

Mississippi Mills 2048 Our Community, Our Future





6 6 Community Improvement Plan



Implement incentive-based programs to promote the construction of affordable housing in Mississippi Mills

The Municipality has retained J.L Richards & Associates Ltd. (JLR) to assist staff in developing an Affordable Housing Community Improvement Plan (CIP).

What is a Community Improvement Plan?

A Community Improvement Plan (CIP) is a tool that municipalities can use to promote and guide development, revitalization, and improvements within specific areas. A CIP outlines specific goals, programs and eligible projects intended to improve aspects of the municipality for its residents, including affordable housing.

What is Affordable Housing?

For the purposes of a CIP, the Provincial Planning Statement (2024) defines Affordable as:

- 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% of gross annual household income for low and moderate income households; or
 - 2. Housing for which the purchase price is at least 10% 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% 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.

Project Timeline



Project start – April 2025



Background Report – May 2025



Presentation of Background Report at PIC – June 2025



Draft CIP – August 2025



Public Meeting – August 2025



Presentation to Council September 2025



Finalize CIP – September 2025



Implementation of the CIP End of 2025





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CIP Background Report

To inform the final CIP document, the Municipality's consultant, JLR, has prepared a Background Report. The report is intended to provide a background review of existing information and be a starting point for the final document. The report includes information on the following:

Legislative and Policy Review

 Assessment of provincial legislation, policy objectives, and local planning frameworks to ensure the CIP aligns with broader regulatory and strategic directions

Case Study Analysis

 Examination of existing affordable housing programs and CIPs from other municipalities to identify best practices and inform the local CIP development

Draft CIP Programs, Program Eligibility and Review Process

 Draft framework to guide CIP program development and implementation, define clear eligibility criteria, and establish a transparent review and approval process



Public feedback on the Background Report and proposed incentives is welcomed. The goal is to have the program tailored to best serve the community.

What We Found:

- Twelve (12) CIPs from other municipalities were reviewed. Half of them specifically focused on affordable housing or included programs supporting it.
- Of the nine (9) municipalities within Lanark County, three (3) have CIPs: Carleton Place, Perth, Smiths Falls.
- Carleton Place's CIP identifies four focus areas, one of which is affordable housing.
- Smiths Falls' CIP includes incentive programs related to attainable housing, which is distinct from affordable housing.
- For the Mississippi Mills CIP, affordable housing will be defined according to the Provincial Planning Statement, as noted in Section 3.1 of the Background Report.





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CIP Background Report

Section 5.1 of the Background Report outlines the proposed CIP Programs, as summarized below:

Affordable Housing Tax Increment Equivalent

 Shields an owner from the municipal portion of tax increases that occur because of a development, if they provide affordable rental units.

Development Charge Rebate (Already in effect in Mississippi Mills)

Rebates up to 100% of development charges for the creation of affordable rental units.

Affordable Additional Residential Unit

 Offsets the cost of renovation of existing dwellings or construction of additional affordable residential units.

Feasibility Study Grant (Affordable Housing Grant already in effect in Mississippi Mills)

Funds professional studies assessing the feasibility of affordable housing developments.

Municipal Inventive Grant (Already in effect in Mississippi Mills for planning/building fees)

 Reimburses planning application fees, building permit fees, and cash-in-lieu parking fees for affordable developments.

What's Next?

- We want your feedback! A key part of the CIP is gathering feedback from the public, to ensure that the programs are tailored to the needs of the community.
- Once feedback is consolidated, the Municipality and JLR will prepare the draft CIP. The CIP will expand on the Background Report and include new details such as:
 - A comprehensive overview of each program, including eligibility criteria and funding structures
 - A step-by-step guide on how to apply
 - How the program will be monitored and updated

