

Downtown Cobourg Vitalization Community Improvement Plan



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Executive Summary

This Community Improvement Plan (CIP) was prepared in tandem with the Downtown Cobourg Master Plan (DMP), and has been prepared to complement, support and be implemented in conjunction with the DMP. The preparation of these two documents was a collaborative effort between the consulting team, the Town, Downtown Vitalization Action Committee, and other stakeholders. This CIP is called the Downtown Cobourg “Vitalization” CIP because it has been expressly developed and refined to help achieve the Vision and support the strategies and recommended actions contained in the Cobourg Downtown Vitalization Action Plan (DVAP).

The purpose of this CIP is to identify the key community improvement needs in Downtown Cobourg, establish a Community Improvement Project Area (Project Area), and outline public realm improvements and a toolbox of incentive programs that will stimulate private sector investment activity in the Project Area.

The public realm improvements outlined in this CIP draw on the recommendations contained in the DVAP and DMP. These public realm improvements generally include:

- Gateway signage and structures;
- Wayfinding signage;
- Implementing the public realm and design recommendations contained in the Victoria Square Plan, Waterfront Master Plan, and other key plans that apply to the Downtown;
- Improvements to the pedestrian environment, e.g., sidewalks, paths, street furniture and landscaping;
- Acquisition and improvement of public open spaces;
- Enhancements to municipal parking areas;
- Improvements to heritage features such as heritage street lighting; and,
- Continued expansion of major Downtown attractors such as the Market and Victoria Square, the Waterfront and Marina.

The financial incentive programs contained in this CIP represent a comprehensive tool kit of programs specifically designed to address the community improvement needs in Downtown Cobourg, and over time, help achieve the vision for Downtown Cobourg laid out in the DVAP and the DMP. These financial incentive programs are designed to encourage private sector investment, rehabilitation, adaptive reuse, redevelopment, and construction activity in Downtown Cobourg. The incentive programs include a:

- Study Grant Program;
- Façade Improvement Grant/Loan Program;
- Building Improvement Grant/Loan Program;
- Residential Grant/Loan Program;
- Vitalization Tax Increment Grant Program;
- Brownfields Tax Assistance Program;
- Vitalization Development Charge Grant Program; and,
- Fees Grant Program.

The incentive programs contained in this CIP can be referred to as a “toolkit” because once the CIP is adopted and approved, the incentive programs in the CIP can be activated by Council, one or more at a time, based on Council approval of the implementation of each program, subject to the availability of funding. In this regard, the CIP enables Council to implement the incentive programs, but does not obligate Council to implement these programs. The incentive programs are tools for Council to use to help achieve the vision for Downtown Cobourg, and Council will decide which incentive programs to implement. The programs are also referred to as a “toolkit” because once activated, these programs can be used individually or together by an applicant as the programs apply to that applicant’s particular development, just like the tools in a toolbox.

The CIP contains a Monitoring Program designed to help Town staff and Council monitor the effectiveness and economic impact of the incentive programs in the CIP and make adjustments to these programs and the CIP, as required.

Finally, the CIP contains a Marketing Strategy designed to proactively and regularly educate, advertise and market the Town’s incentive programs and the planned improvements being taken by the Town to actively support vitalization within the Community Improvement Project Area. Experience in other municipalities with successful downtown and commercial area CIPs suggests that early and effective implementation of the Marketing Strategy will help make property and business owners in the Project Area more aware of the Town’s plans and incentive program opportunities, thereby resulting in a more successful CIP.

1.0 Introduction

1.1 Purpose

The Town of Cobourg retained RCI Consulting in association with Dillon Consulting to prepare a Community Improvement Plan (CIP) for Downtown Cobourg. The CIP was prepared at the same time as the Downtown Master Plan (DMP). The preparation of these two documents was a collaborative effort between the consulting team, the Town, the Downtown Vitalization Action Committee, and other stakeholders.

This CIP builds on the Downtown Vitalization Action Plan (DVAP) and the role of this CIP is to help achieve the Vision in the DVAP for Downtown Cobourg, namely:

Downtown Cobourg is Ontario's foremost cultural and recreational small town destination forged from a beautifully preserved historic community on the waterfront. As the economic hub of Northumberland County, it will deliver accessible experiences and opportunities generated from local agriculture, environmental consciousness and active, health-centered living.

The purpose of this CIP is to:

- a) Outline the legislative, policy and planning framework that supports the CIP;
- b) Identify the key community improvement needs in Downtown Cobourg based on an analysis of physical and economic characteristics, strengths, weaknesses, opportunities and threats in the area;
- c) Recommend a Community Improvement Project Area (Project Area) for the CIP;
- d) Outline Public Realm Improvements in the Project Area that will improve the pedestrian environment and promote private sector investment activity; and,
- e) Develop a toolbox of incentive programs that can be offered by the Town to directly stimulate private sector investment in the Project Area.

1.2 Study Area

The Study Area used for the CIP is the same study area used for the Downtown Master Plan (see Figure 1). The Study Area includes the entire Downtown core bounded roughly by Durham Street to the west, College Street to the east, and James Street to the north. Along its southern edge, the Study Area takes in the beautiful Cobourg Waterfront and Marina.

The Study Area and properties adjacent to the Study Area were assessed as part of the CIP process to determine current land uses and building conditions. Official plan designation, zoning, and future potential for development were also taken into consideration. Based on this assessment, the lands most in need of community improvement were identified and included in the “recommended community improvement project area” for this CIP as shown in Section 5.0 of this report.

Figure 1 Study Area



1.3 General Methodology

A number of tasks were completed in order to provide a comprehensive foundation for the preparation of the CIP. This included:

- a) A review of relevant legislation, and Provincial, County and Town planning and policy documents;
- b) A community improvement needs analysis including a comprehensive assessment of the physical and economic characteristics in the area based on walking tours of the area conducted by consulting team members;
- c) Input received from the staff project steering committee (including members of Town staff and the Downtown Vitalization Action Committee) at several meetings with this group during the process of plan preparation;
- d) Input received from the public at a public meeting/workshop held on June 23, 2015 (attended by approximately 20 people); and,
- e) A review of best practices utilized by other Ontario municipalities facing similar community improvement needs as Downtown Cobourg to promote vitalization and development in their downtowns and commercial core areas.

Using the vision in the DVAP as a guide, the results of the above-noted tasks were utilized to draft financial incentive programs and public realm improvements that would help achieve the Vision for Downtown Cobourg. These draft financial incentive programs and public realm improvements were presented to the project steering committee and revisions were made based on input from the project steering committee. Full details of the public realm improvements are provided in the Downtown Master Plan (DMP).

1.4 Report Content

This CIP is divided into the following sections.

- Section 2.0 provides a review of the legislative framework for the CIP.
- Section 3.0 provides a review of the policy, planning and other documents that are applicable to the CIP.
- Section 4.0 contains the community improvement needs analysis including a summary assessment of land use, building conditions, heritage, urban design and business activity.
- Section 5.0 shows the recommended Community Improvement Project Area for the CIP.
- Section 6.0 contains a comprehensive tool kit of municipal incentive programs specifically designed to help spur private sector building and property improvements, heritage restoration and improvement, and redevelopment and intensification in the Project Area.
- Section 7.0 presents a set of public realm improvements designed to set the investment stage for, and complement the municipal incentive programs, thereby helping to achieve the Vision for Downtown Cobourg.
- Section 8.0 contains a monitoring program designed to assist the Town in monitoring progress on implementation of the CIP and the economic and other impacts of the programs contained in the CIP.
- Section 9.0 contains a basic marketing strategy for the CIP.
- Finally, Section 10.0 provides a brief conclusion to the CIP.

2.0 Legislative Framework

This section of the report reviews the legislative authority for preparation and adoption of community improvement plans by municipalities in Ontario.

2.1 Municipal Act, 2001

Section 106 (1) and (2) of the *Municipal Act, 2001* prohibits municipalities from directly or indirectly assisting any manufacturing business or other industrial or commercial enterprise through the granting of bonuses. Prohibited actions include giving or lending any property of the municipality, including money; guaranteeing 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.

This prohibition is generally known as the “bonusing rule”. Section 106 (3) of the *Municipal Act, 2001* provides an exception to this bonusing rule for municipalities exercising powers under Subsection 28 (6), (7) or (7.2) of the *Planning Act* or under Section 365.1 of the *Municipal Act, 2001*. It is this exception under Section 28 of the *Planning Act* that allows municipalities with enabling provisions in their official plans to prepare and adopt Community Improvement Plans (CIPs). CIPs provide municipalities with a comprehensive framework for the planning and provision of economic development incentives in areas requiring community improvement.

Section 365.1 of the *Municipal Act, 2001* operates within the framework of Section 28 of the *Planning Act*. A municipality with an approved CIP in place that contains provisions specifying tax assistance for environmental remediation costs will be permitted to provide said tax assistance for municipal property taxes. Municipalities may also apply to the Province to provide matching education property tax assistance through the Province’s Brownfields Financial Tax Incentive Program (BFTIP).

Section 107 of the *Municipal Act, 2001* describes the powers of a municipality to make a grant, including the power to make a grant by way of a loan or guaranteeing a loan, subject to Section 106 of the *Municipal Act, 2001*. In addition to the power to make a grant or loan, these powers also include the power to sell or lease land for nominal consideration or to make a grant of land; provide for the use by any person of land owned or occupied by the municipality upon such terms as may be fixed by Council; sell, lease or otherwise dispose of at a nominal price, or make a grant of any personal property of the municipality or to provide for the use of the personal property on such terms as may be fixed by Council.

In order to encourage good stewardship, maintenance and conservation of locally designated heritage properties, municipalities may, under Section 365.2 of the *Municipal Act, 2001*, pass a by-law to establish a local Heritage Property Tax Relief (HPTR) Program to provide tax relief (10 to 40 per cent) to owners of eligible heritage properties, subject to an agreement, to protect the heritage features of their property. This financial tool is designed to help owners of heritage properties maintain and restore their properties. An eligible heritage property for this Program

is a property or portion of a property that is designated under Part IV of the *Ontario Heritage Act* or is part of a heritage conservation district under Part V of the *Ontario Heritage Act* and that is subject to a heritage easement agreement. The Province shares in the cost of the Program by funding the education portion of the property tax. Municipalities that adopt the HPTR Program contribute to the Program by funding their portion of the tax.

2.2 Planning Act

Section 28 of the *Planning Act* allows municipalities with provisions in their official plans relating to community improvement to designate by by-law a “community improvement project area” and prepare and adopt a community improvement plan for the community improvement project area. Once the community improvement plan has been adopted by the municipality 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, 2001* in order that the exception provided for in Section 106 (3) of the *Municipal Act, 2001* will apply.

According to Section 28 (1) of the *Planning Act*, a “community improvement project area” is defined 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 buildings or for any other environmental, social or community economic development reason”. It is important to note that there are a variety of reasons that an area can be designated as an area in need of community improvement. The criteria for designation cover physical deterioration, faulty arrangement, unsuitability of buildings and any other social or community economic development reasons.

Section 28 (1) of the *Planning Act* defines “community improvement” as “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 therefore, as may be appropriate or necessary”. This represents a wide range of possible municipal actions.

Once a CIP has come into effect, the municipality may:

- i) Acquire, hold, clear, grade or otherwise prepare land for community improvement (Section 28 (3) of the *Planning Act*);
- ii) Construct, repair, rehabilitate or improve buildings on land acquired or held by it in conformity with the community improvement plan (Section 28 (6));
- iii) 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)); and
- iv) 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 the whole or any part of the eligible costs of the community improvement plan (Section 28 (7)).

Section 28 (7.1) of the *Planning Act* specifies that the eligible costs of a community improvement plan for the purposes of Subsection 28 (7) 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 (7.3) of the *Planning Act* specifies that the total of all grants and loans made in respect of particular lands and buildings under Section 28 (7) and (7.2) of the *Planning Act* and tax assistance provided under Section 365.1 of the *Municipal Act, 2001* in respect of the land and buildings shall not exceed the eligible cost of the community improvement plan with respect to those lands and buildings.

Section 28(11) of the *Planning Act* allows a municipality to register an agreement concerning a grant or loan made under subsection 28(7) or an agreement entered into under subsection 28(10) against the land to which it applies and the municipality shall be entitled to enforce the provisions thereof against any party to the agreement and, subject to the provisions of the *Registry Act* and the *Land Titles Act*, against any and all subsequent owners or tenants of the land.

Section 69 of the *Planning Act* allows municipalities to reduce or waive the amount of a fee in respect of a planning application where it feels payment is unreasonable. Municipalities can use this tool to waive all matter of planning application fees to promote community improvement without inclusion in a CIP. Alternatively, a municipality can collect fees and then provide a partial or total rebate of fees in the form of a grant, but this must be done within a CIP.

2.3 Ontario Heritage Act

The purpose of the *Ontario Heritage Act* is to give municipalities and the provincial government powers to conserve, protect and preserve heritage buildings and archaeological sites in Ontario. While the heritage property tax relief program under Section 365.2 (1) of the *Municipal Act, 2001* is designed to assist property owners in maintaining and conserving heritage properties, Section 39 (1) of the *Ontario Heritage Act* allows the council of a municipality to make grants or loans (up-front or tax-increment basis) to owners of designated heritage properties to pay for all or part of the cost of alteration of such designated property on such terms and conditions as the council may prescribe. In order to provide these grants and loans, the municipality must pass a by-law providing for the grant or loan.

Grants and loans for heritage restoration and improvement can also be provided under a CIP. One of the key administrative advantages of Section 39 of the *Ontario Heritage Act* is that it requires only passing of a by-law by the local council rather than the formal public meeting process under Section 17 of the *Planning Act* required for a CIP. One of the disadvantages of

the *Ontario Heritage Act* is that unlike the *Planning Act*, it does not allow municipalities to make grants or loans to assignees, e.g., tenants who may wish to undertake heritage improvements.

Another aspect of the *Ontario Heritage Act* is that interpretation of Section 39 (1) of the *Heritage Act* suggests that this section does not restrict grants and loans only to heritage features. Section 39 (1) of the *Ontario Heritage Act* refers to “...paying for the whole or any part of the cost of alteration of such designated property on such terms and conditions as the council may prescribe.” Consultations with provincial staff and legal experts have confirmed that this section of the Act does not restrict grants and loans only to heritage features.

Section 39 (1) of the *Ontario Heritage Act* can also be used to provide grants and loans for the undertaking of professional design studies as these can be considered “part of the cost of alteration”. A design study is certainly an important precursor to, and key component of, any major heritage feature alteration. Section 39 (2) of the *Ontario Heritage Act* allows the council of a municipality to add the amount of any loan (including interest) to the tax roll and collect said loan in the same way that taxes are collected, for a period of up to 5 years. This section of the Act also allows the municipality to register the loan as a lien or charge against the land.

2.4 Development Charges Act

Section 5 of the *Development Charges Act* allows a municipality to exempt a type(s) of development from a development charge, but any resulting shortfall cannot be made up through higher development charges for other types of development. This allows upper and lower tier municipalities to offer partial or total exemption from municipal development charges in order to promote community improvement such as downtown redevelopment and/or brownfield redevelopment. Because this financial incentive is normally offered before construction, i.e., at the time of building permit issuance, it is a very powerful community improvement tool.

3.0 Policy Framework

This section of the report reviews the key Provincial, County and Town policies that are relevant to the CIP.

3.1 Provincial Policy Statement, 2014

The Provincial Policy Statement (PPS) is issued under Section 3 of the *Planning Act* and provides direction on matters of provincial significance related to land use planning and development. Section 3 of the *Planning Act* requires that, “decisions affecting planning matters shall be consistent with policy statements issued under the Act”.

The Province of Ontario released the latest version of the PPS on February 24, 2014 and the policies took effect on April 30, 2014. The vision for land use planning in Ontario in the PPS states that “the long-term prosperity and social well-being of Ontarians depends on planning for strong sustainable communities for people of all ages, a clean and healthy environment, and a strong competitive economy”. To this end, the PPS promotes:

- Efficient development and land use patterns, appropriate mixes of different land use types, cost-effective development patterns and standards, environmentally sensitive development practices, accessible neighbourhoods, and available infrastructure and public facilities (Section 1.1.1);
- Opportunities for intensification and redevelopment where this can be accommodated taking into account existing building stock or areas, including brownfield sites, and the availability of suitable existing or planned infrastructure and public service facilities required to accommodate projected need (Section 1.1.3.3);
- An appropriate range of housing types and densities that accommodate current and future users, that efficiently use the land, services and facilities, and that support alternative transportation modes to the automobile, such as public transit (Section 1.4.3);
- Healthy, active communities with streets, parks, public spaces and trails that are pedestrian and cyclist-friendly and contain a range of different recreation opportunities (Section 1.5.1);
- Long-term prosperity through the maintenance and enhancement of downtown and mainstreets (Section 1.7.1c);
- Encouraging a sense of place, by promoting well-designed built form and cultural planning, and by conserving features that help define character, including built heritage resources and cultural heritage landscapes (Section 1.7.1 d);
- Sustainable tourism development (Section 1.7.1 g); and
- Conservation of significant built heritage and cultural heritage resources (Section 2.6.1).

3.2 Growth Plan for the Greater Golden Horseshoe, 2006

The Growth Plan for the Greater Golden Horseshoe (“Growth Plan”), released in 2006, is the Province of Ontario’s growth strategy for the Greater Golden Horseshoe region, which was completed under the “Places to Grow” initiative, including the Places to Grow Act, 2005. Northumberland County is included within the Growth Plan’s area.

The Growth Plan is identified as “a framework for implementing the Government of Ontario’s vision for building stronger, more prosperous communities by managing growth in the region to 2041”. The Growth Plan provides an overall growth strategy for the region that complements the PPS and is implemented primarily by municipal planning documents and other municipal tools. The Growth Plan seeks to building vibrant and compact communities that protect and enhance natural resources, support a strong and competitive economy, and optimize the use of new and existing infrastructure.

Downtown Cobourg is within the delineated “Built-up Area” in the Growth Plan which permits urban development. The Growth Plan in respect to land within the Built-up Area boundary generally promotes:

- Building “compact, vibrant and complete communities” (Section 1.2.2);
- Building complete communities with a diverse mix of land use types, a mix of housing and employment opportunities, and high quality open spaces (Section 2.2.2g);
- The development of a multi-modal transportation system that offers connectivity, efficiency, accessibility, and choice (Section 3.3.2.1);
- The planning of high density residential and employment uses to support public transit planning (Section 3.2.3a);
- The creation of pedestrian and cyclist-friendly environments in new communities, which are linked to other neighbourhoods and destinations (Section 3.2.4);
- The creation of a connected open space system (Section 4.2.1.4);
- The use of land use patterns and urban design standards that facilitate energy efficiency (Section 4.2.4.1b); and
- The conservation of built and cultural heritage resources as the built up area intensifies (Section 4.2.4.1e).

The Growth Plan requires that at least 40% of all new residential growth in the Greater Golden Horseshoe by 2015, and annually thereafter, is to be through intensification within the Built-up Areas within the Greater Golden Horseshoe, which includes the Project Area.

3.3 Northumberland County Official Plan

The Northumberland County Official Plan was adopted by Northumberland County Council on September 17, 2014. This plan provides direction and a policy framework for managing growth and land use decisions in Northumberland County to 2034, and guidance to the seven local municipalities in the County with regards to preparation of updated local Official Plans, Official Plan Amendments and zoning by-laws.

3.3.1 Commercial Areas

Section C1.2.2 of the County Official Plan contains objectives for Commercial Areas. Several of these objectives relate directly to the CIP for Downtown Cobourg. More specifically, the relevant Commercial Areas policies of the County Official Plan:

- Encourage and promote development that combines commercial, residential and other land uses to facilitate the more efficient use of urban land and the establishment of a pedestrian environment;
- Promote the efficient use of existing and planned infrastructure by creating the opportunity for various forms of commercial and residential intensification, where appropriate;
- Encourage the continued revitalization of traditional and emerging main street areas which reflects their heritage significance and which promotes a mix of uses and attractions for retail, other community uses and activities, and tourism; and,
- Encourage good urban design to improve the aesthetic quality of retail corridors in the County to ensure that they function as attractive destinations for shoppers from the County and the surrounding area.

3.3.2 Downtown Areas

Section 1.7 of the County Official Plan contains the following policy for Downtown Areas:

The scale and location of new development in the downtown or main street areas identified in local Official Plans should maintain and/or enhance the existing character of these areas. This will be accomplished by encouraging:

- a) The development of diverse, compatible land uses in close proximity to each other;
- b) The maximum use of existing buildings to accommodate a wide range of compatible uses, with an emphasis on using upper level space for offices, residential uses and other uses;
- c) The establishment and maintenance of a streetscape that is pedestrian oriented;
- d) The preservation and enhancement of the cultural heritage resources that exist in these areas;
- e) Partnerships and collaboration between local municipalities and service delivery groups such as Business Improvement Areas, Business Associations, Chambers of Commerce and/or municipal heritage committees; and,
- f) The physical and aesthetic improvement of these areas through their designation as Community Improvement Plan areas.

Therefore, the County Official Plan supports and encourages the use of CIPs to promote the physical and aesthetic improvement of downtown areas. This CIP has been developed to support all of the above-noted objectives for Downtown Areas in the County Official Plan.

3.3.3 Community Improvement

Section F6 of the County Official Plan contains the Community Improvement policies. This section of the Plan states that Community Improvement Areas should be intended to achieve one or more of a number of objectives. This CIP is intended to achieve several of these objectives, including:

- Fostering redevelopment, reuse and/or maintenance of existing brownfield sites;
- Enhancing retail and downtown commercial areas within the municipalities;
- Encouraging the preservation and adaptive re-use of built heritage;

- Promoting energy efficiency and sound environmental design;
- Fostering economic growth within designated areas;
- Promoting intensification in targeted areas; and,
- Enhancing the visual characteristics of neighbourhoods.

Finally, Policy F 6.2c) of the County Official Plan notes that County Council may make grants or loans to the council of a lower tier municipality for the purpose of carrying out a Community Improvement Plan that has come into effect, on such terms as to security and otherwise as the Council considers appropriate.

3.4 Town of Cobourg Strategic Plan

The Town of Cobourg Strategic Plan for 2015-2018 (Draft) contains a vision, mission, objectives, strategic actions, and desired outcomes. The vision for Cobourg as a whole is a progressive, vibrant lakeside community that honours its past and embraces its future. Several of the objectives of the Strategic Plan are supported by this CIP. These include:

- Supporting preservation and enhancement of the Town’s arts, culture and heritage;
- Promoting diverse economic development opportunities; and,
- Managing sustainable growth and development.

A number of the strategic actions and desired outcomes contained in the Strategic Plan are also supported by this CIP, including:

- Complete the buildings component of the Downtown Vitalization Action Plan, including intensification of upper floors;
- Bright, attractive building facades in the downtown;
- Low vacancy rates in the downtown; and,
- Increase the commercial tax base.

3.5 Town of Cobourg Official Plan

An Official Plan (OP) sets out a long range blueprint for land use in a municipality and generally guides long-term physical development of lands within the municipality. The Town of Cobourg’s Official Plan (OP) 2010 Five Year Review Consolidation, was adopted by Cobourg Municipal Council and approved by the Ministry of Municipal Affairs and Housing. The OP contains four primary policy themes that are relevant to preparation of the Downtown Cobourg Vitalization CIP. These are the land use strategy, design principles and policies, sustainability strategy, and community improvement.

3.5.1 Land Use Strategy

Most of the study area between James Street and Albert Street is designated as the “Main Central Area” in the OP. The lands south of Albert Street to Lake Ontario are within the Harbour Area Secondary Plan.

3.5.1.1 Main Central Area

Policy 3.7.1 of the OP recognizes the Main Central Area designation as the existing historic community core. The purpose of this land use designation is to identify the core as the major focal point of community life in the town, and to provide for its ongoing maintenance and enhancement, including redevelopment and new development which is to be in keeping with the existing character of the area. The objective is to promote the multi-use function of the area and to ensure that it remains, together with the adjacent Harbour Area, an attractive pedestrian-oriented environment in which to shop, live, work and visit. Strong connections between the Main Central Area and the Harbour Area shall be maintained to help ensure the achievement of this objective. A broad range of land uses are permitted in the Main Central Area including, commercial, office, low, medium and high density residential, institutional, mixed use, park and recreation and parking facilities.

Policy 3.7.3.1 of the OP applies to King Street in the Main Central Area which contains the major concentration of pedestrian oriented commercial uses in the Town. This policy requires that new development and redevelopment reinforce the character of King Street as a pedestrian shopping area in a traditional setting, and that new development be evaluated based on conformity with a set of criteria, and the Heritage District Guidelines - Commercial Core Area and the Town's Urban and Landscape Design Guidelines , as well as the policies of Section 5.5, Cultural Heritage Preservation. Similarly, Policy 3.7.3.2 of the OP requires that development and redevelopment in Other Areas of the Main Central Area also be evaluated based on conformity with a set of criteria, and the Heritage District Guidelines - Commercial Core Area and the Town's Urban and Landscape Design Guidelines , as well as the policies of Section 5.5, Cultural Heritage Preservation.

Policy 3.7.4 of the OP speaks to enhancement of the Main Central Area. This policy notes that the Town shall continue to work with the Business Improvement Area, Chamber of Commerce, individual business owners, property owners, residents, public agencies and other interested groups to strengthen the Main Central Area. This includes:

- i) working to promote the area as a shopping area for the community, surrounding region and visitors and the priority location for special events;
- ii) promoting the area as a location for new businesses and uses including residential uses particularly in the upper floors of existing buildings, including new public uses;
- iii) developing a regular program for the restoration, maintenance and improvement of public services including lighting, landscaping and pedestrian walkways, as well as improvements to promote accessibility and visitability; and,
- iv) encouraging property owners to undertake improvements to store fronts and buildings having regard for the compatibility of exterior facades and signs with the traditional setting of the area and for improving accessibility and visitability while recognizing the character of the area.

3.5.1.2 Harbour Area Secondary Plan

The Harbour Area Secondary Plan is applicable to lands bounded by Albert Street, Division Street, Lake Ontario and Hibernia Street, and also includes a small area of Victoria park, east of Division Street, and an area of public land, south of the Legion Village development, west of Hibernia Street. Much of these lands have undergone development with the exception of some existing parcels along the north-west and north-east areas of the Secondary Plan, and the Trailer Park. The Secondary Plan permits a range of uses including a range of residential densities, commercial, office, marina and public use areas. Key goals of the Secondary Plan focus on encouraging development that is supportive of the Main Central Area, strengthening the connections between the Harbour Area and Main Central Area, and maintaining and enhancing public access to the waterfront.

3.5.2 Design Principles and Policies

Section 2.7 of the OP contains a number of design principles that are relevant to the CIP. These principles include:

- Maintaining and enhancing Cobourg's historic downtown;
- Encouraging compact development in the design of vacant and underutilized sites;
- Encouraging development that is designed based on the principles of sustainability to reduce the consumption of energy, land and other non-renewable resources; and,
- Promoting a variety of housing types, including affordable housing.

Section 5.2 of the OP contains general design policies. These policies speak to a number of design aspects that are relevant to the CIP. More specifically, these policies require that:

- All new development have regard for heritage resources and avoid the removal or alteration of any historic material or distinctive architectural feature;
- The siting and design of new buildings and structure incorporate safe community design;
- Equal access and visitability for all persons to public and private buildings be promoted, while recognizing the need for balance where designated heritage properties and properties in Heritage Conservation Districts are involved;
- When evaluating the external design of buildings, the Town shall seek design which reflects the directions in the Town's Urban and Landscape Design Guidelines, including the encouragement of sustainable building practices such as the use of green roofs and solar panels with the achievement of LEED or Energy Star or other similar certification or equivalent.

Policy 5.5.4 of the OP notes that the Town has established four Heritage Conservation Districts; the West District, George Street District, East District and Commercial Core District. The study area overlaps all four heritage conservation districts and there are numerous heritage properties within the study area. Policy 5.5.4 v) of the OP requires that development in the Heritage Conservation Districts be reviewed in the context of the applicable Heritage District Plan and the Town's Heritage Conservation District Planning and Design Guidelines, and where appropriate, Parks Canada Guidelines for the Conservation of Historic Places in Canada. The

Town also has in place Guidelines for Infill Development in Cobourg's Heritage Districts. The Town of Cobourg is currently preparing a Heritage Master Plan. The intention is that this Heritage Master Plan will update and replace the Town's Heritage Conservation District Planning and Design Guidelines and the Guidelines for Infill Development in Cobourg's Heritage Districts.

3.5.3 Community Improvement

The Town recently adopted an Official Plan Amendment (OPA No. 74) that updated and strengthened the Town's community improvement policies. These new community improvement policies (Section 5.6 in the OP) are attached as **Appendix A**. Section 5.6 of the OP provides considerable detail and ensures that the Town can implement a range of incentive programs, policies and municipal actions as part of any CIP. A summary description of Section 5.6 of the OP is provided below.

Section 5.6.1 (Purpose) clearly sets out the purpose of the community improvement policies in the OP, i.e., to provide a comprehensive framework for the designation of community improvement project areas and the preparation, adoption and implementation of community improvement plans by the Town that promote the maintenance, rehabilitation, redevelopment and revitalization of the physical, social and economic environment in the Town.

Section 5.6.2 (Goals) sets out a number of general goals for community improvement. Virtually all of these goals apply to the Downtown.

Section 5.6.3 sets out numerous objectives for which the Town may prepare and adopt CIPs. Again, virtually all of these objectives apply to Downtown Cobourg. In fact, several of the policies in Section 5.6.3 specifically reference Downtown Cobourg in relation to:

- encouraging the preservation and enhancement of Downtown Cobourg through the stimulation of private sector investment;
- maintaining and improving the physical and aesthetic qualities and amenities of streetscapes, especially in Downtown Cobourg; and,
- maintaining and improving the transportation network to ensure adequate traffic flow, pedestrian circulation and parking facilities in Downtown Cobourg.

Section 5.6.4 sets out criteria that must be present for designation of a community improvement project area with the requirement that at least one of the specified criteria must be satisfied. Downtown Cobourg satisfies many of the criteria for designation of a community improvement project area. Section 5.6.4 also specifies that Downtown Cobourg is a priority for designation of a community improvement project area and preparation and adoption of a CIP.

Section 5.6.5 sets out the priority for phasing of community improvements and specifies that community improvements within Downtown Cobourg shall occur on a continual basis as funding becomes available.

Section 5.6.6 specifies the actions that the Town may take to implement and adopted and approved CIP. This includes the full range of actions permitted under Section 28 of the *Planning Act*, including the provision of grants and loans and the municipal acquisition of land and/or buildings.

In summary, the Community Improvement policies in the Town of Cobourg OP provide a sound and comprehensive foundation and strong support for preparation of a CIP for Downtown Cobourg.

3.6 Urban and Landscape Design Guidelines

The Town of Cobourg Urban and Landscape Design Guidelines were approved in 2010 and provide a town-wide tool to review and assess development proposals in both the public and private realm. The guidelines provide an overall vision, principles, detailed examples and recommendations for designing the public and private realms, including streetscapes, building typologies, and landscaping, amongst others.

3.7 Downtown Vitalization Action Plan

The Downtown Vitalization Action Plan (DVAP) was prepared in November of 2013. This Plan was developed in partnership with the Town of Cobourg, Downtown Business Improvement Area (DBIA), the Northumberland Central Chamber of Commerce and the Northumberland Business Advisory Centre. Preparation of the Plan was guided by the Downtown Vitalization Task Force, an Ad Hoc Committee of the Town of Cobourg. Preparation of the Plan relied on considerable consultation with business owners, customers and residents in the Downtown. In fact, all three of these key groups were surveyed. Furthermore, the Downtown Vitalization Task Force deployed several working teams (Physical Improvements; Economic Development; Marketing and Communications; and Technical Advisory) comprised of representatives from local community groups, volunteers and town staff who engaged the residents of Cobourg through a series of surveys and public meetings. The DVAP contains a vision for the Downtown, along with strategies, objectives and recommended actions.

The DVAP Vision for Downtown Cobourg is *Ontario's foremost cultural and recreational small town destination forged from a beautifully preserved historic community on the waterfront. As the economic hub of Northumberland County, it will deliver accessible experiences and opportunities generated from local agriculture, environmental consciousness and active, health-centered living.*

The DVAP contains nine key strategic elements derived from the Vision Statement. Under each strategic element, the DVAP lists a number of recommended actions. The DVAP also recommends the preparation of a Downtown Master Plan that includes:

- 1) Preparation of a Heritage Master Plan;
- 2) Enhancement of the 3D Model created for Downtown Cobourg;
- 3) An engineering survey of buildings on King Street, from Spring Street to McGill Street;

- 4) A Virtual Tour that records important building features and proposed architectural improvements;
- 5) A feasibility study on the value and potential uses of town owned properties, which could be developed to enhance tourism products; and,
- 6) Establishment of a Community Improvement Venture Initiative that can provide financial loans and guidance to those undertaking heritage building improvements in Downtown Cobourg.

This CIP, including the incentive programs has been expressly developed and refined to help achieve the Vision and support the strategies and recommended actions contained in the DVAP. This CIP has also been prepared to complement, support and be implemented in conjunction with the Downtown Master Plan.

3.8 Community Improvement Venture Initiative

The concept of a Community Improvement Venture Initiative (CIVI) contained in the DVAP envisions the establishment of a new autonomous agency to spearhead and direct downtown redevelopment in Cobourg. The role of the CIVI would be to promote rejuvenation of downtown heritage buildings, development of vacant or underutilized downtown property, and the identification of development opportunities that adhere to the Downtown Master Plan.

The DVAP notes that the CIVI could provide bridge financing, mortgage financing, construction loans, loan guarantees, subordinated debt and/or equity participation for small and medium-size real estate developments. The DVAP also notes that the CIVI may assist owners of heritage properties in accessing heritage conservation incentives, and the CIVI could assist developers exploring the offerings of traditional lenders like banks and credit unions. The DVAP notes that the CIVI would be modeled after the Downtown Winnipeg Model, Centre Venture. The CIVI would require a considerable initial seed investment from the Town, which the DVAC estimates at \$1 million in accessible credit (See Action 3.2 a), Action Table, page 31 of DVAC).

The Town commissioned a Preliminary Review and Business Case for the CIVI¹ (CIVI Report). This report notes that a CIVI is typically a separate arm's-length legal entity of a municipality. The CIVI is still accountable to the municipality through audits and budget approval, but the day-to-day operations of the CIVI are independent of the municipality. A CIVI's basic offerings are typically two-fold: loans and non-financial assistance. Loans are used for downtown businesses that are facing difficulty with obtaining competitive financing from mainstream lenders, such as banks and credit unions. These loans are used for gap-financing, i.e., to kick-start a project and attract other investors. Secondly, non-financial assistance such as business planning, tax advice, legal advice, etc. are provided to facilitate the success of a CIVI-funded venture.

¹ Report Prepared by Location Strategies, April 2015.

Based on a cost-benefit analysis and examination of options for the implementation of a CIVI, the CIVI Report recommends a stand-alone CIVI to accomplish the Town's downtown vitalization goals. However, this recommendation is based on the assumption that the Town provide substantial seed funding in the order of \$1 million. The recommended scope of the CIVI includes providing:

- a range of financial tools including bridge financing, mortgage financing, construction loans, loan guarantees, subordinated debt and/or equity participation for small and medium-size real estate developments; and,
- assistance to the owners of heritage properties in utilizing heritage conservation incentives and also help to developers with exploring offerings from traditional lenders such as banks and credit unions.

While the CIVI Report notes that Section 39 of the *Ontario Heritage Act* authorizes a municipality to make a grant or loan to an owner of any building or structure that is situated within a heritage conservation district, this report also notes that in the light of the recommended incentives set out in the report, the Town of Cobourg will need to consider the creation of a community improvement project area under Section 28 of *the Planning Act*. The CIVI Report notes that this route has proven successful for communities such as St. Catharines, Oshawa, and London with the deployment of significant incentives. While the CIVI contemplated for Downtown Cobourg is primarily focused on heritage building improvement, the incentive programs contained in this CIP are focused on the vitalization, improvement, adaptive reuse, development, and redevelopment of all buildings (including heritage buildings) and vacant sites in Downtown Cobourg.

The CIVI Report notes that the Town of Cobourg can create a separate corporation (CIVI) by its powers under the *Municipal Act*, subject to several requirements. These include a business case study, asset transfer policy and a public consultation process around the establishment of a CIVI. The Town has not yet established a CIVI. Should the Town establish a CIVI in the future, the role of the CIVI (if any) in the funding and administration of the incentive programs contained in this CIP will be determined at the time the CIVI is established. Regardless of the CIVI's future role, mandate, and structure, Town Council will retain control of the making of grants and loans and all other powers of Council in relation to community improvement plans specified under Section 28 of the *Planning Act*.

3.9 Existing Municipal Incentive Programs

3.9.1 Tannery District Incentive Programs

The Town has a CIP in effect for the Tannery District. This CIP includes the following incentive programs:

- Environmental Study Grant Program;
- Brownfields Property Tax Cancellation Program;
- Redevelopment/Rehabilitation Grant Program (tax increment based grant);

- Building and Façade Improvement Loan Program;
- Fee Grant Program; and,
- Residential Loan Program.

The Community Improvement Project Area boundary of the Tannery District CIP does not intersect with the Community Improvement Project Area boundary of the Downtown Cobourg Vitalization CIP.

3.9.2 Downtown Incentive Programs

While the Town does not currently have a CIP in place for the Downtown, there are currently four incentive programs available in Downtown Cobourg. Three of these incentive programs apply to buildings designated under Parts IV and V of the *Ontario Heritage Act* and were implemented through Section 39 of the *Ontario Heritage Act*. The fourth incentive program provides a development charge credit for existing buildings and was implemented through the *Development Charges Act* and the Town's Development Charges By-law. The four incentive programs are summarized below, and it should be noted that projects approved under any of the heritage programs must be for designated buildings under Part IV or V of the *Ontario Heritage Act* and these projects must be consistent with the Town's Heritage District Guidelines and Parks Canada Standards and Guidelines for the Conservation of Historic Sites.

3.9.2.1 Heritage Loan Program

The Heritage Loan Program is available town-wide. This program provides loans for exterior restoration projects on designated heritage buildings (residential, commercial, institutional and mixed use), to a maximum loan of \$15,000 per property/project. The loan rate is prime minus 1% and the loan is repayable to the Town over 5 years. Between May of 2002 and May of 2013, a total of 28 loans, most of which were for the maximum \$15,000 amount, were approved by the Town. Approximately 16 (57%) of these loans were in the Downtown. No heritage loan applications have been received by the Town since 2013.

3.9.2.2 Heritage Tax Incentive Program

The Heritage Tax Incentive Program is available only in the Commercial Core District. This program provides an annual grant equal to the increase in Town property taxes resulting from an increase in assessment due to a completed heritage restoration/redevelopment project. The grant is credited against property taxes annually for a period of up to 10 years. A total of three properties have participated in this program with all of these properties being in the Downtown.

3.9.2.3 Heritage Fee Program

The Heritage Fee Program is available town-wide. For properties in the Commercial Core District, this program waives 100% of planning and building permit fees for restoration, renovation, and reconstruction initiatives. For properties outside the Commercial Core, this program waives 100% of planning and building fees for exterior works only. The Town has waived approximately \$2,000 - \$4,000 annually in planning and building permit fees for heritage restoration projects, most of which were in the Downtown.

3.9.2.4 Development Charges Credit for Existing Buildings Program

This program is not specifically for heritage purposes and is available for all development town-wide. This program provides a change of use development charge credit for all projects that reuse existing buildings based on the floor area of the former use versus the new use.

The CIVI Report notes that the current heritage programs in Downtown Cobourg are not sufficient to make a significant impact for building owners and developers considering investment in the Downtown. The CIVI Report notes that there are 180 designated buildings out of a total of 322 in Downtown Cobourg. Because the current incentive programs are focused only on heritage restoration, this leaves many of the buildings in Downtown Cobourg that require substantial renovation, improvement, or redevelopment, and vacant sites that require development, without access to any financial incentives.

To help ensure that there is no confusion and a smooth transition between the current incentive programs and the new incentive programs under the Downtown Cobourg Vitalization CIP, it is recommended that as the applicable incentive programs from the CIP are implemented and take effect, the corresponding incentive programs currently in place in Downtown Cobourg be discontinued.

3.9.3 Affordable Housing Programs

Federal and provincial funding is available for the construction and repair of affordable housing through the rental housing component of the Investment in Affordable Housing (IAH) Program. The Northumberland County Service Manager offers financial aid for the construction of new affordable rental units or the conversion of non-residential space, such as is found on upper floors of retail establishments in downtown areas, to affordable rental units.

4.0 Community Improvement Needs Analysis

4.1 Purpose

An analysis of the critical community improvement needs was undertaken to gain an understanding of the key issues in Downtown Cobourg and the important community improvement needs that should be addressed by this CIP. As such, the community improvement needs analysis contained herein provides a key foundation for the preparation of this CIP, including the incentive programs and public realm improvements recommended in the CIP.

4.2 Methodology

The community improvement needs analysis started by identifying key areas of community improvement focus and need based on the review of relevant policy documents (Section 3.0). Aerial photographs of the study area were then examined and two walking tours of the entire study area were conducted in June of 2015. During these walking tours, several dozen photographs were taken across the study area, and observations/notes were made with respect to land use, built form, building and property conditions, heritage/design elements and business activity in the study area. This information was then used to identify preliminary key community improvement needs for Downtown Cobourg. Results of the community improvement needs analysis were presented at a Downtown Vision Workshop held on June 23, 2015. Comments received during the Workshop were then utilized to augment and finalize the community improvement needs analysis contained herein, including the key community improvement needs described below.

4.3 Key Community Improvement Needs

4.3.1 Land Use

Cobourg has a large downtown for a municipality of under 20,000 people and the Downtown contains a broad mix of land uses including retail, office, institutional, civic and cultural uses. Downtown is also home to the Cobourg Marina, Victoria Park and Victoria Hall. The range and diversity of land uses in Downtown Cobourg reflect its role as a regional centre in Northumberland County. Downtown Cobourg is surrounded to the north, east and west by stable residential neighbourhoods. Recent waterfront residential development provides additional potential pedestrian activity and customer base for Downtown businesses. Multi-storey mixed use buildings along King Street, Division Street and other streets in the Downtown provide numerous opportunities for vitalization of currently vacant and underutilized upper stories of commercial and mixed use buildings, including upper storey uses such as residential and office space, and live/work space. In addition, there is room to grow office uses and other uses in the Downtown such as tourist and community uses, along with a more diverse population base to ensure a successful long-term regeneration strategy for Downtown.

However, the DVAP notes that Cobourg residents are concerned over the decline of their downtown, including vacant storefronts, poor upkeep of some buildings, underutilized upper stories in mixed use buildings, and the emergence of several discount-type stores. Business owners, customers and residents also expressed concern over the state of some downtown heritage buildings and felt preservation and repair of these important assets needed to be foremost in any downtown plans. Residents asked for more services and shops that would allow them to access groceries, hardware and other essentials. It was felt that there are some essential retail stores and services that are missing from Downtown Cobourg, particularly considering the recent addition of considerable residential units (potential customers) within walking distance on the Waterfront. Furthermore, residents want Downtown Cobourg to provide enhanced experiences such as more diverse restaurants and entertainment venues. These comments in the DVAP were echoed by participants at the public meeting/workshop.

Participants at the public meeting/workshop indicated that the number one priority Downtown Cobourg is to get more people living in Downtown Cobourg in a range of housing types and affordability levels, including affordable housing. The need for affordable housing is identified in the County of Northumberland's Ten Year Housing and Homelessness Plan and 2013 Housing Needs Study.

The renovation and upgrading of existing upper storey apartments, conversion of vacant and underutilized space in upper storeys of commercial and mixed use buildings for residential use, and the building of new higher density residential buildings on vacant lots, will be needed to get more people living in Downtown Cobourg, in a range of housing types and affordability levels. Attendees at the public meeting/workshop also stressed the need:

- For new development and investment in underutilized buildings and vacant infill sites across the Project Area;
- To remediate and redevelop former industrial properties (potential brownfield sites); and,
- To develop vacant and underutilized lands near the Waterfront.

4.3.2 Building Conditions

Building conditions in Downtown Cobourg range from poor to excellent, with most buildings in fair to good condition. The general physical condition of buildings in Downtown Cobourg is better than many downtowns in Ontario and a good number of the designated heritage buildings in Downtown Cobourg have been restored and continue to be well maintained. However, it was noted that building conditions in the Downtown do generally deteriorate toward the eastern and western boundaries of the Downtown along King Street, and it is no coincidence that many of the buildings in poor condition are currently vacant or underutilized.

However, the building conditions analysis also identified several key building areas of concern, including interior building conditions (especially on upper stories), deteriorated roofs, windows and doors, the condition of front, rear and side building facades and the quality and attractiveness of commercial signage and storefronts/display areas. It was duly noted that many of the buildings and facades in poor condition were in fact not heritage buildings/facades.

This speaks to the need for incentive program that focus primarily on façade and building conditions rather than focusing strictly or primarily on heritage preservation and restoration. Therefore, the results of the community improvement needs analysis and the comments at the public meeting/workshop identified the following key community improvement needs in relation to building conditions:

- Need to transform and improve the condition and appearance of front, side and rear building facades (especially non-heritage facades) and the quality and attractiveness of commercial signage and storefronts/display areas; and,
- Need to repair, renovate and improve the condition of commercial and mixed use building exteriors and interiors.

4.3.3 Heritage and Urban Design

Much of the Downtown is designated a Heritage Conservation District and is one of the oldest neighbourhoods in Northumberland County, with a large number of intact heritage buildings. In fact, the CIVI Report notes that there are 180 designated buildings out of a total of 322 in Downtown Cobourg. Many of these heritage buildings are in good to excellent condition. This speaks to the success of the Town, the Downtown BIA and property and business owners in promoting and engaging in heritage restoration in Downtown Cobourg which is well-known as one of Ontario's most treasured historic downtowns. The Downtown also hosts a number of events, festivals, and markets throughout the year to help create a vibrant town centre.

King Street and Division Street, the historic commercial streets in Downtown Cobourg, are anchored by a high proportion of historic commercial buildings that help to characterize the look and feel of Downtown Cobourg. While much of the original architectural details and heritage resources remain in Downtown Cobourg, some heritage buildings are certainly in need of preservation and repair. Also, while many buildings have been renovated over the years, the nature of these alterations has obscured the original design of some heritage buildings. Therefore, once of the key community improvement needs in Downtown Cobourg is to ensure that heritage buildings are maintained, restored and improved.

It is important that any incentive programs designed to promote façade/building improvement also provide support for the restoration and preservation of heritage features and details. It is also important to balance heritage preservation and restoration with the economic feasibility of downtown vitalization projects and complementary infill development. Preparation of the Cobourg Heritage Master Plan is currently underway and this plan will provide a tool to help guide heritage preservation and restoration in Cobourg, including the Downtown.

4.3.4 Business Activity

There are approximately 230 businesses in Downtown Cobourg, including a broad range and mix of business types. Downtown Cobourg is a relatively complete downtown and contains a number of unique specialty retail shops and niche businesses. Downtown Cobourg also contains a number of anchor business such as several banks/financial institutions and medical and professional offices that draw people downtown. Furthermore, Downtown Cobourg is home to

a number of civic, institutional and cultural uses such as Victoria Hall, Victoria Park, Cobourg Marina, and several places of worship that draw residents, customers and tourists from Cobourg, Northumberland County and beyond.

The overall business vacancy rate in Downtown Cobourg is low compared to many downtowns in Ontario. However, there are a few areas of concern from a business vacancy perspective. These are shown in Figure 2. First, there is a concentration of vacant businesses/buildings near the primary downtown intersection of King Street and Division Street, including a large two storey commercial/mixed use building at the southeast corner of King Street and Division Street, several buildings on the east side of Division Street north of King Street East, and several other buildings along Division Street and King Street East. There are two fairly prominent vacant buildings at the eastern gateway to the Downtown at King Street East and McGill Street. This includes the former cinema on the north side of King Street East and the three storey former Hoo Lee Gardens building on the south side of King Street East. Both these vacant buildings are highly visible from Victoria Park. There are also several vacant businesses/buildings on King Street West near Second Street.

It should be noted that virtually all of the vacant businesses/ buildings in Downtown Cobourg are located along its main east-west artery, i.e., King Street. The prominent location of these vacant buildings and the size of some of these vacant buildings gives the impression that the vacancy rate in Downtown Cobourg is higher than it actually is. However, such perceptions can have a significant impact on the willingness of property owners, business owners and investors to investment in Downtown Cobourg. Also, based on a visual survey of the upper stories of occupied commercial and mixed use buildings conducted during the walking tours, it is apparent that the upper stories of commercial and mixed use buildings are underutilized and present an opportunity for conversion to residential uses, office uses and other uses. Therefore, it is no surprise that the critical needs assessment identified the need for new development and investment in vacant buildings, underutilized buildings and vacant infill sites, and the need for more businesses in the upper stories of mixed use buildings across the Project Area. These key community improvement needs were reinforced by the comments received at the public meeting/workshop.

Finally, the attendees at the public meeting/workshop noted the need to spur “catalytic” projects that would help to transform Downtown Cobourg. For example, these larger scale projects should include currently underserved uses, higher density housing, affordable housing and these projects should generate significant spin-off benefits, additional development/redevelopment and building improvement opportunities nearby, and a significant overall positive impact on the Downtown. Such projects can take place on infill sites, brownfield sites, and underutilized sites near the Waterfront, or even in existing buildings . These catalytic projects should showcase exemplary urban design and/or significantly contribute to maintaining the heritage character of the Project Area. Additionally, these projects should incorporate sustainable development by achieving Leadership in Energy and Environmental Design (LEED) certification or other sustainable design/construction standards recognized by the Town.

Figure 2 Vacant Businesses in Downtown Cobourg



4.3.5 Summary

In summary, the community improvement needs analysis conducted for Downtown Cobourg, including the input received during the public meeting/workshop and from the project steering committee identified the following key community improvement needs:

- a) More people living Downtown – renovate and upgrade existing upper storey apartments, convert vacant and underutilized space in upper storeys of commercial and mixed use buildings for residential use, and build new higher density residential buildings on vacant lots;
- b) New development and investment in vacant buildings, underutilized buildings and vacant infill sites across the Project Area;
- c) Remediate and redevelop former industrial properties (potential brownfield sites);
- d) Develop vacant and underutilized lands near the Waterfront
- e) Transform and improve the condition and appearance of front, side and rear building facades (especially non-heritage facades) and the quality and attractiveness of commercial signage and storefronts/display areas;
- f) Repair, renovate and improve the condition of commercial and mixed use building exteriors and interiors;
- g) Promote and ensure heritage buildings are maintained, restored and improved;

- h) More businesses in the upper stories of mixed use buildings (where appropriate and accessible);
- i) More services and shops that would allow residents to access groceries, hardware and other essentials; and,
- j) The need to spur “catalytic projects” that are well designed, sustainable and will have a significant positive impact on the Downtown.

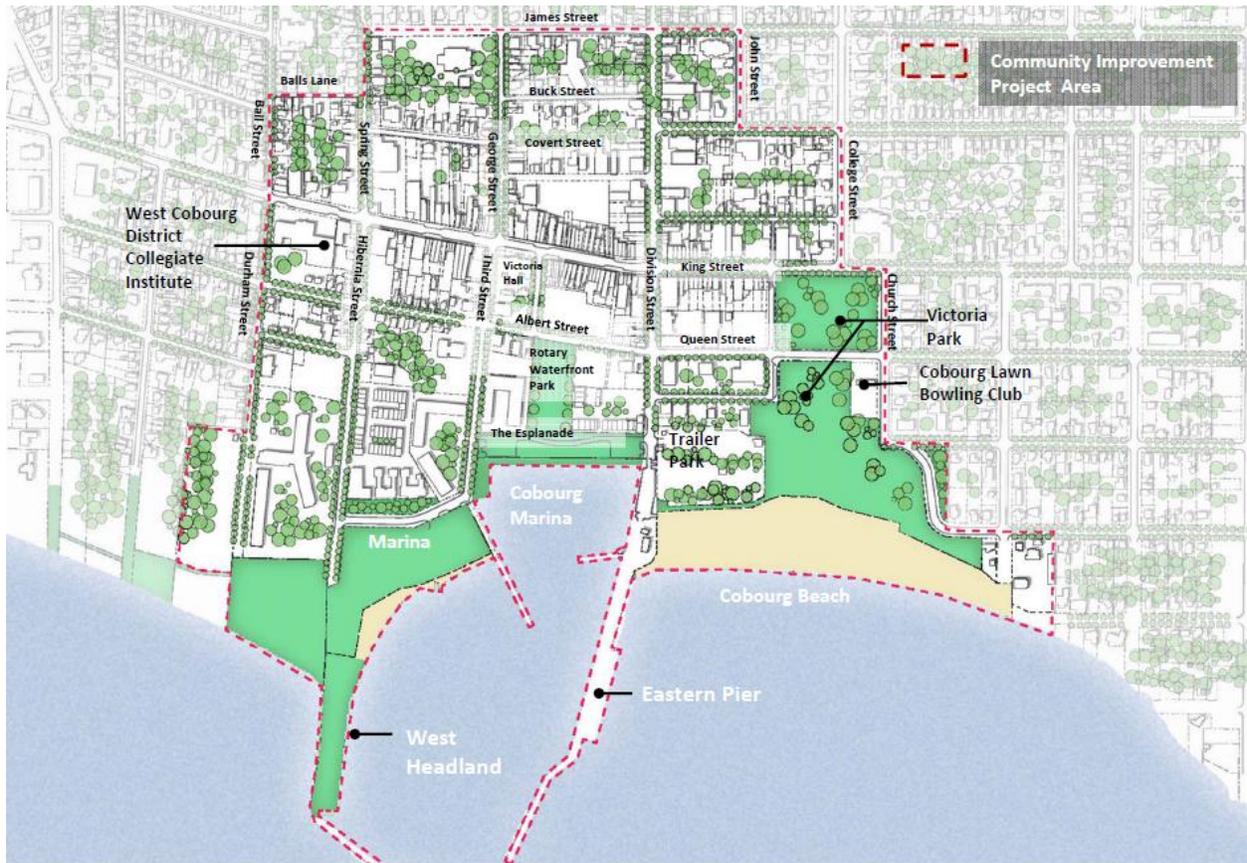
5.0 Community Improvement Project Area

In order to delineate a recommended Community Improvement Project Area for the CIP, the study area shown in Figure 1 and properties adjacent to the study area were examined to determine current land uses, official plan designation, and zoning. This was augmented by the community improvement needs analysis that examined building conditions, vacant and underutilized properties, and the potential for future conversion of non-commercial uses to commercial uses or future potential for rehabilitation/redevelopment of properties in the study area, including those near the boundaries of the study area.

The study area was found to accurately encompass those properties most in need of community improvement. Therefore, these are the lands that are included in the “Recommended Community Improvement Project Area”. The Community Improvement Project Area is the area where financial incentive programs will be offered and public realm improvement efforts will be focused, although the Town may also make public realm improvements, e.g., location of gateways and other improvements, outside the recommended Community Improvement Project Area.

The Recommended Community Improvement Project Area (Project Area) for the Downtown Cobourg Vitalization CIP is shown in Figure 3. This Project Area is designated by a by-law passed by Council and the CIP will apply to the designated Community Improvement Project Area.

Figure 3 Recommended Community Improvement Project Area



6.0 Incentive Programs

6.1 Approach

The incentive programs contained in this section of the CIP were specifically developed to address the most important community improvement needs identified in the Project Area. These key community improvement needs are in turn based on the results of the background policy review, community improvement needs analysis, and input from the public, key stakeholders such as the DBIA and the Town staff. While responding to the critical community improvement needs in Downtown Cobourg, the incentive programs were also based on the vision statement, goals, strategic elements, objectives and recommended actions in the DVAP, stakeholder and public consultation, and staff input.

The financial incentive programs contained in this CIP represent a comprehensive tool kit of programs specifically designed to address the community improvement needs in Downtown Cobourg, and over time, help achieve the vision for Downtown Cobourg laid out in the DVAP and the DMP. These financial incentive programs are designed to encourage private sector investment, rehabilitation, adaptive reuse, redevelopment, and construction activity in Downtown Cobourg.

The incentive programs contained in this CIP can be referred to as a “toolkit” because once the CIP is adopted and approved, the incentive programs in the CIP can be activated by Council, one or more at a time, based on Council approval of the implementation of each program, subject to the availability of funding. In this regard, the CIP enables Council to implement the incentive programs, but does not obligate Council to implement these programs. The incentive programs are tools for Council to use to help achieve the vision for Downtown Cobourg, and Council will decide which incentive programs to implement. The programs are also referred to as a “toolkit” because once activated, these programs can be used individually or together by an applicant as the programs apply to that applicant’s particular development, just like the tools in a toolbox.

General requirements that apply to all the programs contained in this CIP and program specific requirements have been included in this CIP to help ensure that the vision for the Project Area will be achieved while protecting the financial interests of the Town. **Table 1** below summarizes basic program details for each of the incentive programs, including (where applicable) a maximum grant/loan amount for each program. Council can set the maximum grant/loan available for each program at or below the maximum specified for that program in Table 1, depending on budget considerations at the time.

The balance of this section provides a description of the general program requirements, and basic details for each incentive program including the program purpose, description, and requirements. **Appendices B to E** contain a number of supporting schedules for the incentive programs. These appendices do not form part of the CIP, and therefore may be changed from time to time as required, without amendment to this Plan.

Table 1: Summary of Incentive Programs

Program	Description	Recommended Program Duration ²
<p>1. Study Grant Program</p>	<p>Grant equal to 50% of the cost for an urban design study, professional architectural/design drawing(s), heritage impact assessment, and/or eligible feasibility study to a maximum grant of \$2,500 per property/project.</p>	<p>Approximately five (5) years, with an option to extend for five (5) years, subject to availability of funding as approved by Council.</p>
<p>2. Façade Improvement Grant/Loan Program</p>	<p>Grant equal to 50% of the cost of eligible front facade and storefront improvement/ restoration works to a maximum grant per property/project of \$12,500.</p> <p>At discretion of Council, a separate grant equal to 50% of the cost of eligible side and/or rear facade improvement/ restoration works to a maximum grant of \$6,250 per property/project may be provided for properties where the side and/or rear facades are highly visible from a public parking area and/or public open space.</p> <p>At discretion of Council, maximum total Façade Improvement Grant can be increased by up to \$6,250 (on a matching 50/50 basis) per property/project for properties/projects that are designated under the <i>Ontario Heritage Act</i>.</p> <p>AND/OR</p> <p>Loan equal to 50% of the cost of eligible front facade and storefront improvement/ restoration works to a maximum loan per property/project of \$20,000.</p> <p>At discretion of Council, a separate loan equal to 50% of the cost of eligible side and/or rear facade improvement/ restoration works to a maximum loan of \$7,500 per property/project may be provided for properties where the side and/or rear facades are highly visible from a public parking area and/or public open space.</p> <p>At discretion of Council, maximum total Façade Improvement Loan can be increased by up to \$7,500 (on a matching 50/50 basis) per property/project for properties/projects that are designated under the <i>Ontario Heritage Act</i>.</p>	<p>Approximately ten (10) years, subject to availability of funding as approved by Council.</p>

² Council may reduce or extend the program duration of any or all of the programs in this table beyond what is shown without amendment to the CIP.

Program	Description	Recommended Program Duration
3. Building Improvement Grant/ Loan Program	<p>Grant equal to 50% of the cost of eligible building improvement works to commercial, institutional and mixed use buildings to a maximum grant per property/project of \$12,500</p> <p>AND/OR</p> <p>Loan equal to 70% of the cost of eligible building improvement works to commercial, institutional and mixed use buildings to a maximum loan per property/project of \$25,000. Minimum loan of \$5,000.</p>	<p>Approximately ten (10) years, subject to availability of funding as approved by Council.</p>
4. Residential Grant / Loan Program	<p>Grant equal to \$15 per sq.ft. of residential space rehabilitated or created to a maximum grant of \$15,000 per unit and a maximum of 4 units per property/project (maximum grant per property/ project is \$60,000);</p> <p>AND/OR</p> <p>Loan equal to \$20 per sq.ft. of residential space rehabilitated or created to a maximum loan of \$20,000 per unit and a maximum of 4 units per property/project (maximum loan per property/ project is \$80,000)</p>	<p>Approximately ten (10) years, subject to availability of funding as approved by Council.</p>
5. Vitalization Tax Increment Grant Program	<p>Annual grant between 50% and 100% of the increase in municipal property taxes for up to 10 years after project completion. The project must result in a significant increase (see Appendix D) in assessment and property taxes.</p>	<p>Approximately ten (10) years.</p>
6. Brownfields Tax Assistance Program	<p>Cancellation of part or all of the municipal property taxes and education property taxes for up to 3 years.</p> <p>Cancellation of education property taxes is subject to approval by the Minister of Finance.</p>	<p>Approximately ten (10) years.</p>
7. Vitalization Development Charge Grant Program	<p>Grant equal to between 50% and 100% of the Town Development Charges normally payable for “catalytic projects”. The project must result in a significant increase (see Appendix D) in assessment and property taxes.</p>	<p>Approximately five (5) years with an option to extend for five (5) years, subject to availability of funding as approved by Council.</p>
8. Fees Grant Program	<p>Grant equal to 100% of the fees paid on planning and development applications, building permits, heritage permits for the renovation, restoration, rehabilitation and/or redevelopment of existing buildings, and sign permits. For new development, intensification, and additions, there is a maximum total grant of \$5,000 per property/project.</p>	<p>Approximately five (5) years with an option to extend for five (5) years, subject to availability of funding as approved by Council.</p>

6.2 County Funding Participation

As previously noted, the Northumberland County Official Plan contains a community improvement policy that allows the County to provide grants and loans to local municipalities for the purpose of carrying out local municipal CIPs. Therefore, once this CIP is adopted and approved, the enabling mechanism is in place for the County to participate with the Town of Cobourg in funding one or more of the incentive programs contained in the CIP³. If Northumberland County were to partner with the Town of Cobourg in funding some of the incentive programs contained in this CIP, this would increase the ability of the Town to fund more grant/loan applications in the Project Area, thereby improving the effectiveness of this CIP.

In particular, participation by Northumberland County in the Vitalization Tax Increment Grant Program would significantly improve the attractiveness and effectiveness of this program. In order to avoid an amendment to this CIP should the County decide in the future to participate in the Vitalization Tax Increment Grant Program contained in this CIP, this property tax increment based grant program is shown as applying to the municipal property tax increment (i.e., which could include both the Town and County portion). However, future County participation in this program is entirely subject to approval by County Council. Should the County elect not to participate in the Vitalization Tax Increment Grant Program, then the property tax increment based grant available under this program will apply only to the Town property tax increment.

6.3 General Program Requirements

All of the financial incentive programs contained in this CIP are subject to the following general requirements as well as the individual requirements specified under each program. The general and program specific requirements contained in this CIP are not necessarily exhaustive, and the Town reserves the right to include other requirements and conditions as deemed necessary on a program and/or property specific basis:

- a) Application for any of the incentive programs contained in this Plan can be made only for properties within the Community Improvement Project Area;
- b) With the exception of the Fees Grant Program, an application for any financial incentive program contained in this CIP must be submitted to the Town prior to the commencement of any works or studies to which the financial incentive program will apply and prior to application for building permit;
- c) If the applicant is not the owner of the property, the applicant must provide written consent from the owner of the property to make the application;

³ The Northumberland County Official Plan is currently under appeal to the Ontario Municipal Board. Therefore, County participation in funding the incentive programs contained in this CIP will only be considered by the County once the County Official Plan comes into effect.

- d) An application for any financial incentive program contained in this CIP must include plans, drawings, studies, estimates, contracts, reports, construction values, rental rates, sale prices, certifications, and other details as required by the Town to satisfy the Town with respect to costs, design, and performance of the project and conformity of the project with the CIP;
- e) The Town may require that an applicant submit professional urban design studies and/or professional architectural/ design drawings that are in conformity with all applicable heritage, design, infill and landscape guidelines specified by the Town;
- f) The application is subject to approval by Town Council or Council's designate. Should Council's designate decide not to approve the application, the applicant has the right to appeal that decision to Council;
- g) As a condition of application approval, the applicant may be required to enter into a grant or loan agreement with the Town. This Agreement will specify the terms, duration and default provisions of the incentive to be provided. This Agreement is also subject to approval by Town Council or Council's designate;
- h) Each program in this CIP is considered active if Council has approved implementation of the program, and Council has approved a budget allocation for the program (as applicable);
- i) Where other sources of government and/or non-profit organization funding (Federal, Provincial, Municipal, CMHC, Federation of Canadian Municipalities, etc...) that can be applied against the eligible costs are anticipated or have been secured, these must be declared as part of the application, and accordingly, the grant/loan from the Town may be reduced on a pro-rated basis;
- j) The Town reserves the right to audit the cost of any and all works that have been approved under any of the financial incentive programs, at the expense of the applicant;
- k) The Town is not responsible for any costs incurred by an applicant in relation to any of the programs, including without limitation, costs incurred in anticipation of a grant and/or loan;
- l) If the applicant is in default of any of the general or program specific requirements, or any other requirements of the Town, the Town may delay, reduce or cancel the approved grant and/or loan, and require repayment of the approved grant and/or loan;
- m) The Town may discontinue any of the programs contained in this CIP at any time, but applicants with approved grants and/or loans will still receive said grant and/or loan, subject to meeting the general and program specific requirements, and applicants with approved loans will still be required to repay their loans in full;
- n) All proposed works approved under the financial incentive programs and associated improvements to buildings and/or land must conform to all applicable heritage, design, infill and landscape guidelines specified by the Town, and all other Town guidelines, by-laws, policies, procedures, and standards;
- o) All works completed must comply with the description of the works as provided in the application form and contained in the program agreement, with any amendments as approved by the Town;
- p) Existing and proposed land uses must be in conformity with applicable Official Plan(s), Zoning By-law and other planning requirements and approvals;

- q) All improvements made to buildings and/or land shall be made pursuant to a Building Permit, and/or other required permits, and constructed in accordance with the Ontario Building Code and all applicable zoning requirements and planning approvals;
- r) When required by the Town, outstanding work orders, and/or orders or requests to comply, and/or other charges from the Town must be satisfactorily addressed prior to grant and/or loan approval/payment;
- s) Property taxes must be in good standing at the time of program application and throughout the entire length of the grant/loan commitment;
- t) Town staff, officials, and/or agents of the Town may inspect any property that is the subject of an application for any of the financial incentive programs offered by the Town;
- u) Eligible applicants can apply for one, more or all of the incentive programs contained in this CIP, but no two programs may be used to pay for the same eligible cost;
- v) Town staff have the right to require annual reports from approved applicants and conduct annual inspections to ensure compliance with the grant/loan agreement and make adjustments to incentive levels to reflect actual project performance in relation to the program requirements and the executed grant/loan agreement;
- w) Applicants approved for the programs contained in this CIP will be required to complete the eligible works within specified timeframes;
- x) The total of all grants, loans and tax assistance provided in respect of the particular property for which an applicant is making application under the programs contained in this CIP and any other applicable CIPs shall not exceed the eligible cost of the improvements to that particular property under all applicable CIPs;
- y) The annual budget for implementation of CIP incentive programs will be determined by Council and surplus budget amounts will be rolled over into the following year's budget for implementation of CIP incentive programs; and,
- z) Demand for incentive program funding may be managed through measures such as periodic requests for application.

6.4 Study Grant Program

6.4.1 Purpose

- To promote studies that determine the feasibility of adaptively reusing, rehabilitating, retrofitting, converting, redeveloping or developing commercial, residential, institutional and mixed used buildings;
- To help ensure that professional urban design studies, architectural/ design drawings and heritage impact assessments meet the Town's heritage, design, infill and landscape guidelines and any other applicable guidelines; and,
- To help offset the costs of preparing the above-noted professional feasibility studies, urban design studies, architectural/design drawings and heritage impact assessments.

6.4.2 Description

This program will provide a matching grant of 50% of the cost of professional urban design studies and/or architectural/design drawings required by the Town, and/or a heritage impact

assessment and/or an eligible feasibility study, to a maximum grant per property/project of \$2,500. An application for a property/project can be for up to two eligible studies, subject to a maximum grant per property/project (regardless of the number of studies) of \$2,500.

Eligible feasibility studies include but are not limited to:

- a) Professional urban design studies and/or architectural/design drawings;
- b) Heritage impact assessments;
- c) Environmental studies including phase II environmental site assessments, designated substances and hazardous materials surveys, risk assessments, and remedial work plans;
- d) Structural analyses;
- e) Evaluation of existing and proposed mechanical, electrical and other building systems;
- f) Concept plans;
- g) Market analyses; and,
- h) Any other feasibility study as approved by the Town.

6.4.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) All studies/drawings must:
 - i) be submitted to the Town in electronic and hard copy format for the Town's review and retention;
 - ii) be to the satisfaction of the Town; and,
 - iii) meet the Town's applicable heritage, design, infill and landscape guidelines and any other Town guidelines, by-laws, policies, procedures, and standards.
- b) In the case of eligible environmental studies (6.4.2 c) above):
 - i) applicants must complete and submit to the Town for review a Phase I ESA that demonstrates that site contamination is likely;
 - ii) all environmental studies shall be completed by a "qualified person" as defined by Ontario Regulation 153/04.

6.5 Façade Improvement Grant/Loan Program

6.5.1 Purpose

To promote the rehabilitation, restoration and improvement of the front, side and rear facades of commercial, residential, institutional and mixed use buildings, including retail storefront display areas and signage.

6.5.2 Description

This program may be offered in the form of a grant and/or a loan as described below.

6.5.2.1 Grant Program

The Façade Improvement Grant Program will provide a grant equal to 50% of the cost of eligible front facade and storefront improvement and restoration works to commercial, residential, institutional and mixed use buildings up to a maximum grant per property/project of \$12,500.

At the discretion of Council, a separate grant equal to 50% of the cost of eligible side and/or rear facade improvement and restoration works to commercial, residential, institutional and mixed use buildings up to a maximum grant per property/project of \$6,250 may be provided where said rear and/or side facades are highly visible from a public road, public parking area or public open space/park.

At the discretion of Council, the maximum total Façade Improvement Grant can be increased by up to \$6,250 (on a matching 50/50 basis) per property/project for properties/projects that are also designated under the *Ontario Heritage Act*.

The maximum total matching grant under this program if the project includes front, side and/or rear façade improvement and the building/property is designated under the *Ontario Heritage Act* is \$25,000.

6.5.2.2 Loan Program

The Façade Improvement Loan Program will provide a no interest loan equal to 50% of the cost of eligible front facade and storefront improvement and restoration works to commercial, residential, institutional and mixed use buildings up to a maximum loan per property/project of \$20,000. The minimum loan will be \$5,000.

At the discretion of Council, a separate loan equal to 50% of the cost of eligible side and/or rear facade improvement and restoration works to commercial, residential, institutional and mixed use buildings up to a maximum loan per property/project of \$7,500 may be provided where said rear and/or side facades are highly visible from a public road, public parking area or public open space/park.

At the discretion of Council, the maximum total Façade Improvement Loan can be increased by up to \$7,500 (on a matching 50/50 basis) per property/project for properties/projects that are also designated under the *Ontario Heritage Act*.

The maximum total matching loan under this program if the project includes front, side and/or rear façade improvement and the building/property is designated under the *Ontario Heritage Act* is \$35,000.

The loan will be repayable in equal monthly payments and a lump sum payment of outstanding funds at the end of the term as shown in **Appendix B**. The Town will require that security for the loan be registered against title of the property.

If the loan is for one or more new uses as specified by the Town in **Appendix C** and the applicant has not missed any loan payments, then loan forgiveness may be offered by the Town with the lump sum payment at the end of the loan term being forgiven, i.e., paid as a grant, as shown in Appendix B.

6.5.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The following types of building façade restoration and improvement works on commercial, residential, institutional and mixed use buildings are considered eligible for a grant/loan under this program:
 - i) repair or replacement of storefront, including repair or replacement of storefront doors and windows;
 - ii) exterior and entrance modifications to provide barrier free accessibility;
 - iii) repair or repointing of facade masonry and brickwork;
 - iv) repair or replacement of cornices, parapets, eaves, soffits and other architectural details;
 - v) repair or replacement of awnings or canopies;
 - vi) facade painting and cleaning/treatments;
 - vii) addition of new lighting/upgrading of existing fixtures on exterior facade and in entrance and storefront display areas;
 - viii) installation/improvement of signage (as permitted by the Sign By-law);
 - ix) landscaping, including plant materials (to a maximum of 15% of the approved grant amount);
 - x) architectural/design fees required for eligible works (to maximum of 10% of the grant amount); and,
 - xi) other similar repairs/improvements as may be approved.

- b) In addition to the eligible costs specified in a) above, the following types of building façade restoration and improvement works on commercial, residential, institutional and mixed use buildings designated under the *Ontario Heritage Act* are also considered eligible for a grant/loan under this program:
 - i) works that conserve or enhance elements specified in the Reasons for Designation accompanying the designating by-law under the *Ontario Heritage Act*;
 - ii) original siding and roofing materials including repair and replacement where necessary of wood clapboard or board-and-batten, repair and repointing of masonry buildings, stucco repair, repair or replacement of original roofing materials (slate, wood shingles, tile, etc.);
 - iii) removal of modern materials and replacement with documented original materials;
 - iv) reconstruction or construction of former and significant architectural features for which the appearance can be clearly determined from documentary sources (photographs, drawings, etc.);
 - v) cleaning of masonry buildings if it is necessary for the building's preservation;

- vi) all final finishes, such as paint and masonry are eligible for funding subject to approval; and,
 - vii) works required to maintain or preserve significant architectural features.
- c) For buildings designated under the *Ontario Heritage Act*:
- i) the facade restoration and improvement works should be supported by documentation in the form of historic photographs or drawings clearly showing the feature(s) to be restored or reconstructed; and,
 - ii) The Town will consult with the Heritage Committee (as required).
- d) As a condition of loan approval, the Town may require the applicant to:
- i) Post such security as may be required to secure a commercial loan, including registration of such security against title of the property; and
 - ii) Meet specific insurance terms to protect the municipality's interests.
- e) If during the loan period, a building receiving a loan is demolished, all loan advances from the Town shall cease, and all loan advances already made by the Town will be repayable to the Town ; and,
- f) If during the loan period, a building designated under the *Ontario Heritage Act* receiving a loan is demolished or any of the heritage features are altered in any way that would compromise the reasons for designation, all loan advances from the Town shall cease, and all loan advances already made by the Town will be repayable to the Town.

6.6 Building Improvement Grant/Loan Program

6.6.1 Purpose

To promote the maintenance and physical improvement of existing commercial, residential, institutional and mixed use buildings and properties, in order to improve the attractiveness of the Project Area and provide safe and usable commercial, residential and mixed use space.

6.6.2 Description

This program may be offered in the form of a grant and/or a loan as described below.

6.6.2.1 Grant Program

The Building Improvement Grant Program will provide a grant equal to 50% of the cost of eligible interior and exterior building and maintenance improvement works to commercial, residential, institutional and mixed use buildings up to a maximum grant per property/project of \$12,500.

6.6.2.2 Loan Program

The Building Improvement Loan Program will provide a no interest loan equivalent to 70% of the cost of eligible interior and exterior building and maintenance improvement works to commercial, residential, institutional and mixed use buildings up to a maximum loan per property/project of \$25,000. The minimum loan will be \$5,000.

The loan will be repayable in equal monthly payments and a lump sum payment of outstanding funds at the end of the term as shown in **Appendix B**. The Town will require that security for the loan be registered against title of the property.

If the loan is for one or more new uses as specified by the Town in **Appendix C** and the applicant has not missed any loan payments, then loan forgiveness may be offered by the Town with the lump sum payment at the end of the loan term being forgiven, i.e., paid as a grant, as shown in Appendix B.

6.6.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The following types of building maintenance and improvement works on commercial, residential, institutional and mixed use buildings are considered eligible for a grant/loan under this program:
 - i) exterior and interior modifications to provide barrier-free accessibility;
 - ii) installation/upgrading of fire protection systems;
 - iii) repair/replacement of roof;
 - iv) structural repairs to walls, ceilings, floors and foundations;
 - v) water/flood/weatherproofing;
 - vi) repair/replacement of windows and doors;
 - vii) extension/upgrading of plumbing and electrical services for the creation of retail, office or residential space;
 - viii) installation/alteration of required window openings to residential spaces;
 - ix) required improvements to heating, cooling and ventilation systems;
 - x) energy efficiency retrofits and improvements;⁴ and,
 - xi) other similar repairs/improvements related to health and safety issues, as may be approved.

⁴ Includes Energy STAR certified heating, cooling and ventilation systems/products, green roofs, energy efficient lighting on the exterior of the building, on-site thermal renewable energy projects, interior or exterior renovations that result in any level of LEED certification, interior or exterior renovations that result in compliance with ASHRAE/ISNAE Standard 90.1-1999 or newer as certified by a professional engineer or professional architect (refer to ashrae.org).

- b) As a condition of loan approval, the Town may require the applicant to:
 - i) post such security as may be required to secure a commercial loan, including registration of such security against title of the property; and
 - ii) meet specific insurance terms to protect the municipality's interests.
- c) If during the loan period, a building receiving a loan is demolished, all loan advances from the Town shall cease, and all loan advances already made by the Town will be repayable to the Town ; and,
- d) If during the loan period, a building designated under the *Ontario Heritage Act* receiving a loan is demolished or any of the heritage features are altered in any way that would compromise the reasons for designation, all loan advances from the Town shall cease, and all loan advances already made by the Town will be repayable to the Town.

6.7 Residential Grant/Loan Program

6.7.1 Purpose

To promote the renovation of existing residential units and the construction of new residential units through;

- a) Renovations to existing residential units in mixed use buildings to bring these units into compliance with the Building Code, Property Standards By-law and the Fire Code;
- b) Conversion of excess commercial and/or vacant space on upper stories of commercial and mixed use buildings to one or more net residential units; and,
- c) The infilling of vacant lots with two or more net residential units.

6.7.2 Description

This program may be offered in the form of a grant or a loan as described below.

6.7.2.1 Grant Program

The Residential Grant Program will provide a grant equal to the cost of rehabilitating existing residential units and/or constructing new residential units on the basis of \$15 per square foot of habitable floor space rehabilitated or constructed, to a maximum grant of \$15,000 per unit, and a maximum of 4 units per property/project (total maximum grant of \$60,000 per property/project)⁵.

The Residential Grant Program can be used for rental or ownership units. If used for ownership units, the grant may apply to buildings that fall under the *Condominium Act*.

⁵ Council will have discretion to permit applications for this program of more than 4 residential units.

6.7.2.2 Loan Program

The Residential Loan Program will provide a no interest loan on the basis of \$20 per square foot of habitable floor space rehabilitated or constructed, to a maximum loan of \$20,000 per unit, and a maximum of 4 units per property/project (total maximum loan of \$80,000 per property/project)³.

The loan will be repayable in equal monthly payments and a lump sum payment of outstanding funds at the end of the term as shown in **Appendix B**. The Town will require that security for the loan be registered against title of the property.

If the loan applicant has not missed any loan payments, then loan forgiveness may be offered by the Town with the lump sum payment at the end of the loan term being forgiven, i.e., paid as a grant, as shown in Appendix B.

The Residential Loan Program can be used for rental or ownership units. If used for ownership units, the loan may apply to buildings that fall under the *Condominium Act*. If the loan is used for ownership units, upon closing of the sale of any unit, the loan for that unit will be due in full. If the unit is a rental unit, the full loan term will apply, but the loan may be repaid early without penalty and loan forgiveness may be offered by the Town with the lump sum payment at the end of the loan term being forgiven, i.e., paid as a grant, as shown in Appendix B.

6.7.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The following types of projects are considered eligible for a grant/loan under this program:
 - i) renovations to existing residential units in a mixed use building to bring these units into compliance with the Building Code, Property Standards By-law and the Fire Code;
 - ii) conversion of excess commercial and/or vacant space on upper stories of commercial and mixed use building to one or more net residential units; and,
 - iii) vacant lots (including parking lots) converting to mixed use or residential use where two or more net residential units are created.
- b) The Town may require the applicant to submit for approval impact studies such as traffic studies, studies of microclimatic conditions (sun, shadow, wind), heritage impact assessment and other necessary studies in accordance with the Official Plan.
- c) As a condition of loan approval, the Town may require the applicant to:
 - i) post such security as may be required to secure a commercial loan, including registration of such security against title of the property; and,
 - ii) meet specific insurance terms to protect the municipality's interests.
- d) If during the loan period, a building receiving a loan is demolished, all loan advances from the Town shall cease, and all loan advances already made by the Town will be repayable to the Town; and,

- e) If during the loan period, a building designated under the *Ontario Heritage Act* receiving a loan is demolished or any of the heritage features are altered in any way that would compromise the reasons for designation, all loan advances from the Town shall cease, and all loan advances already made by the Town will be repayable to the Town.

6.8 Vitalization Tax Increment Grant Program

6.8.1 Purpose

- To encourage and support larger scale rehabilitation, redevelopment, infill and intensification projects that incorporate specific uses and that will also act as catalysts for other projects, thereby leading to vitalization of the Project Area.
- To support larger scale projects that incorporate exemplary urban design, environmental sustainability, and affordable housing.
- To assist in securing project financing for such projects.

This program provides a grant that effectively reduces the significant property tax increase that typically results from large scale development/redevelopment projects.

6.8.2 Description

The Tax Increment Grant would be offered by the Town on a “pay-as-you-go” basis. The approved applicant would first construct and complete the approved project. This program will then provide an annual grant equal to a percentage of the municipal property tax increase⁶ for up to 10 years following completion of an eligible project where that project creates a significant increase in assessment, and therefore a significant increase in property taxes.

The grant will be paid annually once:

- a) The eligible project is complete;
- b) Final building inspections have taken place;
- c) An occupancy permit has been issued (as applicable);
- d) All deficiencies have been addressed;
- e) The property has been reassessed by the Municipal Property Assessment Corporation (MPAC); and,
- f) The new property taxes have been paid in full for the year.

The availability of the grant and the percentage of the municipal property tax increase to be paid out as an annual grant on an approved project is tied to the “as-built” performance of that project as shown in **Appendix D**. The Town may elect to establish a maximum total grant that can be paid under this program per application/property/project.

⁶ This program does not include the education portion of the property tax increase.

Pre-project Municipal taxes will be determined before commencement of the project at the time the application is approved. For purposes of the grant calculation, the increase in municipal taxes (tax increment) will be calculated as the difference between pre-project municipal taxes and post-project municipal taxes that are levied as a result of re-valuation of the property by the MPAC following project completion. Grant payments will cease when the total grant along with all other grants and loans provided equals the cost of rehabilitating the lands and buildings, or after 10 years, whichever comes first.

6.8.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements and the following program requirements:

- a) The following types of projects are considered eligible for this program:
 - i) existing commercial, residential and mixed use buildings, vacant properties and parking lots where the rehabilitation, redevelopment, infill or intensification project results in a significant increase in the assessed value and taxes on the property;
- b) The Town may require the applicant to submit a Business Plan, with said plan to the municipality's satisfaction;
- c) The Town may require the applicant to submit for approval impact studies such as traffic studies and studies of microclimatic conditions (sun, shadow, wind), heritage impact assessment and other necessary studies in accordance with the Official Plan;
- d) If during the grant period, a building receiving a Tax Increment Grant is demolished, all grant payments shall cease and the Town reserves the right to require repayment of the grant payments;
- e) If during the grant period, a building/property designated under the *Ontario Heritage Act* receiving a Tax Increment Grant is demolished or any of the heritage features are altered in any way that would compromise the reasons for designation, all grant payments shall cease and the Town reserves the right to require repayment of the grant payments;
- f) While the Town may allow an Applicant with an approved Tax Increment Grant to assign the Grant to an assignee as the result of the sale or other transfer of the property, the approved Tax Increment Grant will cease upon any subsequent sale or other transfer of the property.

For projects on brownfield sites⁷, the following additional program requirements apply:

- g) The application must be accompanied by a Phase II ESA, Remedial Work Plan or Risk Assessment Plan prepared by a qualified person that contains:
 - i) an estimate of the cost of actions that will be required to reduce the concentration of contaminants on, in or under the property to permit a record of site condition (RSC) to

⁷ Brownfield sites are sites where a Phase II Environmental Site Assessment (ESA) has been conducted, and that as of the date the Phase II ESA was completed, did not meet the required standards under subparagraph 4i of Section 168.4(1) of the *Environmental Protection Act* to permit a Record of Site Condition (RSC) for the proposed use to be filed in the Environmental Site Registry.

- be filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act; and,
- ii) a work plan and budget for said environmental remediation, and/or risk management actions;
 - h) The owner shall file in the Environmental Site Registry a Record of Site Condition (RSC) for the property signed by a qualified person, and the owner shall submit to the Town proof that the RSC has been acknowledged by the Ministry of Environment (MOE).

6.9 Brownfields Tax Assistance Program

6.9.1 Purpose

The purpose of the Brownfields Tax Assistance Program (TAP) is to encourage the remediation and rehabilitation of brownfield sites by providing a cancellation of property taxes or the property tax increase on a property to assist with payment of the cost of environmental remediation. This program applies only to properties requiring environmental remediation and/or risk assessment/ management.

6.9.2 Description

The legislative authority for the Brownfields TAP is established under Sections 365.1 (2) of the *Municipal Act, 2001* which allows municipalities to pass a by-law providing tax assistance to an eligible property in the form of cancellation of all or part of the taxes levied on that property for municipal and education purposes during the “rehabilitation period” and the “development period” of the property, as defined in Section 365.1 of the *Municipal Act, 2001*.

This program will provide a cancellation of part or all of the property taxes on a property during the “rehabilitation period” and the “development period” on that property. This financial incentive is referred to as “tax assistance”.

An “eligible property” for the Brownfields TAP is a property within the Project Area where a Phase II Environmental Site Assessment (ESA) has been conducted, and that as of the date the Phase II ESA was completed, did not meet the required standards under subparagraph 4i of Section 168.4(1) of the *Environmental Protection Act* to permit a Record of Site Condition (RSC) for the proposed use to be filed in the Environmental Site Registry.

“Eligible costs” for the Brownfields TAP are the costs of any action taken to reduce the concentration of contaminants on, in or under the property to permit a record of site condition (RSC) for the proposed use to be filed in the Environmental Site Registry under Section 168.4 of the *Environmental Protection Act*. This includes the cost of:

- a) a Phase II ESA, Designated Substances and Hazardous Materials Survey, Remedial Work Plan, and Risk Assessment not disbursed by the ESA Grant Program;
- b) environmental remediation, including the cost of preparing a RSC;
- c) placing clean fill and grading;

- d) installing environmental and/or engineering controls/works as specified in the Remedial Work Plan and/or Risk Assessment;
- e) monitoring, maintaining and operating environmental and engineering controls/works, as specified in the Remedial Work Plan and/or Risk Assessment; and,
- f) environmental insurance premiums.

In no case will the total amount of tax assistance provided under the Brownfields TAP exceed the total of these eligible costs.

The municipal property tax assistance provided will cease:

- a) when the total tax assistance provided equals the total eligible costs as specified above; or,
- b) after three (3) years, whichever comes first.

Matching education property tax assistance is subject to approval by the Minister of Finance and will cease:

- a) when the total tax assistance provided equals the total eligible costs as specified above; or,
- b) after three (3) years, whichever comes first.

As part of the tax assistance provided to the applicant, the Town of Cobourg may also seek participation from Northumberland County (County) in order to provide for a cancellation of part or all of the municipal (Town and County) property tax increase. The matching County portion of the property tax increase to be cancelled is subject to approval by County Council. The tax assistance provided by the County may be delivered differently than the tax assistance provided by the Town and may be subject to additional conditions.

The Town will apply to the Ministry of Finance for matching education property tax assistance on behalf of the property owner. Matching education property tax assistance for eligible properties under the provincial Brownfields Financial Tax Incentive Program (BFTIP), or through any other replacement programs administered by the Province, is subject to approval of the Minister of Finance on a case by case basis, may be provided on a different schedule from the tax assistance provided by the Town and County, and may be subject to additional conditions.

If a property that has been approved for brownfields tax assistance is severed, subdivided, sold or conveyed prior to the end of the tax assistance period specified above, both the education property tax assistance and the municipal property tax assistance will automatically end. Any property approved for tax assistance will be subject to passing of a by-law by the Town that authorizes the provision of the tax assistance. This by-law will contain conditions required by the Town as well as conditions required by the County and the Minister of Finance.

In order for the by-law to apply to County taxes, before it is passed by the Town, the Town must supply a copy of the proposed by-law to County Council. County Council must by resolution agree that the by-law will also provide for a matching equivalent cancellation of the County

property tax increase. In order for the by-law to apply to education property taxes, before it is passed by the Town, the by-law must be approved in writing by the Minister of Finance.

6.9.3 Program Requirements

Applicants are eligible to apply for funding under this program, subject to meeting the general program requirements, the following program requirements, and subject to availability of funding as approved by Town Council, County Council and the Minister of Finance:

- a) An application must be submitted to the Town prior to the start of any remediation works to which the tax assistance will apply;
- b) The application must be accompanied by a Phase II ESA prepared by a qualified person that shows that the property does not meet the standards under subparagraph 4i of Section 168.4(1) of the *Environmental Protection Act* to permit a Record of Site Condition (RSC) for the proposed use to be filed in the Environmental Site Registry;
- c) The application must be accompanied by a Phase II ESA, Remedial Work Plan or Risk Assessment prepared by a qualified person that contains:
 - i) an estimate of the cost of actions that will be required to reduce the concentration of contaminants on, in or under the property to permit a record of site condition (RSC) for the proposed use to be filed in the Environmental Site Registry under Section 168.4 of the *Environmental Protection Act*; and,
 - ii) a work plan and budget for said environmental remediation and/or risk management actions;
- d) The Town may require the applicant to submit a Business Plan for redevelopment of the property, with said plan to the municipality's satisfaction;
- e) The property shall be rehabilitated such that the work undertaken is sufficient to at a minimum result in an increase in the assessed value of the property;
- f) The total value of the tax assistance provided under this program shall not exceed total eligible costs. This includes the eligible costs of:
 - i) a Phase II ESA, Designated Substances and Hazardous Materials Survey, Remedial Work Plan, and Risk Assessment not disbursed by the ESA Grant Program;
 - ii) environmental remediation, including the cost of preparing a RSC;
 - iii) placing clean fill and grading;
 - iv) installing environmental and/or engineering controls/works as specified in the Remedial Work Plan and/or Risk Assessment;
 - v) monitoring, maintaining and operating environmental and engineering controls/works, as specified in the Remedial Work Plan and/or Risk Assessment;
 - vi) environmental insurance premiums;
- g) Should the owner of the property default on any of the conditions in the Town approved by-law, deferred property taxes (plus interest) will become payable to the Town, County and Province;
- h) The owner must agree that upon completion of remediation/risk assessment, the owner shall file in the Environmental Site Registry a RSC for the property signed by a qualified person, and the owner shall submit to the Town proof that the RSC has been acknowledged by the Ministry of Environment (MOE).

6.10 Vitalization Development Charge Grant Program

6.10.1 Purpose

- To encourage and support larger scale rehabilitation, redevelopment, infill and intensification projects that incorporate specific uses and that will also act as catalysts for other projects, thereby leading to vitalization of the Project Area.
- To support larger scale projects that incorporate exemplary urban design, environmental sustainability, and affordable housing.
- To assist in securing project financing for such projects.

This program provides a major economic catalyst in the form of grant that reduces the often significant Town development charges that result from large scale development/redevelopment projects.

6.10.2 Description

“Vitalization projects” are residential, commercial, mixed use and non-exempt institutional development, redevelopment or adaptive building reuse projects that as a result of their large scale and/or the type of uses included can be expected to spur significant similar improvements in the surrounding Project Area. Vitalization projects are typically large scale residential or mixed use development projects.

The Vitalization Development Charge Grant Program will provide a grant equal to a percentage of the Town development charge normally payable on an eligible project where that project creates a significant increase in assessment, and therefore a significant increase in property taxes.

Option 1 – Post-project Grant

Development charges would be paid in full by an applicant for this program at the time development charges are normally paid, e.g., building permit issuance. The availability of the grant and the percentage of the Town development charge to be paid out by the Town as a grant on an approved project is tied to the as-built performance of that project as shown in **Appendix D**. The Town may elect to establish a maximum total grant that can be paid under this program per property/project.

The grant will be paid only once:

- a) The eligible project is complete;
- b) Final building inspections have taken place;
- c) An occupancy permit has been issued (as applicable); and,
- d) All deficiencies have been addressed.

Option 2 – Deferral Grant

This grant will be structured as an initial deferral (maximum 3 years) of a percentage of the Town development charges to be normally paid based on the expected as-built performance of the project as shown in **Appendix D**, with the applicant paying the balance of the Town development charges normally payable at the time development charges are normally collected, e.g., building permit issuance.

The Town would then pay a grant into its Development Charges Reserve Fund on behalf of the applicant at the end of the deferral period, only once:

- a) The eligible project is complete;
- b) Final building inspections have taken place;
- c) An occupancy permit has been issued (as applicable);
- d) All deficiencies have been addressed; and,
- e) The as-built project performance has been determined.

The availability of the grant and the percentage of the Town development charge to be paid out as a grant on an approved project is tied to the “as-built” performance of that project as shown in Appendix D. The Town may elect to establish a maximum total grant that can be paid under this program per property/project.

6.10.3 Program Requirements

Applicants are eligible to apply for funding under this program subject to meeting the general program requirements, the following program requirements, and subject to the availability of funding as approved by Council:

- a) The following types of projects are considered eligible to apply for funding under this program:
 - i) existing commercial, residential and mixed use buildings, vacant properties and parking lots where the rehabilitation, redevelopment, infill or intensification project results in a significant increase in the assessed value and taxes on the property;
- b) The Town may require the applicant to submit a Business Plan, with said plan to the municipality’s satisfaction;
- c) The Town may require the applicant to submit for approval impact studies such as traffic studies and studies of microclimatic conditions (sun, shadow, wind), heritage impact assessment, urban design studies and other necessary studies in accordance with the Official Plan.

For projects on brownfield sites⁸, the following additional program requirements apply:

⁸ Brownfield sites are sites where a Phase II Environmental Site Assessment (ESA) has been conducted, and that as of the date the Phase II ESA was completed, did not meet the required standards under subparagraph 4i of Section 168.4(1) of the *Environmental Protection Act* to permit a Record of Site Condition (RSC) for the proposed use to be filed in the Environmental Site Registry.

- d) The application must be accompanied by a Phase II ESA, Remedial Work Plan or Risk Assessment Plan prepared by a qualified person that contains:
 - i) an estimate of the cost of actions that will be required to reduce the concentration of contaminants on, in or under the property to permit a record of site condition (RSC) to be filed in the Environmental Site Registry under Section 168.4 of the Environmental Protection Act; and,
 - ii) a work plan and budget for said environmental remediation, and/or risk management actions;
- e) The owner shall file in the Environmental Site Registry a Record of Site Condition (RSC) for the property signed by a qualified person, and the owner shall submit to the Town proof that the RSC has been acknowledged by the Ministry of Environment (MOE).

6.11 Fees Grant Program

6.11.1 Purpose

To facilitate and spur adaptive re-use, infill, intensification, and redevelopment through the provision of an additional financial incentive that will complement and augment the other incentive programs within the CIP.

6.11.2 Description

This program will provide a grant equal to 100% of the fees paid on specified planning and development applications, demolition/building permits, heritage permits for the renovation, restoration, rehabilitation and/or redevelopment of existing buildings, and sign permits for projects approved under any of the other incentive programs in this CIP, with the exception of the Study Grant Program. For new development, intensification, and additions, the maximum total grant will be \$5,000 per property/project.

All planning and application fees will be paid as normal at the time of application. Separate application for the Fees Grant Program is not required. The Fees Grant will be paid upon project completion subject to the project meeting the performance and other requirements of the applicable program(s) under which the project was approved.

6.11.3 Program Requirements

The table in **Appendix E** provides a list of the types of planning and development applications and building permits that are considered eligible for this program. This program does not apply to security deposits or cash-in-lieu payments.

7.0 Public Realm Improvement

As noted in Section 3.7 of this report, this CIP has been expressly developed and refined to help achieve the Vision and support the strategies and recommended actions contained in the Downtown Vitalization Action Plan (DVAP). As well, this CIP has been concurrently prepared to complement and be implemented in conjunction with the Downtown Master Plan (DMP). Both the DVAP and the DMP contain key public realm improvements that, if implemented, will certainly help improve the effectiveness of the CIP, and therefore help to achieve the overall vision for the Downtown specified in the DVAP and the DMP. These key public realm improvements are highlighted below.

7.1 Downtown Vitalization Action Plan

Recommendation Action 1.1 c) Fulfillment of the DBIA priorities list, Items c, f, and h:

- c. Improved overall wayfinding signs;
- f. Development of gateway signs to downtown; and,
- h. Improved and more visible waste receptacles.

Recommended Action 7.2 a):

- New wayfinding signs and improved links between the waterfront and downtown be prioritized and completed;
- Construction of new directional signs along William Street and Division Street;
- Improvements to Henley Arcade in order to improve the experience of arriving downtown by connecting the marina, Second Street, Victoria Hall, Victoria Square and the Covert Street parking lot; and,
- Gateway structures providing physical definition of the downtown in order to establish a strong sense of place.

7.2 Downtown Master Plan

The DMP notes the synergistic relationship between public realm improvement projects and private developments in Downtown Cobourg. The Town has committed millions of dollars to waterfront revitalization, new public open spaces, and other public realm improvement projects. Such public realm improvements help to create a more positive investment environment downtown while the incentive programs in this CIP provide tools to assist private development.

The DMP recommends a series of public realm improvements that will have a significant positive impact on Downtown Cobourg and further improve the environment for private sector investment. These public realm improvements include:

- Implementing the Victoria Square Plan;
- Continuing to implement the design recommendations outlined in the Waterfront Master Plan;

- Implementing the First Street Pedestrian Path as private development progresses for sites adjacent to the Path;
- Implementing the Wayfinding Signage Strategy developed by GSP Group;
- Undertaking landscaping and pedestrian safety enhancement to Municipal Parking areas;
- Ensuring that all open spaces identified in the DMP are acquired through development approvals;
- Continuing to expand major downtown attractors, such as the Market and Victoria Square, the Waterfront and Marina;
- Through the future launch of Victoria Square, introduce signage and wayfinding to reinforce branding for Downtown Cobourg; and,
- Completing the installation of heritage streetlights throughout the Community Improvement Project Area.

The DMP also recommends the undertaking of several detailed studies to:

- Convert Second Street as a flexible or pedestrian street;
- Engage stakeholders in future design options for the Trailer Park site;
- Implement the Rotary Park Pedestrian Path; and,
- Identify specific areas in need of additional landscaping, street trees, lighting, and other pedestrian-related street furniture.

For additional details on the above noted public realm improvement actions, please refer to the Downtown Master Plan.

8.0 Monitoring Program

8.1 Purpose

The Monitoring Program set out in this section has several purposes. It is designed to monitor:

- a) Funds dispersed through the CIP incentive programs so as to determine which programs are being most utilized, and use this information to adjust the programs, as required;
- b) Feedback from applicants to the incentive programs so that adjustments can be made to the incentive programs, as required; and,
- c) The economic impact associated with projects taking advantage of the CIP incentives programs.

This CIP is not intended to be a static planning document. It is intended to be a proactive plan for economic and community renewal and revitalization in the Project Area. Therefore, information obtained through the Monitoring Program should be used by the Town to periodically adjust the incentive programs to make them even more relevant and user friendly. Information collected through the Monitoring Program should be utilized to provide regular reports to Council on the amount of private sector investment being leveraged by the municipal incentive programs and the economic benefits associated with these private sector projects.

8.2 Description

Monitoring of the uptake and performance of the incentive programs should be done on a regular basis and these monitoring results reported to Council annually. As well, feedback from users of the incentive programs should be considered and utilized to adjust the incentive programs in order to improve their effectiveness and ensure that the incentive programs are effective for a range of project types and sizes in the community improvement project area. Similarly, monitoring of progress on implementation of the Public Realm Improvements in the Project Area should be done regularly and reported to Council on an annual basis.

Table 2 presents a list of the variables that should be monitored on an individual project and aggregate basis for the incentive programs contained in this CIP. In addition to these quantitative economic measures, the Town should also attempt to monitor the qualitative results of the CIP in terms of its social and community benefits. This could include the impact of public realm improvement projects on existing businesses and community pride. Regular qualitative observations should be conducted by Town staff of the individual and cumulative impact of both public and private CIP projects on the Project Area. This could include comments received by staff from the Downtown BIA, individual business owners, property owners and residents. These qualitative measures should be regularly monitored and reported to Council along with the quantitative measures specified in Table 2.

Table 2 Monitoring Variables

Program	Monitoring Variable
1. Study Grant Program	<ul style="list-style-type: none"> • Number of applications; • Type of study • \$ amount of grant; • Total cost of design study/architectural/design drawings; • Number of Urban Design Study Grants leading to facade/construction projects; • Number and \$ amount of program defaults.
2. Facade Improvement Grant/Loan Program	<ul style="list-style-type: none"> • Number of applications by type of facade improvement (front/side/rear); • \$ amount of grant/loan; • Type and cost (\$) of total facade improvements; • Total value (\$) of other building improvements/construction; • Increase in assessed value of participating property; • Increase in municipal (Town and County) and education property taxes of participating property; • Number and \$ amount of grant/loan defaults.
3. Building Improvement Grant/Loan Program	<ul style="list-style-type: none"> • Number of applications by type (interior and/or exterior building improvement) • \$ amount of grant/loan; • Type and cost (\$) of total interior and exterior building improvements; • Total \$ value of construction; • Number of residential units by type and square footage of residential space converted, rehabilitated or constructed; • Square footage of commercial and institutional space rehabilitated and/or added; • Number of new businesses successfully occupying the space (1 year post project completion); • Increase in assessed value of participating properties; • Increase in municipal (Town and County) and education property taxes of participating properties; • Number and net \$ amount of grant/loan defaults.
4. Residential Grant/ Loan Program	<ul style="list-style-type: none"> • Number of applications by type (conversion, intensification, infill) • \$ amount of grant/loan; • Total \$ value of construction; • Number of residential units created by type (rental/ownership, 1 bedroom, 2 bedroom, 2+ bedroom) and square footage of residential space rehabilitated, converted or added; • Increase in assessed value of participating properties; • Increase in municipal (Town and County) and education property taxes of participating property; • Number and net \$ amount of grant/loan defaults.

Program	Monitoring Variable
5. Vitalization (Tax Increment) Grant Program	<ul style="list-style-type: none"> • Number of applications by type (conversion, intensification, infill) • % of Tax Increment • \$ amount of grant; • Total \$ value of construction; • Number of residential units by type and square footage of residential space converted, rehabilitated or constructed; • Square footage of commercial and institutional space rehabilitated or constructed; • Number of new businesses successfully occupying space (1 year post completion); • Jobs created/maintained; • Increase in assessed value of participating property; • Increase in municipal (Town and County) and education property taxes of participating property; • Number and \$ amount of program defaults.
6. Brownfields Tax Assistance Program	<ul style="list-style-type: none"> • Number of applications; • Increase in assessed value of participating properties; • Estimated and actual amount of municipal (Town and Region) and education tax assistance provided; • Hectares/acres of land remediated and redeveloped; • Industrial/commercial space (sq.ft.) rehabilitated or constructed; • Residential units/sq.ft. rehabilitated or constructed ; • \$ Value of private sector investment leveraged; • Jobs created/maintained; • Number and \$ amount of program defaults.
7. Vitalization Development Charge Grant Program	<ul style="list-style-type: none"> • Number of applications by type (conversion, intensification, infill) • % of Development Charge • \$ amount of Development Charge grant; • Total \$ value of construction; • Number of residential units by type and square footage of residential space converted, rehabilitated or constructed; • Square footage of commercial and institutional space rehabilitated or constructed; • Number of new businesses successfully occupying space (1 year post completion); • Jobs created/maintained; • Increase in assessed value of participating property; • Increase in municipal (Town and County) and education property taxes of participating property; • Number and \$ amount of program defaults.
8. Fees Grant Program	<ul style="list-style-type: none"> • Number, type and \$ amount of planning application fees grant • Number and \$ value of demolition and building permit fees grant • Square footage of habitable floor space created; • Square footage of commercial space rehabilitated or constructed; • Total \$ value of construction; • \$ value of building permit fees paid; and • \$ value of building permits issued.

8.3 Program Adjustments

The individual incentive programs contained in this CIP can be activated, deactivated or discontinued by Council without amendment to this Plan. Increases in funding provided by the financial incentives contained in this CIP, the addition of any new incentive programs to this CIP, or an expansion of the Community Improvement Project Area will require a formal amendment to this Plan in accordance with Section 28 of the *Planning Act*. The Town may periodically review and adjust the terms and requirements of any of the programs contained in this Plan, without amendment to the Plan. Such minor changes or discontinuation of programs will be provided to the Minister of Municipal Affairs and Housing for information purposes only.

9.0 Marketing Strategy

9.1 Key Objective and Messages

It is very important to the successful implementation of this CIP that the Town's incentive programs and the leadership role being taken by the Town through implementation of the public realm improvements and other initiatives be effectively communicated to property owners, business owners, developers, potential end users, and residents within the Project Area, within the rest of the Town, within the County, and beyond. The purpose of this Marketing Strategy is to proactively and regularly educate, advertise and market the Town's incentive programs and the planned improvements being taken by the Town to actively support vitalization within the Community Improvement Project Area.

Furthermore, experience in other municipalities with successful downtown and commercial area CIPs suggests that the Downtown BIA has a proactive role to play in assisting in education and marketing of the incentive programs and other initiatives contained in a CIP to property owners, business owners and developers. Therefore, it is recommended that due consideration be given to the Town partnering with the BIA and possibly the CIVI to market the CIP programs.

It is recommended that the Town budget for and implement a Marketing Strategy that:

- a) Provides direction on how to obtain information on available incentive programs, including program guides and application forms, as well as assistance and advice from Town staff on making application for the incentive programs;
- b) Informs property, business owners and developers with regard to actions planned by the Town to improve the investment environment and conditions within the Project Area;
- c) Publicizes recent development and business activity and success stories within the Project Area in order to further bolster the image of the area as both a place to invest and a place to live.

9.2 Reaching the Target Audience

The long-term success of the CIP will depend on investment from both within (existing property and business owners) and outside the Project Area. Therefore, it is important to market to both these target audiences. However, the best ambassadors (marketers) for the Project Area are the residents and business and property owners already located in the area. The impact of what existing business and property owners and residents tell potential investors and business owners cannot be underestimated. Therefore, it will be very important for the Town to regularly reach out to these groups using the marketing tools and inform them about planned public realm improvements, available incentive programs, and any revitalization and development projects.

The Marketing Strategy should be targeted to:

- a) Existing property owners and business owners in the Project Area, including members of the Downtown BIA;

- b) Business owners outside the Project Area, especially those with specialty retail shops, both within the Town and across the County, including members of the Chamber of Commerce;
- c) Business associations outside the Project Area;
- d) Developers and builders;
- e) Support professionals, including real estate professionals, lending institutions such as banks and trust companies, planning consultants, architects, and others; and,
- f) Residents within and outside the Project Area, as well as the general public.

9.3 Marketing Tools

The marketing of the CIP incentive programs and public realm improvements should be a comprehensive multi-media campaign containing information, education and advertising components. The following key tools are recommended to implement the Marketing Strategy:

- a) An online and hardcopy Brochure outlining the CIP initiative and financial incentive programs available from the Town, including information on program requirements and how to apply;
- b) Inclusion of the brochure in the Town's annual property tax billing for properties within the Project Area;
- c) A regular newsletter (e.g., annually or semi-annually) containing a description of the financial incentive programs, highlights of public realm improvements (planned, underway, and completed), and updates and profiles of projects and new/expanded businesses that take advantage of the CIP incentive programs;
- d) Profiling of the incentive programs and downtown revitalization success stories in planning and economic development publications, newsletters and other publications published by the Town and the Region;
- e) Addition to the Town's web page via addition of direct (one-click) access to information on the available incentive programs and the aforementioned brochure and newsletter;
- f) Periodic presentations/sessions with property and business owners and support professionals wishing to apply for the incentive programs to outline available incentives and how to apply, Town activities/ public realm improvements, and business and redevelopment success stories in the Project Area;
- g) Stories in local media (newspaper, radio, web) on the CIP, public realm improvements and vitalization success stories in the Project Area;
- h) Media Releases and profiles of successful projects and initiatives should be sent to local and outside media; and,
- i) Requiring recipients of CIP grants and loans to post a sign (supplied by the Town) that indicates that the project is taking advantage of the Town's CIP incentive programs.

10.0 CONCLUSION

This CIP is based on the community developed Vision for Downtown Cobourg contained in the DVAP and DMP. The incentive programs and other actions contained in this CIP have been developed specifically to address the key community improvement needs in the Project Area. The preparation of this CIP has benefitted greatly from community consultation through input provided by the Project Steering Committee as well as input from property and business owners, residents and other stakeholders at the public meeting/workshop session.

The adoption and approval of this CIP will provide the legislative basis and comprehensive policy framework to guide the municipal incentive programs and other actions needed to achieve the Vision for the Project Area. Successful implementation of this CIP will require a commitment by Council to funding for implementation of the incentive programs and the public realm Improvements. A financial and staffing resource commitment will also be required to implement, administer and monitor the incentive programs.

Experience in other municipalities has shown that early and effective implementation of the Marketing Strategy will help to make property and business owners in the Project Area aware of the Town's plans and the available incentive program opportunities. This will result in a more successful CIP. Ongoing monitoring of the performance of the incentive programs and adjustment of the programs as required will also help to ensure the effectiveness of this CIP.

In summary, the vitalization and redevelopment of the Project Area will benefit not only business and property owners in the Project Area, but also residents, business and property owners all across Cobourg and in the County as a whole.

Appendix A

Town of Cobourg Official Plan - Community Improvement Policies

5.6 COMMUNITY IMPROVEMENT

5.6.1 Purpose

The Community Improvement provisions of the *Planning Act* allow municipalities to prepare community improvement plans for designated community improvement project areas that require community improvement as the result of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason.

The purpose of the Community Improvement policies in this Plan is to provide a comprehensive framework for the designation of community improvement project areas and the preparation, adoption and implementation of community improvement plans by the Town that promote the maintenance, rehabilitation, redevelopment and revitalization of the physical, social and economic environment in the Town.

5.6.2 Goals

The goals of community improvement are to:

- i. preserve, rehabilitate and redevelop the existing built environment, including cultural heritage resources;
- ii. maximize the use of existing public infrastructure, facilities and amenities;
- iii. coordinate private and public community improvement activities;
- iv. stimulate community economic development and investment;
- v. promote development and redevelopment that is sustainable in nature;
- vi. guide the Town in setting priorities for municipal expenditure respecting community improvement projects;
- vii. participate, wherever possible, in Federal and/or Provincial programs to facilitate community improvement; and,
- viii. reconcile existing land use conflicts and minimize future land use conflicts.

5.6.3 Objectives

Community Improvement Plans may be prepared and adopted by the Town to achieve one or more of the following objectives:

- i. encourage the renovation, repair, rehabilitation, redevelopment or other improvement of lands and/or buildings, including environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes, or for the provision of sustainable and energy efficient uses, buildings, structures, works, improvements or facilities;
- ii. encourage the preservation, restoration, adaptive reuse, maintenance and improvement of buildings/properties, including designated heritage buildings/properties and districts and other historically or architecturally significant buildings/properties;
- iii. encourage the preservation and enhancement of Downtown Cobourg through the stimulation of private sector investment;
- iv. maintain and improve the physical and aesthetic qualities and amenities of streetscapes, especially in Downtown Cobourg;
- v. encourage maximum use of existing public infrastructure through the infilling, intensification and redevelopment of lands and buildings which are already serviced with municipal services;
- vi. maintain and improve municipal services including water distribution, sanitary sewers, stormwater management, roads, sidewalks, and street lighting;
- vii. maintain and improve the transportation network to ensure adequate traffic flow, pedestrian circulation and parking facilities, especially in Downtown Cobourg;
- viii. encourage the restoration, maintenance, improvement and protection of natural habitat, parks, open space, recreational and natural heritage facilities and amenities;
- ix. encourage the development of an adequate supply of accessible and/or affordable housing which meets the needs of local residents;
- x. encourage the eventual elimination and/or relocation of incompatible land uses, and where this is not feasible, encourage physical improvements to minimize the incompatibility;

- xi. encourage the attraction of new beneficial land uses and development, such as mixed use, anchor uses, underground parking, and affordable housing;
- xii. encourage community improvement activities which contribute to a strong economic base including commercial, industrial, recreational and tourism activity and job creation.
- xiii. improve environmental conditions;
- xiv. improve social conditions;
- xv. promote cultural and tourism development;
- xvi. facilitate and promote community economic development;
- xvii. facilitate and promote sustainable development and building design; and,
- xviii. improve community quality, safety and stability.

5.6.4 Criteria for Designation of Community Improvement Project Areas

- i. The Town may designate by by-law one or more Community Improvement Project Area(s), the boundary of which may be part or all of the Town.
- ii. For an area to be designated as a Community Improvement Project Area, it must satisfy at least one, and preferably more than one of the following general criteria:
 - a) buildings, building facades, and/or property, including buildings, structures and lands of heritage and/or architectural significance, are in need of maintenance, preservation, restoration, repair, rehabilitation, energy efficiency or renewable energy improvements, or redevelopment;
 - b) vacant lots and/or underutilized properties and buildings which have potential for infill, intensification or redevelopment to better utilize the land base, particularly where there is the potential for mixed use development, hotels, anchor uses, underground parking or the introduction of additional residential units, including affordable housing;

- c) deficiencies in physical infrastructure including but not limited to the sanitary sewer system, storm sewer system, and/or watermain system, roadways, sidewalks, curbs, streetscapes and/or street lighting, street furniture, municipal and private parking and loading facilities;
 - d) deterioration or deficiencies in recreational or community facilities including public open space, municipal parks, neighbourhood parks, indoor/outdoor recreational and/or community facilities, and public social facilities;
 - e) commercial areas with high vacancy rates and/or poor overall visual quality of the built environment, including but not limited to, building facades, streetscapes, public amenity areas and urban design, especially such areas that form part of a Business Improvement Area;
 - f) human-made hazards which should be eliminated in order to ensure a greater degree of public safety and to further enhance the community function;
 - g) non-conforming, conflicting, encroaching or incompatible land uses or activities threaten to disrupt the predominant land use and/or economic function of the area;
 - h) demonstrated problem or deficiency associated with the circulation and/or access of traffic;
 - i) flood prone area;
 - j) known or suspected environmental contamination;
 - k) other significant barriers to the repair, rehabilitation or redevelopment of underutilized land and/or buildings; and,
 - l) other significant environmental, social or community economic development reasons for community improvement.
- iii. Priority for the designation of Community Improvement Project Areas and the preparation and adoption of Community Improvement Plans shall be given to:
- a) Downtown Cobourg;
 - b) those areas where the greatest number of criteria for selection of Community Improvement Project Areas are present; and/or,

- c) those areas where one or more of the criteria for selection of Community Improvement Project Areas is particularly acute; and/or,
- d) those areas where one or more of the criteria for selection of Community Improvement Project Areas exists across the Town.

5.6.5 Phasing

- i. The phasing of community improvements shall be prioritized to:
 - a) permit a logical sequence of improvements to occur without unnecessary hardship on area residents and the business community;
 - b) reflect the financial capability of the Town to fund community improvement projects;
 - c) implement those improvements that will most substantially improve the aesthetic, environmental and service qualities of a community improvement project area;
 - d) take advantage of available senior government programs that offer financial assistance for community improvement efforts; and,
 - e) coordinate the timing of related capital expenditures from various municipal departments with departmental priorities.
- ii. For the purposes of this Plan, community improvements within Downtown Cobourg shall occur on a continual basis as funding becomes available.

5.6.6 Implementation

- i. In order to implement a Community Improvement Plan in effect within a designated Community Improvement Project Area, the Town may undertake a range of actions, including:
 - a) the municipal acquisition of land and/or buildings and the subsequent:
 - i) clearance, grading, or environmental remediation of these lands and properties;
 - ii) repair, rehabilitation, construction or improvement of these

- properties;
 - iii) sale, lease, or other disposition of these properties to any person or governmental authority;
 - iv) other preparation of land or buildings for community improvement.
- b) provision of public funds, such as grants and loans to registered owners, assessed owners and tenants of land and buildings, and any person to whom such an owner or tenant has assigned the right to receive a grant or loan;
- c) programs and measures to promote sustainable and/or energy efficient development, redevelopment and retrofit projects;
- d) programs and measures to promote the attraction of new beneficial land uses and development;
- e) provision of information on municipal initiatives, financial assistance programs, and other government assistance programs;
- f) coordination of public and private redevelopment and rehabilitation by providing administrative and liaison assistance;
- g) application for financial assistance from and participation in senior level government programs that provide assistance to municipalities and/or private landowners for the purposes of community improvement;
- h) agreements with any government authority or agency for the preparation of studies, plans and programs for the development or improvement of a Community Improvement Project Area;
- i) discussions and negotiations with owners of properties which are substandard with respect to maintenance, and if such discussions and negotiations are unsuccessful, enforcement of the Municipality's Property Standards By-Law;
- j) support of the preservation and restoration of historic and/or architecturally significant buildings and districts through the Ontario *Heritage Act, 1990*, in accordance with policies in Section 5.5 of this Plan, and the use of funding programs under that Act;
- k) continued support of existing Business Improvement Areas, and the encouragement of the establishment of new Business Improvement Areas and the expansion of existing Business

Improvement Areas in an effort to maintain strong and vital commercial areas;

- l) support for and co-operation with local service clubs and other organizations in the development of recreation and other facilities and services in a Community Improvement Project Area;
 - m) continued enforcement of the Town's Zoning By-law, Property Standards By-law and Sign By-law, and other related municipal by-laws and policies; and,
 - n) refinement of zoning controls and application of flexible land use policies within designated Community Improvement Project Areas to the extent that they complement community improvement goals and objectives.
- ii) All developments participating in programs and activities contained within Community Improvement Plans shall conform with the policies contained in this Plan, the Zoning-By-law, Property Standards By-law, and all other related municipal policies and by-laws.
 - iii) Council shall adopt such special measures as may be necessary to implement the goals and objectives for Community Improvement.”

Appendix B

Loan Repayment Schedule for Façade Improvement Loan, Building Improvement Loan, and Residential Loan Programs

Year⁹	Loan Payment Required¹⁰
1	15% of total loan
2	15% of total loan
3	15% of total loan
4	15% of total loan
5	15% of total loan.
Lump Sum Payment at end of Year 5	25% (If applicant has not missed any loan payments, and if Façade Improvement Loan/ Building Improvement Loan (as applicable) was for one or more new uses as specified by the Town in Appendix C, this final 25% portion of the payment will be forgiven at the end of the loan period, i.e., paid as a grant).

⁹ After monthly loan payments start.

¹⁰ Monthly loan payments will start six (6) months after loan advancement.

Appendix C

Qualifying Uses for Loan Forgiveness, Vitalization Tax Increment Grant Program and Vitalization Development Charge Grant Program

Qualifying land uses may include any such key anchor uses and/or business clusters that Council, at its discretion, deems to be significant in contributing to and enhancing the economic vitality of the downtown and community as reflected in Provincial Policy and the Cobourg Official Plan, and which are consistent with Council's vision for downtown revitalization in accordance with the Downtown Vitalization Action Plan.

Appendix D

Vitalization Tax Increment Grant Program and Vitalization Development Charge Grant Program Application Evaluation Matrix

In order to qualify for the Vitalization Tax Increment Grant Program and/or the Vitalization Development Charge Grant Program, a project must include one or more of the qualifying land uses as per Appendix C and result in an increase in assessment value of at least \$100,000.

A qualifying project which is approved for a Vitalization Tax Increment Grant will receive a Tax Increment Grant for up to 10 years based on the “as-built” performance of that project as shown in the table below.

A qualifying project which is approved for a Development Charge Grant will receive a Development Charge Grant based on the “as-built” performance of that project as shown in the table below.

As Built Project	Annual Grant as a % of Tax Increment Generated by the Project	Development Charge Grant as a % of Town Development Charge normally payable
Includes at least one qualifying land use as per Appendix C <u>and</u> results in an increase in assessment value of at least \$100,000.	50%	50%
On a brownfield site ¹¹	+20%	+20%
Incorporates exemplary urban design and/or significantly contributes to maintaining the heritage character of the Project Area	+10%	+10%
Achieves LEED certification or other sustainable design/construction standards recognized by the Town	+10%	+10%
Includes a minimum of 15% residential units that are affordable	+10%	+10%

¹¹ Brownfield sites are sites where a Phase II Environmental Site Assessment (ESA) has been conducted, and that as of the date the Phase II ESA was completed, did not meet the required standards under subparagraph 4i of Section 168.4(1) of the *Environmental Protection Act* to permit a Record of Site Condition (RSC) for the proposed use to be filed in the Environmental Site Registry.

Appendix E

Applications and Permits Eligible for the Fees Grant Program

The following types of planning and development applications and building permits are considered eligible for this program:

- i) Official Plan Amendment;
- ii) Zoning By-law Amendment;
- iii) Minor Variance;
- iv) Consent to Sever;
- v) Site Plan Control and Development Agreements;
- vi) Plan of Subdivision/Condominium;
- vii) Rental Housing Protection Act;
- viii) Sign Permit;
- ix) Sidewalk Café Permit;
- x) Encroachment Agreement;
- xi) Demolition Permit;
- xii) Building Permit; and,
- xiii) Heritage Permit

Other permits issued by the Town that are not listed above, but which advance the purpose of this program, may be considered.