downtown revitalization. The CIP offers 15 financial incentive programs with the ability to “stack” two or more funding programs at the same time, depending on the project eligibility.	PROGRAM 3 Attainable Housing Development Charge Rebate Qualify for a rebate of up to 100% of the cost of development charges associated with the creation of attainable rental units. PROGRAM 4 Attainable Housing Building Permit Fee & Planning Application Rebate Qualify for a rebate of up to 100% of eligible planning application fees & building permit fees associated with the creation of attainable rental unit. PROGRAM 5 Attainable Housing Increment Equivalent Rebate Qualify for an annual rebate equal to 50% of the municipal portion tax increase for 10 years with the creation of at 6 attainable rental units. PROGRAM 6 Attainable Housing Additional Residential Unit Qualify for a rebate of up to \$15,000 for professional drawings. Additional rebates available – see detailed program information.	Book pre-consultation meeting; Submit application; Staff committee review; Staff report to Council; Applicants are advised of Council decision; Successful applicants & Town sign an agreement; Projects commence	Program is very detailed with 15 financial incentive programs. Contains both attainable (not affordable) housing incentives with other incentives (accessible, brownfield, downtown). Good to pull ideas from but much more in depth than what Mississippi Mills is looking for.	Marie Elmsley, Planning Clerk 613-283-4124 ext. 1136 melmsley@smithsfalls.ca smithsfalls.ca/cip	Community Improvement Plan - Town of Smiths Falls
Community Improvement Plan for Brownfield Redevelopment, Façade and Streetscape Improvements, Accessibility, and Affordable Housing	Town of Carleton Place	October 11, 2022 Approved	The purpose of this CIP is to help stimulate investment in the revitalization of Carleton Place by offering financial incentives to eligible applicants of programs that cover the following five focus areas: Accessibility, Affordable market-based housing, Brownfield development, Facade improvement, Streetscape improvement. 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)	Program 3: Affordable Housing Development Charge Rebate - property is eligible to receive a rebate for development charges associated with the development, if seeking to build a new apartment building that contains affordable rental units. Program 4: Affordable Housing Building Permit Fee Rebate - Your property is eligible to receive a rebate for fees associated with applications for Building Permit approval, if you are developing new buildings or making improvements to existing buildings that result in the creation of affordable rental unit(s). Program 5: Affordable Housing Tax Increment Equivalent Rebate - Your property is eligible to receive a Tax Increment Equivalent Rebate (TIER), if you are developing new buildings. The new building shall have at least six (6) new residential units. This program shields an owner from the municipal portion of tax increases that occur as a result of the development, if they provide affordable rental units. Program 6: Affordable Housing Accessory Unit Rebate - Your property is eligible to receive a rebate, if you are renovating existing dwellings to include a new legal accessory residential dwelling unit (accessory unit). Program 7: Affordable Housing and Accessibility Co-Application - Owners that create affordable housing units under Programs 3, 4, 5, and/or 6 and provide accessible features under Program 1 and/or Program 2 may apply to receive rebate funding.	Pre-consultation meeting with Town; submit application to Contact including application form, and any drawings, plans or other required information as identified at the time of pre-consultation meeting, undertake project work, provide financial evidence to substantiate any rebates. Provider must enter into an agreement with the Town with a variety of conditions specific to affordable housing programs.	Good options for a variety of affordable housing related programs. Co-application with accessible features is an option that could be considered.	Niki Dwyer Director of Development Services Town of Carleton Place 175 Bridge Street Carleton Place, ON K7C 2V8 Telephone: (613) 257-6202 www.carletonplace.ca ndwyer@carletonplace.ca	RB edits
Rental Housing Community Improvement Plan	City of Kingston	2024, must be eligible for and obtain building permits by December 31, 2026	Goal of this CIP is to help to address the ongoing housing affordability crisis and low rental vacancy rates by reducing financial barriers for new rental apartment buildings with incentives intended to: • increase the number of affordable rental apartments; • increase in the number of purpose-built rental apartments; and • accelerate the timing of the construction of planned purpose-built rental apartments to bring more units on the market sooner. The CIP applies to all lands within the urban boundary.	Properties that meet the eligibility requirements and will be developed with a rental apartment building are then eligible for the following incentives: 1) Tax Increment Equivalent Grant: the City will grant the property owner with a property tax credit equivalent to 50% of the municipal portion of incremental property taxes for the property for two years, based on the difference between the municipal portion of the post construction property taxes and the municipal portion of the pre-construction property taxes for the eligible rental apartment building. 2) Vacant Land Tax Program: For vacant lands to be developed as rental apartments or properties that have an existing building that will be developed in a manner that eliminates existing uses in the existing building by converting the whole of the existing building to develop a rental apartment building. While the eligible rental apartment building is actively under construction, which, at a minimum, includes the pouring of foundations and continuous progress towards the completion of the development, to the satisfaction of the Chief Building Official, the City will grant the property owner with a property tax credit equivalent to the municipal portion of property taxes that apply to the vacant property for a maximum period of two years or until an occupancy permit is obtained for the rental apartment building, whichever occurs first. 3) Affordable Rental Unit Incentive: In addition to the TIEG Program, where a rental apartment building meets all eligibility requirements of Section 2.2. and includes affordable rental units, the affordable rental units will be awarded an additional Affordable Rental Unit Incentive that effectively doubles the TIEG Program financial incentives for the affordable rental units only.	Application online. The Director of Planning and Chief Financial Officer will confirm eligibility. Successful applicants will need to enter into an agreement with the City, to be registered on their property.	Interesting to note that if rental and affordable it doubles the tax equivalent grant. The vacant vs. non-vacant or continuous use portion is likely too complex for the Municipality's needs.	Planning Services by visiting 1211 John Counter Boulevard or calling 613-546-0000. I went to a presentation on this months ago and Tim Park did the presentation (director)	Rental Housing Program City of Kingston

Review of Existing Community Improvement Plans								
Reference for the Mississippi Mills Affordable Housing CIP, 2025								
CIP Title	Municipality	Date	Details	Affordable Housing Incentives	Process	JLR Comments	Contact	Link
Affordable Housing Community Improvement Plan	City of Greater Sudbury	2018	Goal of this CIP is to increase the number of affordable housing units in the City; create a mix of unit types, including those suitable to seniors; grow the municipal assessment base; grow municipal property tax revenue; enhance and intensify the existing urban fabric with compatible projects; take advantage of existing municipal services and infrastructure.	Programs include TIEG; Planning and Building Fee Rebate Program; feasibility Grant program; residential incentive program; second unit program.		2018.. Dated and legislation has changed. In 2024 CGS shared their Strategic Core Areas Community Improvement Plan - which does not include affordable housing incentives.		Community Improvement Plans and Incentive Programs
Affordable Rental Housing Community Improvement Plan	City of Sarnia	2024	Focuses on supporting the development of affordable housing units by offering selected development incentives and the removal of some of the financial barriers in the housing development process	1) TIEG for rehabilitation or renovation of existing buildings or redevelopment of vacant or under-utilized sites for affordable housing. This program offers a percentage rebate on the annual municipal property taxes derived from the increased assessment value generated by an eligible project. 2) Planning and Building Permit Fee grant - for affordable housing rental projects. 3) Renovation for Purpose Built Rental Housing Grant. 4) Feasibility Studies for Affordable Housing Grant - to support the creation of affordable housing units within a new development or on a vacant or underutilized lands. Alternatively, to support the development of affordable housing projects by offering grants to developers to evaluate the potential of developing affordable housing projects. 5) ADU Grant - financial assistance to offset the costs associated with creating new additional residential units. 6) Parking Reduction - to support the development of affordable rental housing in low, mid and high rise built forms by providing a reduced parking ratio of 0.75 spaces per unit within specified areas supported by transit and designated for mixed use development.	Eligibility review; application submission; application review; application decision; applicant undertakes work; grant paid by City	Some interesting and effective incentives including the Feasibility Study for developers - taking away that cost reduces the initial barriers to development. Note that for parking - Sarnia is a larger City and therefore has a different context than Mississippi Mills. There is an automated online 'eligibility review' portal which seems efficient.		Community Improvement Plans – City of Sarnia
Downtown Kemptville Community Improvement Plan Guidelines	Municipality of North Grenville	Originally 2021-2024, extended for 2025	The Municipality created the Downtown Kemptville Community Action Plan (DKCAP) to address present and future opportunities in Kemptville's downtown core.	Incentives include: Development Charges Exemption, Tax-Increment Equivalent Residential Grant; People Make the Place Grant; Building Fees Grant; Façade & Signage Grant.	Individual 'steps to follow' for each grant but in general includes pre-consultation to determine eligibility, execution of agreement, grant paid in accordance to terms of agreement.	While not specifically tailored to Affordable Housing, the Tax Increment Equivalent Residential Grant aims to support the development/intensification of residential in Downtown Kemptville. The People Make the Place Grant aims to provide development incentives to encourage the construction and operation of multiple-unit residential developments.	Ashley Cuthbert, at 613-258-9569 ext. 177 or vision@northgrenville.on.ca	Downtown Kemptville CIP Guidelines.pdf
Community Improvement Plan	King Township	Originally 2021	Helps eligible businesses to receive grant funding for various initiatives such as new signage and enhanced accessibility features. King Township offers two different streams of the program: one for the villages of King City, Nobleton and Schomberg, and another rural stream that covers several sections of rural King Township.	There are no Affordable Housing Incentives for King Township's CIP.			ecdev@king.ca or phone at (289) 800 - 2671.	What is the Community Improvement Plan? Township Of King
Industrial Community Improvement Plan; Brownfields Community Improvement Plan	Loyalist Township	2022	The purpose of the Industrial CIP is to create Tax Increment Equivalent grant incentive to encourage the development of "greenfield", or previously undeveloped, industrial properties. The purpose of the Brownfields CIP is to facilitate rehabilitation of vacant or derelict industrial properties by means of four grant opportunities. These sites may otherwise be undesirable to potential investors due to the potential for environmental contamination, the extent of which may be unknown.	There are no Affordable Housing Incentives for Loyalist Township's CIP.		JLR is aware that Loyalist is undertaking other Upzoning projects to intensify their settlement areas, but these are not focused on affordability.	Andria Furniss, Development Services Manager - afurniss@loyalist.ca 613-386-7351, ext 208#	Community Improvement Plans - Loyalist Township

Review of Existing Community Improvement Plans								
Reference for the Mississippi Mills Affordable Housing CIP, 2025								
CIP Title	Municipality	Date	Details	Affordable Housing Incentives	Process	JLR Comments	Contact	Link
Urban and Rural Community Improvement Plan	Township of Springwater	2017	Provides key revitalization and improvement strategies for the Township of Springwater in order to stimulate and support growth in local industries, businesses, tourism, agri-tourism, and value-added agricultural facilities in both the Township's urban and rural areas.	There are no Affordable Housing Incentives for the Township of Springwater's CIP.			Township of Springwater, 2231 Nursery Road Minesing, ON L9X 1A8, 705-728-4784 ext. 2032;	Community Improvement Plan
Community Improvement Plan	Township of North Frontenac	2020	The priority of the Plan is to improve community development and foster economic growth.	There are no Affordable Housing Incentives for the Township of North Frontenac's CIP. Of note - South Frontenac, Central Frontenac and Frontenac Islands all have CIPs as well - none have affordable housing programs/incentives.			Corey Klatt, Manager of Community Development; 613-479-2231 ext. 233 recreation@northfrontenac.ca	Community Improvement Plans - County of Frontenac
Community Improvement Plan	Municipality of Middlesex Centre	First approved in 2020. 2023 - currently undergoing a 2025 update.	Recognized the need to implement incentive-based programming to assist the general business community.	There are no Affordable Housing Incentives for the Municipality of Middlesex Centre.			Stephanie Bergman, Manger of Planning and Development, 519-666-0190 ext. 5251	Community Improvement Plan Middlesex Centre
Downtown Perth Community Improvement Plan	Town of Perth	2020	There is little information and no website, just links to pdfs.	There is a TIEG, Building Code Compliance and Energy Retrofit Program, and Façade Improvement Program. Nothing specific about Affordable Housing.		No real information on the program. It would be worth reaching out to Town based on location.	Economic Development Coordinator - 613-267-3311 ext. 2240 or ecdev@perth.ca	
Community Improvement Plan	Norfolk County	2025	Financial Incentives for maintenance, rehabilitation and redevelopment of properties which would contribute to improvement in the community.	Agricultural and On-Farm Diversified Uses Grant; Environmental Remediation Grant; Planning Application and Building Permit Fee Grant; Building Façade Improvement Grant; Landscaping, Signage, and Property Improvement Grant; Additional Unit, Rental and Affordable Housing Grant ; Accessibility and Safety Renovation Grant; Brownfield Tax Increment Grant.		Additional Unit, Rental and Affordable Housing Grant ; To encourage the creation of new residential units, particularly those intended for purpose-built rental tenure or intended to be affordable. This includes the construction of new units and the conversion of existing non-residential spaces to residential units. "Purpose-built rental", for the purposes of this incentive, is defined as a unit which is or will be the primary place of residence for one or more individuals who are given occupancy under a lease for a period of one year or more. "Affordable" rents will refer to a rental amount calculated per unit that will be maintained as "affordable" for a period of 10 years or more.	JLR is currently undertaking this CIP Update	Norfolk County Community Improvement Plan (February 2025)