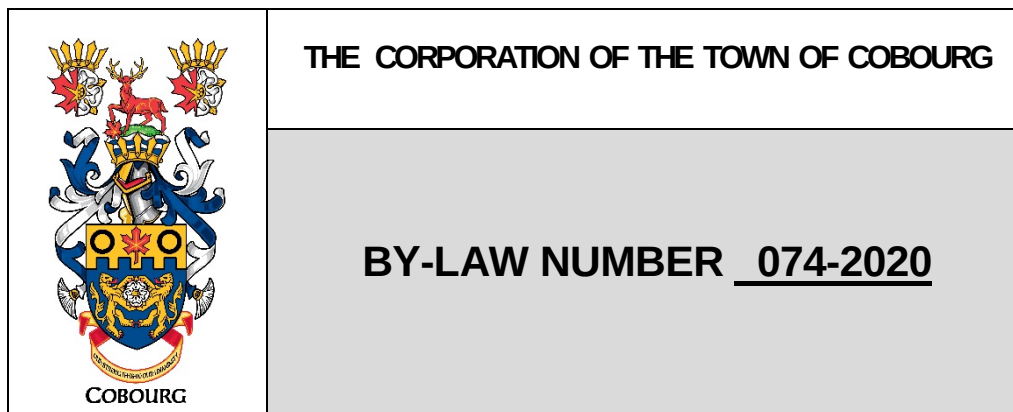




A BY-LAW TO ADOPT AN AFFORDABLE & RENTAL HOUSING COMMUNITY IMPROVEMENT PLAN FOR THE TOWN OF COBOURG

WHEREAS By-Law No. 073-2020 being a By-law to designate the Affordable & Rental Housing Community Improvement Project Area, was passed by the Council of the Corporation of the Town of Cobourg on the 23rd day of November, 2020 pursuant to its authority under to Section 28(2) of Part IV of the *Planning Act*, R.S.O 1990, c. P.13 (the “*Planning Act*”),;

AND WHEREAS the Council of the Corporation of the Town of Cobourg has provided for the preparation of the Affordable & Rental Housing Community Improvement Plan, pursuant to its authority under Section 28(4) of the *Planning Act*;

AND WHEREAS the Affordable & Rental Housing Community Improvement Plan conforms to the Town of Cobourg Official Plan;

AND WHEREAS the Council of the Corporation of the Town of Cobourg held a Public Meeting with respect to the Affordable & Rental Housing Community Improvement Plan on September 28, 2020, pursuant to its authority under Section 17 of the *Planning Act*;

NOW THEREFORE the Council of the Corporation of the Town of Cobourg, pursuant to its authority under Sections 17 and 28 of the *Planning Act*, enacts as follows:

1. The Affordable & Rental Housing Community Improvement Plan (CIP), consisting of the attached text, figures, tables, and appendices, is adopted and is attached hereto as Schedule “A”.
2. THAT this by-law shall have effect immediately upon final passing subject to the provisions of the *Planning Act*.

Passed in Open Council this 23rd day of November, 2020.

Schedule “A”

Affordable & Rental Housing Community Improvement Plan (CIP),
MHBC, October 2020



Affordable and Rental Housing

COMMUNITY IMPROVEMENT PLAN

Town of Cobourg

October 2020



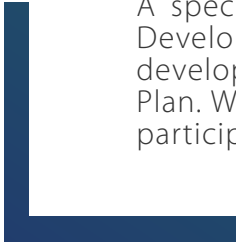


TOWN OF COBOURG

AFFORDABLE AND RENTAL HOUSING COMMUNITY IMPROVEMENT PLAN

ACKNOWLEDGMENTS

This report is respectfully submitted to the Town of Cobourg Planning and Development Services Department by MacNaughton Hermesen Britton Clarkson Planning, Urban Design and Landscape Architecture Limited (MHBC) in partnership with SHS Consulting.



A special thank you to Town of Cobourg staff, in particular the Planning and Development Advisory Committee for sharing their contributions to the development of the Affordable and Rental Housing Community Improvement Plan. We also wish to thank the many stakeholders and Cobourg residents whom participated in the community consultation and engagement phases of this Plan.

Prepared by:

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Executive Summary

Overview

In the fall of 2019, MacNaughton Hermesen Britton Clarkson Planning (MHBC) and SHS Consulting (SHS) were retained by the Town of Cobourg (the Town) to develop an Affordable and Rental Housing Community Improvement Plan (the CIP) aimed at incentivizing the development of affordable and rental housing throughout the Town in response to a number of key action items identified in the Northumberland County Affordable Housing Strategy. In addition to developing incentives for affordable and rental housing, the project team looked into opportunities to incentivize development of Brownfield areas and developments which address areas of sustainability and accessibility.

The project was structured with a three-phase approach, which incorporates background research, technical analysis, and community consultation with opportunities for feedback from residents, stakeholders, the Planning and Development Advisory Committee (PDAC) and Council in each phase (**Figure 1**).

As part of the first phase of the project, background information was collected to understand the policy and legislative context for the CIP; obtain an idea of how other jurisdictions have implemented similar incentive programs; and, understand the specific local community context in terms of demographics and housing need.

Based on the background research, consultation findings and financial assessment undertaken, the following key focus areas were identified for the development of the Affordable and Rental Housing CIP:

1. Increasing the supply of purpose-built rental housing
2. Increasing the supply of smaller unit sizes
3. Promoting the development of second units
4. Promoting the development of mixed-ratio developments
5. Supporting emergency and transitional housing services

The findings of the background review and the key areas of focus were then presented to stakeholders and the community at an open house held on January 23, 2020 to obtain feedback on and confirm the areas of focus in advance of drafting the CIP.

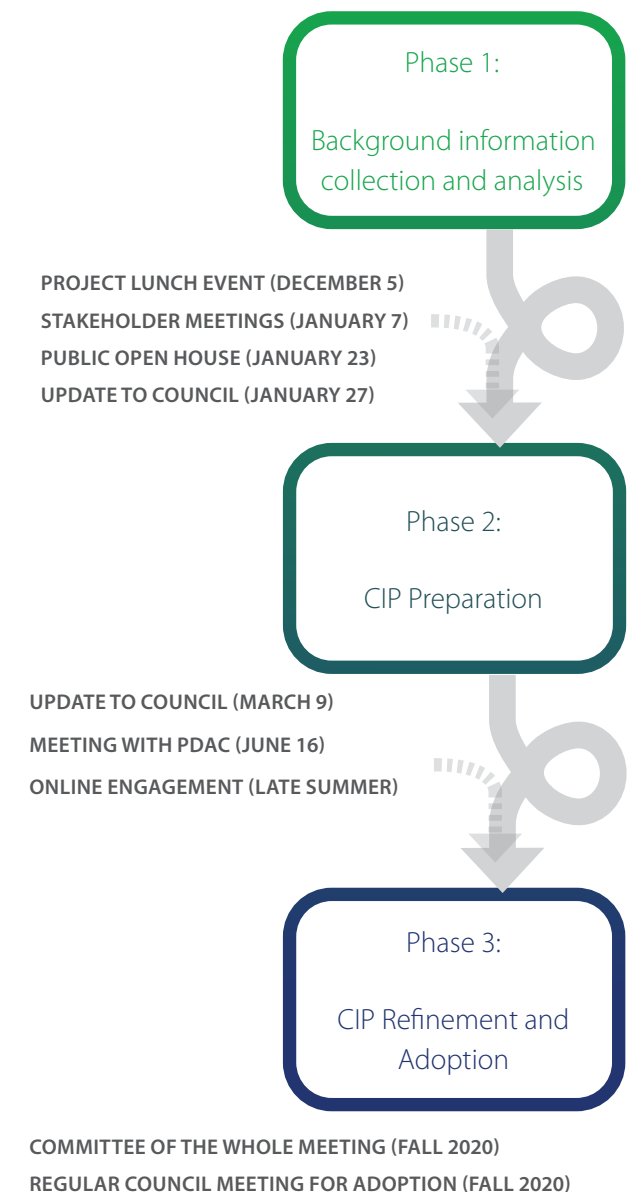


Figure 1: Project Schedule and Process

Please note that these dates are subject to change given the on-going COVID-19 pandemic.

Based on the feedback obtained at the January 23rd open house, the prioritized areas of focus for the CIP were confirmed as follows:

- 1. Increasing the supply of purpose-built rental housing; and,
- 2. Promoting the development of second units.

Promoting the development of mixed-income housing, increasing the supply of smaller unit sizes, and supporting emergency and transitional housing were also identified as important secondary areas that should be considered in the program; however, the emphasis of the incentives should be aimed at increasing the overall purpose-built rental housing stock and focusing on introducing additional units into the secondary rental market through second units.

Incentivizing brownfield development, sustainable development and design, and accessibility and universal design are also important for inclusion within the CIP, but should not detract from the primary focus of providing opportunities to increase the availability of affordable and rental housing throughout the community.

The first two phases of the work program culminated in the preparation of a Draft CIP for further consultation. The programs included in the Draft CIP are summarized in the following table on the following page.

This report concludes Phase 2 of the Project Work Program and will serve as the basis for refining and finalizing the CIP in Phase 3. The CIP will then be revised, as needed, following further consultation, which will include a meeting with the PDAC, targeted stakeholder sessions, a public information Open House and Statutory Public Meeting. A final CIP recommended for adoption will be brought forward to Council for consideration in late spring 2020.

Adoption of the final CIP by Council will provide the legislative basis and framework for implementing incentives designed to address affordable and rental housing needs in the community, in addition to setting a framework for addressing needs related to Brownfield development and sustainable and accessible design.



Table 1: *Summary of CIP Programs*

Program	Description	Area of Consideration	Focus (Primary or Secondary)
Rental Housing Planning and Building Fee Waiver Program	Grant equal to up to 100% of the fees paid on specified planning and development applications for an affordable rental (primary market) or purpose built (primary market) rental housing project	Purpose-built Rental	Primary
Rental Housing Cash-in-Lieu of Parking Reduction Program	Grant equal to up to 50% of the calculated Cash-in-Lieu of Parking fee for purpose built rental and purpose built affordable rental housing projects where a municipal Cash-in-Lieu of Parking program exists	Purpose-built Rental	Primary
Rental Housing Development Charge Grant Program	Grant equal to a percentage of the Town development charge normally payable on an eligible project proposing affordable rental (primary market) or purpose built (primary market) rental housing project. Program based on a sliding scale, where demonstrating achievement of certain criteria would result in a higher proportion of a development charge grant (i.e. a 'tiered' approach)	Purpose-built Rental	Primary
Rental Housing Property Tax Increment Grant Program	Grant equal to the incremental increase in municipal property tax assessment and revenue resulting from improvements to existing developments or the development of new buildings containing affordable rental (primary market) or purpose built (primary market) rental housing project for a period of five years	Purpose-built Rental	Primary
Second Unit Planning and Building Fee Reduction Program	Grant equal to up to 100% of the fees paid on specified planning and development applications for second unit or coach houses	Second Unit/ Coach House	Primary
Second Unit Renovation and Construction Grant/ Loan Program	Grant equal to 50% of eligible costs to homeowners who retrofit their dwelling to include a second unit or construct a new coach house as an accessory dwelling or to a homeowner who as an existing unregistered second unit that is legalized and brought up to Code to a maximum of \$10,000 AND/OR A loan equal to 70% of eligible costs to homeowners who retrofit their dwelling to include a second unit or construct a new coach house as an accessory dwelling or to a homeowner who as an existing unregistered second unit that is legalized and brought up to Code to a maximum of \$50,000. Minimum \$5,000	Second Unit/ Coach House	Primary
Emergency and Transitional Housing Planning and Building Fee Waiver Program	Grant equal to up to 100% of the fees paid on specified planning and development applications for new emergency or transitional housing developments or renovations/ upgrades to existing emergency or transitional housing uses	Emergency and Transitional Housing	Secondary
Emergency and Transitional Housing Development Charge Grant Program	Grant equal to a percentage of the Town development charge normally payable on an eligible project proposing an emergency or transitional housing project	Emergency and Transitional Housing	Secondary

Table 1 (cont.): Summary of CIP Programs

Program	Description	Area of Consideration	Focus (Primary or Secondary)
Affordable Housing and Home Ownership Planning and Building Fee Reduction Program	Grant equal to up to 50% of the fees paid on specified planning and development applications for new affordable housing or home ownership developments or renovations/ upgrades to existing affordable housing or home ownership uses	Affordable Homeownership	Secondary
Affordable Housing and Home Ownership Development Charge Grant Program	Grant equal to a percentage of the Town development charge normally payable on an eligible project proposing an affordable housing or home ownership project.	Affordable Homeownership	Secondary
Brownfield Redevelopment Grant Program*	Grant for the costs associated with the preparation of: Environmental Site Assessment(s), Risk Assessment, Remediation and monitoring plan Grant for 50% of the costs associated with rehabilitation of a property to permit a Record of Site Condition to be filed with the Ministry of Environment, Conservation and Parks (to a maximum of \$100,000 per property)w Grant for 50% of the costs associated with complying with a certificate of property use issued under Section 168.6 of the Environmental Protection Act (to a maximum of \$100,000 per property)	Brownfield	Secondary
Universal Design Grant/ Loan Program*	Grant equal to 50% of the cost of eligible building improvements to residential, commercial, institutional and mixed use buildings that incorporate universal design features to a maximum grant per property/ project of \$10,000 Grant equal to 50% of the costs of eligible works to new residential, commercial, institutional and mixed use buildings that incorporate universal design features to a maximum grant per property/ project of \$10,000 Loan equal to 70% of the cost of eligible works to a maximum loan per property/ project of \$50,000. Minimum loan of \$ 5,000	Accessibility	Secondary
Sustainable Design Grant/ Loan Program*	Grant equal to 50% of the cost of eligible building improvements to residential, commercial, institutional and mixed use buildings that incorporate sustainable construction, design and servicing features to a maximum grant per property/ project of \$10,000 Grant equal to 50% of the costs of eligible works to new residential, commercial, institutional and mixed use buildings that incorporate sustainable construction, design and servicing features to a maximum grant per property/ project of \$10,000 AND/OR Loan equal to 70% of the cost of eligible works to a maximum loan per property/ project of \$50,000. Minimum loan of \$ 5,000	Sustainability	Secondary

**Brownfield redevelopment, universal design or sustainable design projects that are not associated with affordable or rental housing projects would not be funded through the Affordable Housing Assistance Reserve Fund and will need to be funded separately by Council.*

DRAFT

Affordable and Rental Housing

**COMMUNITY
IMPROVEMENT
PLAN**

1.0

Introduction

In early 2019, Northumberland County prepared an Affordable Housing Strategy in order to provide detailed guidance and a policy framework for increasing the supply of affordable and rental housing throughout the County's municipalities. As part of this work, individual affordable housing strategies have also been prepared for each of the member municipalities.

In the case of the Town of Cobourg, with respect to supply, the Strategy highlighted the low vacancy rate for rental units in the primary rental market, which has been below 3% since 2010; and, identified housing gaps including a need for more purpose built rental housing options and more affordable rental housing for households with lower incomes. Additionally, the Strategy identified that a total of 38¹ affordable units would need to be provided in the Town, annually, in order to achieve the County's affordable housing target of 25% of all new residential units created annually.

¹ In accordance with the Strategy, 18% of Cobourg's allocated affordable units are to be affordable to low income households (earning \$48,519 or less) and 80% are to be affordable to households with incomes less than \$37,250.

In terms of action items, the strategy included 28 specific actions under four (4) key themes in order to achieve the strategy. One such action identified the *“use of a CIP to allow incentives to encourage the provision of affordable and rental housing, including grants or forgivable loans for development charges, planning and building fees, and other municipal charges and levies, tax exemptions and Tax Increment Grants (TIEG), and capital grants”*.

In order to build on and implement the recommendation contained within the County’s strategy, the Town of Cobourg retained the consulting team of MHBC Planning (MHBC) and SHS Consulting (SHS) to undertake a study and develop a comprehensive Town-Wide Affordable and Rental Housing Community Improvement Plan (CIP), which focused on the provision and maintenance of affordable and rental housing throughout the Town. This draft CIP has been prepared to provide support to landowners and developers in their efforts to provide for, and ultimately increase, the affordable and rental housing options throughout the Town.

This report includes the following:

- **Summary of the methodology to develop the draft CIP;**
- **Identification and description of the Community Improvement Project Area;**
- **An overview of the programs and incentives that form part of the CIP;**
- **An implementation plan to assist the Town in administering the CIP;**
- **A marketing strategy for the CIP; and,**
- **A monitoring strategy to assist the Town in measuring impacts and outcomes of the CIP.**

It should be noted that the legislative authority and policy basis for the preparation and adoption of the CIP is outlined in detail in the Background Report prepared as part of the work program for the Affordable and Rental Housing CIP project. The Background Report provides an overview of the documents consulted for the background review and a summary of the outcomes of the consultation and engagement exercises undertaken to arrive at the draft CIP. The Background Report should be consulted for an overview of these documents and other applicable legislative and policy documents.



2.0

Community Improvement Needs Analysis

Developing a specialized Community Improvement Plan aimed at incentivizing the development of affordable and rental housing responds to a key action item identified in the Northumberland County's Affordable Housing Strategy and serves to address a number of the identified housing gaps specific to the Town of Cobourg. The following section of the draft CIP report provides a detailed analysis of the needs of the Town with respect to affordable and rental housing to set the foundation for preparation of the Community Improvement Plan, including the prioritization of incentives recommended within the Community Improvement Plan.

2.1 General Methodology

A multi-phased approach to developing the draft CIP has been undertaken, which incorporates background research, technical analysis, and community consultation with residents, stakeholders and the Planning and Development Advisory Committee (PDAC). **Figure 2** provides a visual reference to the methodology.

As part of the first phase of the project, background information was collected to understand the policy and legislative context for CIP’s; obtain an idea of how other jurisdictions have implemented similar incentive programs; and, understand the specific local community context in terms of demographics and housing need. Additionally, a financial analysis was completed to determine the impact of various financial incentives that may be implemented through a CIP program on the feasibility of affordable housing projects within the Town.

Several public consultation efforts were undertaken in the early stages of the Phase 1 work program, including a project launch open house, online survey and targeted stakeholder sessions with housing and community service providers as well as local builders/ developers and real estate representatives. The findings of the background review and potential options for areas to be considered in the CIP were then presented to stakeholders and the community at an open house in January 2020.

The areas of consideration for the CIP were as follows:

- 1. Increasing the supply of purpose-built rental housing
- 2. Increasing the supply of smaller unit sizes
- 3. Promoting the development of second units
- 4. Promoting the development of mixed-ratio developments
- 5. Supporting emergency and transitional housing services

As noted, input on these areas of consideration and further analysis of each area resulted in priority areas for consideration in the draft CIP. Together, these key steps culminated in the preparation of a draft CIP (Section 3.0 of this document) for further consultation.

The CIP will be revised further, following the Phase 2 consultation process, which includes a meeting with the PDAC, targeted stakeholder sessions, a public information Open House and Statutory Public Meeting. Following any necessary revisions, a final CIP will be recommended for approval and will be brought forward to Council for their consideration in late spring 2020.

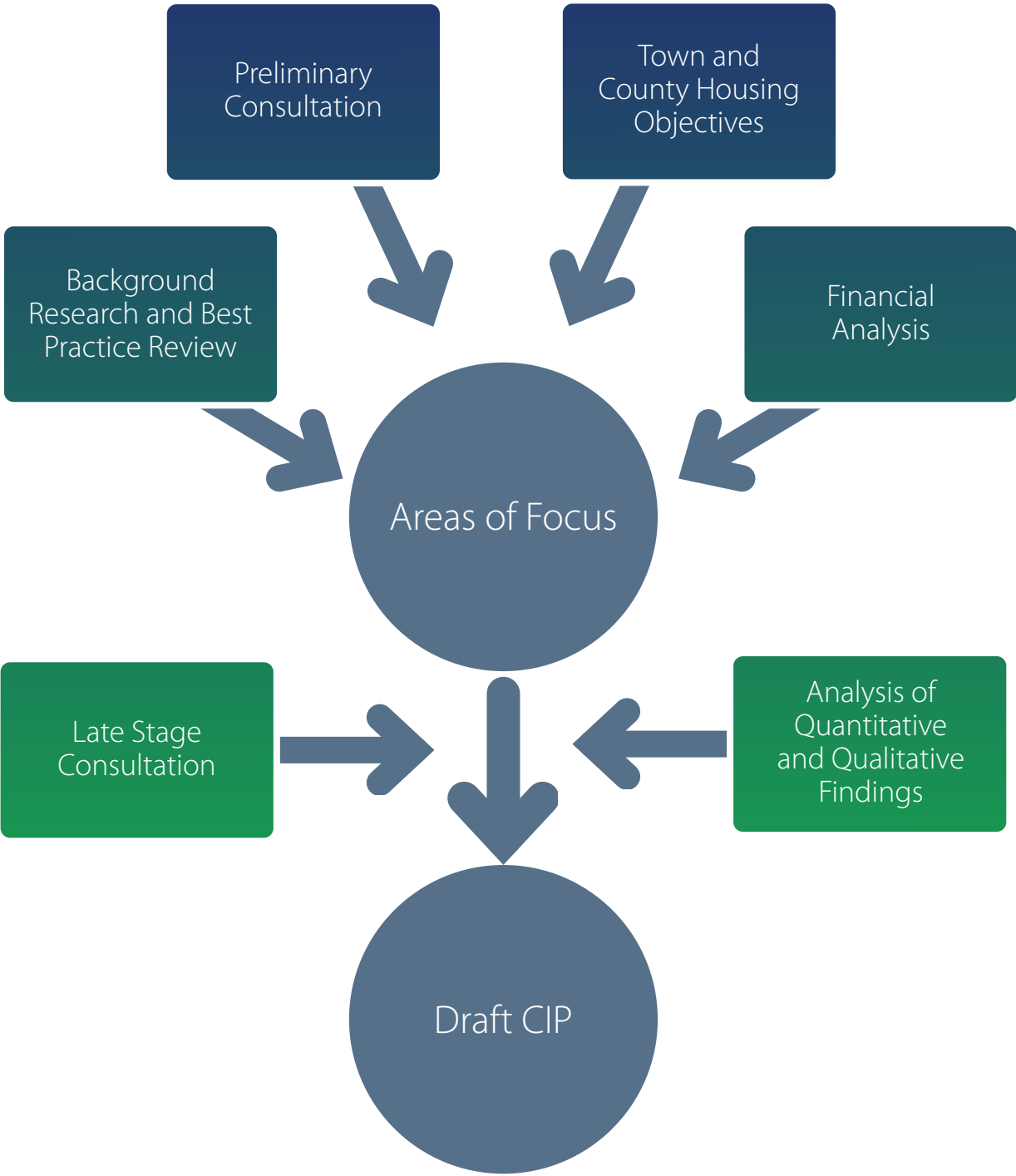


Figure 2: CIP Project Methodology

3.0 Draft Affordable and Rental Housing CIP

3.1 Purpose

The draft CIP provides a toolbox of financial incentives designed to achieve community goals and priorities as set out in the Northumberland County Housing and Homelessness Plan 2019-2029, the County and Town Affordable Housing Strategies and Official Plans in order to assist in the development of affordable and rental housing across the Town. It has been informed by substantive background research and analysis and confirmed through stakeholder and public consultation. Based on the background research completed to inform the CIP, financial incentives are aimed at assisting to provide for the creation of at least 38 affordable units within the Town on an annual basis, consistent with the target set out for the Town in the Northumberland County Affordable Housing Strategy.



3.2 Goals and Objectives

3.2.1 Goals for Community Improvement

The goal of the draft CIP is to minimize financial barriers to the creation of affordable and rental housing in order to ensure an appropriate range and mix of dwelling types across the housing continuum are provided throughout the Town, provide opportunities for financing development and redevelopment on brownfield sites and projects that incorporate sustainable design and/or accessible design features.

3.2.1 Objectives for Community Improvement

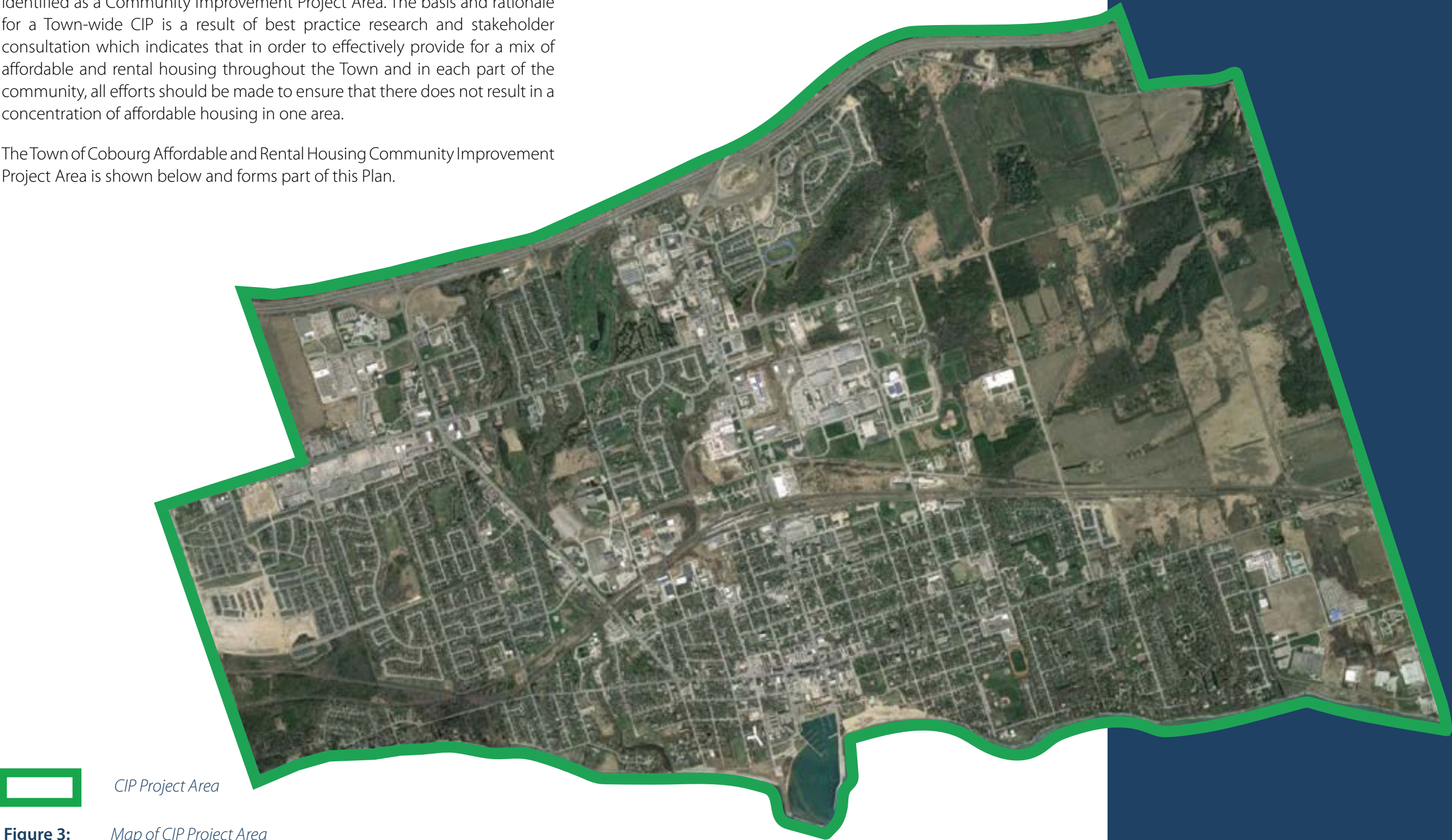
The objectives of the draft CIP are as follows:

1. **Facilitate the development of affordable and rental housing throughout the Town by providing financial support based on a continuum of housing options;**
2. **Increase the overall number of affordable and rental housing units in the Town;**
3. **Generate an appropriate mix of residential units and dwelling types, including those suitable for older adults and small household sizes, to meet the current and future needs of residents;**
4. **Make ownership housing more affordable to new home-buyers and allow people to age in place through second units;**
5. **Support and stimulate mixed-income developments;**
6. **Encourage the development of emergency and transitional housing;**
7. **Assist in the achievement of the Northumberland County annual target for new affordable housing units;**
8. **Reinforce the provision of affordable and rental housing as a community priority;**
9. **Provide opportunities to incentivize development and redevelopment projects on brownfield sites; and,**
10. **Provide opportunities to incentivize development or redevelopment projects that incorporate sustainable design and/or accessible design elements.**

3.3 Community Improvement Project Area

As noted in previous sections of this report, the entire Town of Cobourg is identified as a Community Improvement Project Area. The basis and rationale for a Town-wide CIP is a result of best practice research and stakeholder consultation which indicates that in order to effectively provide for a mix of affordable and rental housing throughout the Town and in each part of the community, all efforts should be made to ensure that there does not result in a concentration of affordable housing in one area.

The Town of Cobourg Affordable and Rental Housing Community Improvement Project Area is shown below and forms part of this Plan.



CIP Project Area

Figure 3: Map of CIP Project Area

3.4 Definitions

Throughout the draft CIP there are references to a number of terms which are defined as follows:

Affordable:	In the case of ownership housing, the least expensive of: housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or, housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.	Emergency Housing:	Short-term accommodation for persons who are experiencing homeless or in crisis designed to meet the immediate needs of these people and may provide basic emergency and crisis services including safe accommodation, meals, information and referral.	Secondary Rental Market:	Condominium apartment units, or other similar units, offered for rent.
Affordable:	In the case of rental housing, the lease expensive of: a unit for which the rent does not exceed 30% of gross annual household income for low and moderate households; or, a unit for which the rent is at or below the average market rent of a unit in the regional market area.	Low and Moderate Income Households:	In the case of ownership housing, means households with incomes in the lowest 60 percent of the income distribution for the regional market area. In the case of rental housing, means households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area	Second Unit:	An additional dwelling unit located within a single detached dwelling, one unit of a semi-detached dwelling or one unit of a townhouse dwelling.
Brownfield:	Undeveloped or previously developed properties that may be contaminated. They are usually, but not exclusively, former industrial or commercial properties that may be underutilized, derelict or vacant.	Mixed Income Housing:	Housing provided within a community or neighbourhood area where there is a mix of housing types and tenure to support a variety of housing needs, including subsidized housing, affordable rental, market rental, and affordable ownership and market ownership.	Sustainable Design:	Lowering the demands of development on the environment through certain building characteristics such as low energy usage, reduced water usage, application of Low Impact Design (LID) measures, and the utilization of sustainable building materials in order to minimize negative impacts on the environment.
Coach House:	An additional dwelling unit on a lot that is located within an accessory building or structure.	Purpose-Built Rental Housing:	Housing designed and built expressly as long-term rental accommodation.	Transitional Housing:	An intermediate step between emergency shelter and permanent housing.It providesaffordable,temporary, housing paired with a mix of services and supports with the goal of facilitating an individual’s movement to permanent stable housing and independent living.
		Primary Rental Market:	Units in privately initiated, purpose-built rental structures of three units or more.	Universal/Barrier-Free Design:	The practice of designing environments that can be efficiently used by people with a wide range of abilities operating in a wide range of situations and providing the same opportunities for accessing elements of the built environment by all people, regardless of life circumstances.

3.5 Program Overview

The incentive programs and policies set out in this section have been developed to implement the actions and recommendations of the Northumberland County Affordable Housing Strategy and the Town of Cobourg Affordable Housing Strategy as well as address the specific community improvement needs identified through the background research, consultation with the PDAC, local stakeholders and the public as part of the Town’s Affordable and Rental Community Improvement Plan Study.

The toolbox of incentive programs set out in this section of the report are geared toward the development of purpose built rental housing and second units as a priority. The table below provides a high level summary of the incentive programs offered through the draft CIP while the details of each are set out in further sections of this report.

The toolbox of incentives can be used along with many other sources of funding available to make an affordable housing project successful. The incentives described in this section may also be used in combination with any other program offered by the Town, County or other levels of government.

Table 1: *Summary of CIP Programs*

Program	Description	Area of Consideration	Focus (Primary or Secondary)
Rental Housing Planning and Building Fee Waiver Program	Grant equal to up to 100% of the fees paid on specified planning and development applications for an affordable rental (primary market) or purpose built (primary market) rental housing project	Purpose-built Rental	Primary
Rental Housing Cash-in-Lieu of Parking Reduction Program	Grant equal to up to 50% of the calculated Cash-in-Lieu of Parking fee for purpose built rental and purpose built affordable rental housing projects where a municipal Cash-in-Lieu of Parking program exists	Purpose-built Rental	Primary
Rental Housing Development Charge Grant Program	Grant equal to a percentage of the Town development charge normally payable on an eligible project proposing affordable rental (primary market) or purpose built (primary market) rental housing project Program based on a sliding scale, where demonstrating achievement of certain criteria would result in a higher proportion of a development charge grant (i.e. a ‘tiered’ approach)	Purpose-built Rental	Primary
Rental Housing Property Tax Increment Grant Program	Grant equal to the incremental increase in municipal property tax assessment and revenue resulting from improvements to existing developments or the development of new buildings containing affordable rental (primary market) or purpose built (primary market) rental housing project for a period of five years	Purpose-built Rental	Primary
Second Unit Planning and Building Fee Reduction Program	Grant equal to up to 100% of the fees paid on specified planning and development applications for second unit or coach houses	Second Unit	Primary
Second Unit Renovation and Construction Grant/ Loan Program	Grant equal to 50% of eligible costs to homeowners who retrofit their dwelling to include a second unit or construct a new coach house as an accessory dwelling or to a homeowner who as an existing unregistered second unit that is legalized and brought up to Code to a maximum of \$10,000 AND/OR A loan equal to 70% of eligible costs to homeowners who retrofit their dwelling to include a second unit or construct a new coach house as an accessory dwelling or to a homeowner who as an existing unregistered second unit that is legalized and brought up to Code to a maximum of \$50,000. Minimum \$5,000	Second Unit	Primary

Table 1 (cont): Summary of CIP Programs

Program	Description	Area of Consideration	Focus (Primary or Secondary)
Emergency and Transitional Housing Planning and Building Fee Waiver Program	Grant equal to up to 100% of the fees paid on specified planning and development applications for new emergency or transitional housing developments or renovations/ upgrades to existing emergency or transitional housing uses	Emergency and Transitional Housing	Secondary
Emergency and Transitional Housing Development Charge Grant Program	Grant equal to a percentage of the Town development charge normally payable on an eligible project proposing an emergency or transitional housing project	Emergency and Transitional Housing	Secondary
Affordable Housing and Home Ownership Planning and Building Fee Reduction Program	Grant equal to up to 50% of the fees paid on specified planning and development applications for new affordable housing or home ownership developments or renovations/ upgrades to existing affordable housing or home ownership uses	Affordable Homeownership	Secondary
Affordable Housing and Home Ownership Development Charge Grant Program	Grant equal to a percentage of the Town development charge normally payable on an eligible project proposing an affordable housing or home ownership project	Affordable Homeownership	Secondary
Brownfield Redevelopment Grant Program*	Grant for the costs associated with the preparation of: Environmental Site Assessment(s), Risk Assessment, Remediation and monitoring plan Grant for 50% of the costs associated with rehabilitation of a property to permit a Record of Site Condition to be filed with the Ministry of Environment, Conservation and Parks (to a maximum of \$100,000 per property) Grant for 50% of the costs associated with complying with a certificate of property use issued under Section 168.6 of the Environmental Protection Act (to a maximum of \$100,000 per property)	Brownfield	Secondary
Universal Design Grant/ Loan Program*	Grant equal to 50% of the cost of eligible building improvements to residential, commercial, institutional and mixed use buildings that incorporate universal design features to a maximum grant per property/ project of \$10,000 Grant equal to 50% of the costs of eligible works to new residential, commercial, institutional and mixed use buildings that incorporate universal design features to a maximum grant per property/ project of \$10,000 Loan equal to 70% of the cost of eligible works to a maximum loan per property/ project of \$50,000. Minimum loan of \$ 5,000	Accessibility	Secondary
Sustainable Design Grant/ Loan Program*	Grant equal to 50% of the cost of eligible building improvements to residential, commercial, institutional and mixed use buildings that incorporate sustainable construction, design and servicing features to a maximum grant per property/ project of \$10,000 Grant equal to 50% of the costs of eligible works to new residential, commercial, institutional and mixed use buildings that incorporate sustainable construction, design and servicing features to a maximum grant per property/ project of \$10,000 AND/OR Loan equal to 70% of the cost of eligible works to a maximum loan per property/ project of \$50,000. Minimum loan of \$ 5,000.	Sustainability	Secondary

*Brownfield redevelopment, universal design or sustainable design projects that are not associated with affordable or rental housing projects would not be funded through the Affordable Housing Assistance Reserve Fund and will need to be funded separately by Council.

3.6 General Program Requirements

Projects will be given consideration under the various programs of the draft CIP subject to satisfying the following general provisions:

1. All applications will be considered subject to funding availability. Brownfield redevelopment, universal design or sustainable design projects that are not associated with affordable or rental housing projects would not be funded through the Affordable Housing Assistance Reserve Fund and will need to be funded separately by Council.
2. An application for financial incentives is to be submitted prior to the commencement of any works or studies to which the incentive program would apply.
3. Applications will be submitted by the applicant and reviewed by Town staff using an evaluation rubric.
4. Applications for the Second Unit Planning and Building Fee Reduction Program and Second Unit Renovation and Construction Program will be evaluated by staff, with funds granted on a first come, first served basis.
5. Applications for all other programs will be subject to a single intake period, with evaluation by staff and recommendations for allocation of funding brought forward to Council collectively in a report for approval.
6. As a condition of application approval, an applicant may be required to enter into a grant or loan agreement with the Town which will set out the terms, duration and default provisions of the incentive to be provided. The Town may discontinue any financial incentive program where there is not compliance with an executed agreement.
7. If an applicant is in default of any program requirement, or any other requirement of the Town, the Town may delay, reduce or cancel its financial incentive program approval.
8. Each program of the CIP is considered active if Council has approved implementation of the program, and Council has approved a budget allocation for the program.
9. 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.
10. The total cost of the grant/ loan made in respect of an application shall not exceed the eligible costs of improvements with respect to that application.
11. Projects may qualify under more than one program. The total of the grants and loans made in respect of particular lands and buildings and any tax assistance shall not exceed the eligible cost of the community improvement plan with respect to those lands and buildings. 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.
12. The Town may discontinue any of the programs contained in this CIP at any time. Applicants with approved grants and/or loans will still receive said grant/ loan.
13. 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.
14. The program funding approved by Council is to be valid for a period of 18 months, after which it lapses unless otherwise extended by Council at its discretion.
15. 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).

3.7 CIP Programs: Primary Areas of Focus

The following sections of the report set out the programs in the draft CIP focused on rental housing and second units which are two of the primary areas of programs within the CIP. At the discretion of Town staff, applicants may be required to enter into an agreement with the Town to ensure program objectives are met.

3.7.1 Rental Housing Planning and Building Fee Waiver Program

1. The purpose of this program is to promote the development of purpose built rental housing by offsetting the costs associated with fees for planning and building applications at the Town.
2. This program would apply to property owners who undertake development or redevelopment projects containing a purpose built rental housing component, either for affordable rental housing, market rental housing or mixed-income rental housing.
3. This program will provide a grant of up to 100% of the fees paid on specified planning and development applications for purpose built rental housing.
4. The grant would apply to most fees related to development or redevelopment, including, but not limited to:
 - a. Official Plan Amendment;
 - b. Zoning By-law Amendments;
 - c. Minor Variances;
 - d. Site Plan Control;
 - e. Building and Demolition Permits;
 - f. Cash in lieu of parkland;
 - g. Cash in lieu of parking; and,
 - h. Municipal tree levy.

5. With respect to Official Plan Amendments, the waiver would only apply in a circumstance where the Amendment is required to address an issue of density (for example, as a result of providing a large proportion of 1-bedroom units on a site to address the need for smaller units) and not for comprehensive Official Plan Amendments requesting a land use designation change.
6. Applicants are required to pay the fees at the initial application submission stage and will receive reimbursement of the fees upon successful completion of an approved project including issuance of occupancy and confirmation that the proposed affordable units associated with the application have been provided. There is no guarantee that a project will receive approval.
7. **Appendix A** provides a chart of the Town’s current fees associated with these applications, to provide an indication of the savings an applicant would have as well as the revenue lost by the Town a result of the waiver. It is expected that the costs associated with the waiver of these fees would be in the form of lost departmental revenue which the tax base or other non-tax funding source must offset.

3.7.2 Rental Housing Cash-in-Lieu of Parking Reduction Program

1. The purpose of this program is to provide a reduction in the amount of Cash-in-Lieu of Parking fees for purpose built rental housing and purpose built affordable rental housing projects where a Cash-in-Lieu of Parking fee may apply.
2. This program will provide a grant of up to 50% of the calculated Cash-in-Lieu of Parking fee for an eligible project, where a Cash-in-Lieu of Parking program may apply.
3. The grant will be paid once the project is complete, final building inspections have taken place, an occupancy permit has been issued; confirmation that the units provided are in accordance with the proposal as proposed; and, all deficiencies have been addressed.

3.7.3 Rental Housing Development Charge Grant Program

1. The purpose of this program is to increase the overall number of affordable and market rental housing units through providing a grant for and reductions to development charges paid on a project.
2. Potential development charge reductions for a project will be assessed and determined based on the proposed project’s performance in providing for rental housing types and tenure most needed in the Town, including those suitable for older adults and small household sizes.
3. This program applies to larger scale development and redevelopment projects that provide purpose built rental housing options (market, affordable and mixed-income). It provides a grant equal to a percentage of the Town development charge normally payable on an eligible project.
4. The table, below, provides the proportion of grant funding available for eligible projects.

Table 2: Rental Housing Development Charge Grant Program Grant Proportions

Grant Proportion	Project Type
Up to 100%	100% purpose built affordable rental housing that provides a significant number of smaller units and includes at least two of the following: sustainability features, accessibility features or social service supports
Up to 75%	Minimum 20%/80% mixed affordable rental/ market rental housing that provides a significant number of smaller units and includes sustainability features, accessibility features or social service supports
Up to 60%	100% purpose built market rental housing that provides a significant number of smaller units and includes at least two of the following: sustainability features, accessibility features or social service supports
Up to 50%	Purpose built rental (affordable, market or mixed income) that includes at least two of the following: sustainability features, accessibility features or social service supports
Up to 40%	100% purpose built affordable rental housing
Up to 40%	Minimum 20%-80% mixed affordable rental/ market rental housing

5. The grant will be paid once the project is complete, final building inspections have taken place, an occupancy permit has been issued; confirmation that the units provided are in accordance with the proposal as proposed; and, all deficiencies have been addressed.
6. In the case of affordable rental units noted in **Table 2**, an applicant will be required to enter into an agreement to be registered on title which ensures that the affordable rental units remain affordable for at least twenty (20) years from occupancy. If the units are no longer deemed to be affordable, the grants, plus interest, will become payable to the Town in full.
7. In the case of market rental units noted in **Table 2**, an applicant will be required to enter into an agreement to be registered on title which prohibits the conversion of these units from rental to condominium tenure for at least twenty (20) years from occupancy. If the units are deemed to have been converted, the grants, plus interest, will become payable to the Town in full.
8. It should be noted that the *More Homes, More Choice Act, 2019* has introduced changes to how and when Development Charges are paid. These changes will need to be factored into the program administration details to ensure phasing of Development Charges payments align with the CIP grant.

3.7.4 Rental Housing Property Tax Increment Grant Program

1. The purpose of this program is to increase the overall number of purpose built rental housing units throughout the Town by providing a grant that reduces the property tax increase that typically results from large scale development and redevelopment projects
2. This program applies to larger scale development and redevelopment projects that provide affordable and rental housing options in the primary rental market.
3. It provides grants equivalent to the incremental increase in municipal property tax assessment and revenue resulting from property improvements to existing buildings or the development of new buildings.

4. The total payment shall not exceed the cost of development or redevelopment. The annual grant will be equal to a percentage of the tax increment paid for the Town's portion on the property taxes, in decreasing percentages of the increment as follows:
 - Year 1- 100% of tax increment
 - Year 2- 100% of tax increment
 - Year 3- 75% of tax increment
 - Year 4- 50% of tax increment
 - Year 5- 50% of tax increment
5. The grant will be paid once the project is complete, final building inspections have taken place, an occupancy permit has been issued; confirmation that the units provided are in accordance with the proposal as proposed; all deficiencies have been addressed; and, upon confirmation that property taxes are not in arrears.
6. In the case of affordable rental units, an applicant will be required to enter into an agreement which ensures that the affordable rental units remain affordable, in accordance with the definition set out in this plan, for at least twenty (20) years from occupancy. If the units are no longer deemed to be affordable, the grants, plus interest, will become payable to the Town in full.
7. In the case of market rental units, an applicant will be required to enter into an agreement which prohibits the conversion of these units from rental to condominium tenure for at least twenty (20) years from occupancy. If the units are deemed to have been converted, the grants, plus interest, will become payable to the Town in full.

3.7.5 Second Unit Planning and Building Fee Reduction Fee Program

1. The purpose of this program is to make homeownership more affordable to new homebuyers, allow people to age in place, and introduce additional rental units to the secondary market through second units and coach houses by offsetting costs

associated with the fees for planning and building applications at the Town.

2. This program applies to property owners or developers who undertake new residential development projects that include second units or coach houses.
3. It provides a grant of up to 100% of the fees paid on specified planning and development applications.
4. The grant would apply to fees related to development or redevelopment including, but not limited to:
 - a. Site Plan Control;
 - b. Minor Variance;
 - c. Zoning By-law Amendments; and,
 - d. Building and Demolition Permits.
5. Applicants are required to pay the fees at the initial application submission stage and will receive reimbursement of the fees upon successful completion of an approved project including issuance of occupancy and confirmation that the proposed second unit and/or coach house has been created and added to the secondary rental market.
6. Applicants will be required to enter into an agreement which specifies that the unit(s) shall not be used for short term rental accommodation of 28 days or less.
7. This program will be limited in value and duration, and will be monitored on a regular basis to allow for its retirement once a market is established.

3.7.6 Second Unit Renovation and Construction Grant/Loan Program

1. The purpose of this program is to make homeownership more affordable to new homebuyers, allow people to age in place, and introduce additional rental units to the secondary market through providing a grant or loan to offset the construction costs associated with renovating an existing dwelling to include a second unit or building a coach house on a property with an existing dwelling.
2. This program applies to individual homeowners who retrofit their dwelling to include a second unit within the main building or construct a new coach house as an accessory building.
3. This program also applies to homeowners who have an existing un-registered second unit who are seeking to legalize the unit, bring it up to Code and register the use.
4. The program may provide a grant equal to 50% of eligible costs to homeowners who retrofit their dwelling to include a second unit or construct a new coach house as an accessory dwelling or to a homeowner who has an existing un-registered second unit that is legalized and brought up to Code up to a maximum of \$10,000 (e.g. \$6,000 in construction cost would provide a \$3,000 grant to the applicant, upon completion; \$20,000 in construction cost would provide a \$10,000 grant to the applicant upon completion; and, \$30,000 in construction cost would provide a \$10,000 grant upon completion).
5. Alternatively, the program may provide a loan equal to 70% of the eligible costs to homeowners who retrofit their dwelling to include a second unit or construct a new coach house as an accessory dwelling or to a homeowner who as an existing un-registered second unit that is legalized and brought up to Code to a maximum of \$50,000 (Minimum \$5,000).
6. Applicants are required to make an application for consideration and approval in advance of commencing work. An applicant is required to identify whether they are also receiving funding through the Ontario Renovates component of the Ontario Priority Housing Initiative (OPHI) and the amount which they are eligible to receive.

7. If a grant is approved, the grant would be issued by the Town following submission by the applicant of proof of costs (e.g. receipts for costs associated with the renovation/ construction).
8. If a loan is approved, 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**. If 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). The Town will require that security for the loan be registered against the title of the property.
9. The total amount of funds received though both the OPHI and the Second Unit Renovation and Construction Grant/Loan Program shall not exceed the cost of the construction and fees.
10. The project address must be the homeowners’ sole and principal residence.
11. Applicants will be required to enter into an agreement which specifies that the unit(s) shall not be used for short term rental accommodation of 28 days or less.
12. This program will be limited in value and duration, and will be monitored on a regular basis to allow for its retirement once a market is established.

3.8 CIP Programs: Secondary Areas of Focus

The following are additional incentive programs in the toolbox of the CIP that provide programs related to other housing needs and supportive programs related to brownfields, accessibility and universal design. At the discretion of Town staff, applicants may be required to enter into an agreement with the Town to ensure program objectives are met.

3.8.1 Emergency and Transitional Housing Planning and Building Fee Waiver Program

1. The purpose of this program is to encourage the development of emergency and transitional housing by offsetting costs associated with the fees for planning and building applications at the Town.
2. This program would apply to applicants who undertake development or redevelopment projects for emergency and transitional housing and provides a grant equal to 100% of the fees paid on specified planning and development applications.
3. It would apply to most fees related to development or redevelopment, including, but not limited to:
 - a. Zoning By-law Amendments;
 - b. Minor Variances;
 - c. Consents to Sever;
 - d. Site Plan Control; and,
 - e. Building and Demolition Permits.
4. Applicants are required to pay the fees at the initial application submission stage and will receive reimbursement of the fees upon successful completion of a project including issuance of occupancy and confirmation that the proposed affordable units associated with the application have been provided.

3.8.2 Emergency and Transitional Housing Development Charge Grant Program

- 1. The purpose of this program is to encourage the development of emergency and transitional housing through providing a grant for and reductions to development charges paid on a project.
- 2. Potential development charge reductions for a project will be assessed and determined based on the proposed project's performance in providing for emergency and transitional housing that incorporates elements of sustainability, accessibility and social supports.
- 3. This program applies to larger scale development and redevelopment projects that provide emergency and transitional housing. It provides a grant equal to a percentage of the Town development charge normally payable on an eligible project.
- 4. **Table 3**, right, provides the proportion of grant funding available for eligible projects.
- 5. It should be noted that the *More Homes, More Choice Act, 2019* has introduced changes to how and when Development Charges are paid. These changes will need to be factored into the program administration details to ensure phasing of Development Charges payments align with the CIP grant.

3.8.3 Affordable Home Ownership Planning and Building Fee Reduction Program

- 1. The purpose of this program is to make ownership housing more affordable to new homebuyers by offsetting costs associated with the fees for planning and building applications at the Town.
- 2. This program applies to property owners or developers who undertake a residential development project for affordable homeownership units in partnership with a not-for-profit

organization and provides a grant of up to 50% of the fees paid on specified planning and development applications.

- 3. It would apply to fees related to development or redevelopment including, but not limited to:
 - a. Zoning By-law Amendment;
 - b. Minor Variance;
 - c. Consents to Sever;
 - d. Site Plan Control; and,
 - e. Building and Demolition Permits.
- 4. Applicants are required to pay the fees at the initial application submission stage and will receive reimbursement of the fees upon successful completion of a project including issuance of occupancy and confirmation that the proposed affordable units associated with the application have been provided.

3.8.4 Affordable Homeownership Development Charge Grant Program

- 1. The purpose of this program is to make ownership housing more affordable to new homebuyers by providing a grant for reductions to development charges paid on a project.
- 2. Potential development charge reductions for a project will be assessed and determined based on the proposed project's performance in providing for affordable ownership housing that incorporates elements of sustainability, accessibility or social supports.
- 3. This program provides a grant equal to a percentage of the Town development charge normally payable on an eligible project.
- 4. **Table 4**, right, provides the proportion of grant funding available for eligible projects.

Table 3: *Emergency and Transitional Housing Development Charge Grant Program Grant Proportions*

Grant Proportion	Project Type
Up to 50%	Shelter and transitional housing that includes sustainability features, accessibility features and social service supports on site
Up to 25%	Shelter and transitional housing

Table 4: *Affordable Home Ownership Planning and Building Fee Reduction Program Grant Proportions*

Grant Proportion	Project Type
Up to 50%	Affordable homeownership units that include sustainable features where it can be ensured that the units remain affordable for at least ten (10) years (e.g. Habitat for Humanity)
Up to 25%	Affordable homeownership units where it can be ensured that the units remain affordable for at least ten (10) years (e.g. Habitat for Humanity)

5. The grant will be paid once the project is complete, final building inspections have taken place, an occupancy permit has been issued; confirmation that the units provided are in accordance with the proposal as proposed; and, all deficiencies have been addressed.
6. An applicant will be required to enter into an agreement to be registered on title which ensures that the affordable ownership units remain affordable for at least ten (10) years from occupancy. If the units are no longer deemed to be affordable, the grants, plus interest, will become payable to the Town in full.
7. It should be noted that the *More Homes, More Choice Act, 2019* has introduced changes to how and when Development Charges are paid. These changes will need to be factored into the program administration details to ensure phasing of Development Charges payments align with the CIP grant.

3.8.5 Brownfield Redevelopment Program

1. The purpose of this program is to provide opportunity for redevelopment and development on Brownfield sites through the provision of grants and incentives to offset costs associated with remediation.
2. This program applies to larger scale redevelopment projects on Brownfield sites throughout the Town.
3. Where the redevelopment project proposes affordable rental housing, mixed-income rental housing, affordable ownership housing or shelter and transitional housing component, funds may be drawn from the Affordable Housing Assistance Reserve Fund
4. Where the redevelopment project does not include an affordable rental housing, mixed-income rental housing, affordable ownership housing or shelter and transitional housing component, availability would be subject to a separate fund implemented by Council.

5. The program provides:
 - a. a grant for up to 50% of the costs associated with the preparation of Environmental Site Assessment(s), Risk Assessment, or Remediation and monitoring plan to a maximum of \$30,000;
 - b. a grant for 50% of the costs associated with rehabilitation of a property to permit a Record of Site Condition to be filed with the Ministry of Environment, Conservation and Parks (to a maximum of \$100,000 per property); and,
 - c. Grant for 50% of the costs associated with complying with a certificate of property use issued under Section 168.6 of the Environmental Protection Act (to a maximum of \$100,000 per property).
6. The costs associated with this program will be paid back upon completion of a project through a tax increment based grant.
7. The costs shall be capped with the lesser value of the total tax increment based grant or the costs of studies and remediation combined for any given property.
8. Only those remediation costs incurred after the execution of an agreement with the Town shall be eligible for rebate. Remediation costs that have previously been incurred by the applicant are not eligible for program funding.

3.8.6 Sustainable Design Grant/Loan Program

1. The purpose of this program is to encourage development or redevelopment projects that incorporate sustainable design elements.
2. This program applies to property owners wishing to retrofit and make improvements to an existing industrial, residential, commercial, institutional and mixed use building to address sustainability or who is building a new residential, commercial, institutional and mixed use structure and is seeking to incorporate sustainable elements in the building design, construction and servicing.

3. The program may provide a grant equal to 50% of eligible costs for such improvements up to a maximum of \$10,000 (e.g. \$6,000 in construction cost would provide a \$3,000 grant to the applicant, upon completion; \$20,000 in construction cost would provide a \$10,000 grant to the applicant upon completion; and, \$30,000 in construction cost would provide a \$10,000 grant upon completion).
4. Alternatively, the program may provide a loan equal to 50% of the eligible costs to an applicant for implementing improvements to address sustainable design matters or constructing new buildings to address sustainable design matters to a maximum of \$50,000 (Minimum \$5,000).
5. Applicants are required to make an application for consideration and approval in advance of commencing work.
6. If a grant is approved, the grant would be issued by the Town following submission by the applicant of proof of costs (e.g. receipts for costs associated with the renovation/ construction).

7. If a loan is approved, 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**. If 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). The Town will require that security for the loan be registered against the title of the property.
8. Where the redevelopment project proposes affordable rental housing, mixed-income rental housing, affordable ownership housing or shelter and transitional housing component, funds may be drawn from the Affordable Housing Assistance Reserve Fund.
9. Where the redevelopment project does not include an affordable rental housing, mixed-income rental housing, affordable ownership housing or shelter and transitional housing component, availability would be subject to a separate fund implemented by Council.

3.8.7 Universal Design Grant/Loan Program

1. The purpose of this program is to encourage development or redevelopment projects that incorporate universal design elements.
2. This program applies to property owners wishing to retrofit and make improvements to an existing industrial, residential, commercial, institutional and mixed use building to address universal/ barrier-free design or who is building a new commercial, institutional and mixed use structure and is seeking to incorporate universal design/ barrier free design elements in the building design.
3. The program may provide a grant equal to 50% of eligible costs for such improvements up to a maximum of \$10,000 (e.g. \$6,000 in construction cost would provide a \$3,000 grant to the applicant, upon completion; \$20,000 in construction cost would provide a \$10,000 grant to the applicant upon completion; and, \$30,000 in construction cost would provide a \$10,000 grant upon completion).

4. Alternatively, the program may provide a loan equal to 50% of the eligible costs to an applicant for implementing improvements to address universal design matters or constructing new buildings to address universal design matters to a maximum of \$50,000 (Minimum \$5,000).
5. Applicants are required to make an application for consideration and approval in advance of commencing work.
6. If a grant is approved, the grant would be issued by the Town following submission by the applicant of proof of costs (e.g. receipts for costs associated with the renovation/ construction).
7. If a loan is approved, 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**. If 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). The Town will require that security for the loan be registered against the title of the property.
8. Where the redevelopment project proposes affordable rental housing, mixed-income rental housing, affordable ownership housing or shelter and transitional housing component, funds may be drawn from the Affordable Housing Assistance Reserve Fund.
9. Where the redevelopment project does not include an affordable rental housing, mixed-income rental housing, affordable ownership housing or shelter and transitional housing component, availability would be subject to a separate fund implemented by Council.

3.8.8 Donation or Sale of Surplus Lands, Guarantee Borrowing, and Exemptions from Levies, Charges and Fees for Affordable Housing

1. The Town may, in its discretion, donate, lease or sell any surplus property of the municipality at below fair market value for the purposes of redeveloping such surplus lands for the purposes of affordable and/or rental housing.
2. The Town may, in its discretion, guarantee borrowing, or provide for a total or partial exemption from any levy , charge or fee for the purposes of affordable and/or rental housing.

3.9 Implementation Plan

The CIP will be implemented through the policies of the Official Plan and Section 28 of the Planning Act, 1990, R.S.O. Successful implementation of the CIP will require a commitment by Council to funding. Overall implementation will be subject to Council review and approval of program details and budgetary allocation (5 year commitment, with annual monitoring).

The CIP will be administered by the Town of Cobourg Planning and Development Division, in consultation with the Finance Department of the Corporate Services Division. An application will be required for any person seeking financial assistance through the CIP. Application forms will be made available online, through the Town’s website, and as hard-copies at the Town’s Planning and Development Counter. Applications and supporting documentation will be reviewed by Town staff to ensure they are complete and meet eligibility requirements. If eligibility requirements are not met, or if there is insufficient information to make a determination with respect to eligibility, staff will inform the applicant in writing.

Applications made for funding through the Second Unit Planning and Building Fee Reduction Program and the Second Unit Renovation and Construction Grant Program will be accepted, reviewed and a determination made on a first come, first served basis or by an intake process based on the needs of the program as assessed from time to time. Applications made for funding under other programs will be subject to a single intake period, with applications evaluated by staff and recommendations for funding made through a report to Council. Should there be no uptake or fewer applications than anticipated, a second intake period may be introduced.

Where an application for funding is made for a smaller-scale project that would result in the payment of a grant in an amount less than or equal to \$10,000, the Director of Planning and Development or designate may issue approvals where the authority is delegated by Council. An incentive agreement will be required.

Where an application for funding is made for a large-scale project that would result in a longer-term financial commitment by the Town, a recommendation on the application will be made by staff and forwarded to Town Council for approval. If the application is approved by Council, an incentive agreement will be required. Only those costs incurred after the execution of an agreement with the Town will be eligible for rebate. Costs that have been incurred by the applicant prior to the approval and executed agreement are not eligible for funding. Payment of grants will only occur following the provision of the applicable documentation to demonstrate that the work has been completed as required.

The issuance of a building permit to commence construction of an approved project must take place within eighteen months of the approval. Failing to comply with this timing, without prior approval of Council, will allow the Town to withdraw the grant approvals and the funds will not be released.

Staff, in administering the CIP, may request clarification or additional supporting documentation and may perform site visits and inspections as necessary.

Timing, payment and the amount applicable for reduction are to be applied in accordance with the new regulations set out under the *More Homes, More Choice Act, 2019*.



3.10 Financial Management

An annual budget for the CIP will be approved by Council and included in the Affordable Housing Assistance Reserve Fund (5 year commitment with annual monitoring). This will be used to fund development charge grants, fee reductions/ waivers, and second unit renovation and construction grants and loans described in the incentive programs. Brownfield redevelopment grants and incentives for sustainable design and universal design that are not associated with affordable or rental housing projects will need to be funded separately by Council.

Grants awarded for the Planning Act application fees, Building Permit application fees and other municipal fees/levies will be absorbed in the respective departments as lost revenue. This loss would be required to be made up by the general tax levy or another non-tax revenue source and must be budgeted in the Reserve Fund. Grants awarded for property tax relief will be absorbed by the Town as lost revenue, initially, but would be recouped over time in the form of overall increased tax assessment and economic activity that otherwise may not have been realized without the incentives.

The following table (right) provides a summary of the financial and budgetary implications of each program contained within this CIP:

Table 5: Summary of Budget Implications for CIP Programs

Program	Budget Implications
Rental Housing Planning and Building Fee Waiver Program	Lost departmental revenue (tax base or other non-tax funding source must offset)
Rental Housing Development Charge Grant Program	Money allocated from Affordable Housing Assistance Reserve Fund
Rental Housing Property Tax Increment Grant Program	Recoup costs over time, with added assessment
Second Unit Planning and Building Fee Reduction Program	Lost departmental revenue (tax base or other non-tax funding source must offset)
Second Unit Renovation and Construction Grant/ Loan Program	Money allocated from Affordable Housing Assistance Reserve Fund (grant) Recoup costs over time through repayment of loan and potentially through future property taxes if the renovation/construction results in increased assessment value (loan)
Emergency and Transitional Housing Planning and Building Fee Waiver Program	Lost departmental revenue (tax base or other non-tax funding source must offset)
Emergency and Transitional Housing Development Charge Grant Program	Money allocated from Affordable Housing Assistance Reserve Fund
Affordable Home Ownership Planning and Building Fee Reduction Program	Lost departmental revenue (tax base or other non-tax funding source must offset)
Affordable Home Ownership Development Charge Grant Program	Money allocated from Affordable Housing Assistance Reserve Fund

Table 5 (cont.): *Summary of Budget Implications for CIP Programs*

Program	Budget Implications
Brownfield Redevelopment Grant Program*	Money allocated from the Affordable Housing Assistance Reserve Fund (where the project is for rental and affordable housing) Brownfield redevelopment project not associated with rental and affordable housing projects would not be funded through the Affordable Housing Assistance Reserve Fund and will need to be funded separately by Council
Universal Design Grant/ Loan Program*	Money allocated from the Affordable Housing Assistance Reserve Fund (where the project is for rental and affordable housing) (Grant) Recoup costs over time through repayment of loan and potentially through future property taxes if the renovation/construction results in increased assessment value (loan) Universal design projects not associated with rental and affordable housing projects would not be funded through the Affordable Housing Assistance Reserve Fund and will need to be funded separately by Council
Sustainable Design Grant/ Loan Program*	Money allocated from the Affordable Housing Assistance Reserve Fund (where the project is for rental and affordable housing) (Grant) Recoup costs over time through repayment of loan and potentially through future property taxes if the renovation/construction results in increased assessment value (loan) Sustainable design projects not associated with rental and affordable housing projects would not be funded through the Affordable Housing Assistance Reserve Fund and will need to be funded separately by Council
* All programs are to be funded by the Town of Cobourg, or in conjunction with such other County, Federal or Provincial programs which may be available or may become available. Any unused funding will be carried over into the following year and remain in the same allocation grant program within the CIP Reserve Fund.	

3.11 Monitoring Program

The purpose of the monitoring program set out in this section is to:

- Track effectiveness of the CIP and its programs relative to the goals and objectives;
- Monitor the effectiveness of programs of the CIP to determine its utilization and assess whether adjustments are needed;
- Track the number of affordable housing units relative to the County's target and municipal allocation of that target; and,
- Monitor the economic and social impact associated with projects receiving incentives.

This CIP is not intended to be a static planning document, but is intended to be a dynamic and proactive plan for providing a range and mix of affordable and rental housing options throughout the Town. Accordingly, the monitoring program is vital to ensure that the incentives provided through this CIP are working as intended and provide opportunities to augment as necessary. Information collected through the monitoring program should be used to provide regular updates to Council on the amount of private sector investment being leveraged by the incentive programs and the social and economic benefits associated with these projects.

3.11.1 On-going Data Collection

Records of all applications received and all incentives awarded shall be maintained and the following shall be recorded:

- The number of applications received for each program and the property location;
- The number of applications approved for each program and the property locations;
- The number of applications denied and reasons for the denial;
- The value of funds granted and the programs under which funds were granted;

- The value of private sector investment leveraged (where applicable);
- The timing of completion of the project and payment;
- The total number of new affordable housing units added to the Town's primary rental market supply;
- The total number of new rental housing units added to the Town's secondary rental market supply;
- The number of primary market rental housing units provided which are considered:
 - Affordable to low incomes; and,
 - Affordable to moderate incomes;
- The number of affordable ownership housing units added to the Town's housing supply;
- The type of housing units provided (built form, number of bedrooms, size);
- Property tax assessment after the completion of the project;
- The construction value of each project awarded funding through the CIP; and,
- Photographic evidence of the completed project.

3.11.2 Reporting

Staff will report to Council on an annual basis with respect to the CIP programs and activities, their uptake and their contribution in relation to the achievement of the Town's allocated annual affordable housing target with specific reference to the data collection items noted in Section 4.8.1.

Additionally, for the second year of the program and each year thereafter, the report should include an assessment and review of past units approved under the CIP which provides commentary on whether the units have remained affordable.

Finally, the report should include an assessment of the financial impact of the CIP to the Town.

The Town will undertake a detailed review this CIP at regular intervals to ensure that the intent and project objectives are being met. The first full review of the CIP should occur no later than five years after adoption.

Table 6 provides a list of the variables that should be monitored on an individual project and aggregate basis for the incentive programs contained in this CIP. Additionally, the Town should monitor the qualitative results of the CIP in terms of its social and community benefits, including the impact of increased housing options and affordability levels on social outcomes for persons in need of housing (i.e. reduced reliance on other support services such as food banks, increased/ stabilized vacancy rate, stabilized average monthly rent), and comments received by staff from the CIP from housing developers, community organizations, property owners and residents. These measures should be regularly monitored and reported to Council along with the quantitative measures specified in Table 6.

Table 6: Monitoring Variables for CIP Incentive Programs

Program	Monitoring Variables
Rental Housing Planning and Building Fee Waiver Program	• Number, type and dollar amount of planning application fees • Square footage of habitable floor space created • Total dollar value of construction • Dollar value of permit fees paid • Dollar value of permits issued
Rental Housing Development Charge Grant Program	• Number of applications received • % of development charge • Dollar amount of development charge grant • Total dollar value of construction • Number of residential units by type (built form and number of bedrooms) and square footage • Number of rental units created • Number of affordable rental units created • Jobs created/ maintained • Number and dollar amount of program defaults
Rental Housing Property Tax Increment Grant Program	• Number of applications received • Increase in assessed value of participating properties • Increase in municipal and education property taxes of participating properties • Estimated and actual amount of tax assistance provided • Number of residential units by type (built form and number of bedrooms) and square footage • Number of rental units created • Number of affordable rental units created • Jobs created/ maintained • Number and dollar amount of program defaults
Second Unit Planning and Building Fee Reduction Program	• Number, type and dollar amount of planning application fees • Square footage of habitable floor space created • Total dollar value of construction • Dollar value of permit fees paid • Dollar value of permits issued
Second Unit Renovation and Construction Grant/ Loan Program	• Number of applications received • Dollar amount of grant/ loan issued • Total dollar value of construction • Square footage of area renovated/ rehabilitated (for existing units) • Square footage of new residential unit (if a new unit is being added) • Number of new rental units created • Jobs created/ maintained

Program	Monitoring Variables
Emergency and Transitional Housing Development Charge Grant Program	• Number of applications received • % of development charge • Dollar amount of development charge grant • Total dollar value of construction • Number of beds provided and square footage • Description of any additional social/ support services provided and square footage of dedicated social/ support service space • Jobs created/ maintained • Number and dollar amount of program defaults
Affordable Home Ownership Planning and Building Fee Reduction Program	• Number, type and dollar amount of planning application fees • Square footage of habitable floor space created • Total dollar value of construction • Dollar value of permit fees paid • Dollar value of permits issued
Affordable Home Ownership Development Charge Grant Program	• Number of applications received • % of development charge • Dollar amount of development charge grant • Total dollar value of construction • Number of residential units by type (built form and number of bedrooms) and square footage • Number of affordable ownership units created • Jobs created/ maintained • Number and dollar amount of program defaults
Brownfield Redevelopment Grant Program	• Number of applications received • Increase in assessed value of participating properties • Estimated and actual amount of tax assistance provided • Hectares/ acres of land remediated • Number and type of residential units created (built form, tenure, number of bedrooms) • Number of affordable units created • Industrial/ commercial space (sq.ft) rehabilitated or constructed (where applicable) • Dollar value of private sector investment leveraged • Jobs created/ maintained • Number and dollar amount of program defaults

Table 6 (cont.): Monitoring Variables for CIP Incentive Programs

Program	Monitoring Variables
Universal Design Grant/ Loan Program	• Number of applications received • Total dollar value of construction • Universal design elements incorporated • Number of residential units by type (built form and number of bedrooms) and square footage (where applicable) • Number of rental units created (where applicable) • Number of affordable rental units created (where applicable) • Number of affordable ownership units created (where applicable) • Industrial/ commercial space (sq. ft) rehabilitated or constructed (where applicable) • Jobs created/ maintained • Number and dollar amount of program defaults
Sustainable Design Grant/ Loan Program	• Number of applications received • Total dollar value of construction • sustainable design elements incorporated • Number of residential units by type (built form and number of bedrooms) and square footage (where applicable) • Number of rental units created (where applicable) • Number of affordable rental units created (where applicable) • Number of affordable ownership units created (where applicable) • Industrial/ commercial space (sq. ft) rehabilitated or constructed (where applicable) • Jobs created/ maintained • Number and dollar amount of program defaults





3.12 Marketing and Communications Plan

A copy of the Marketing and Communications Plan prepared to promote the opportunities and incentives available through this CIP, once it is adopted by Municipal Council, is included in this document as **Appendix C**. Minor amendments or adjustments to the Marketing and Communications Plan may be made without amendment to the CIP.

3.13 Plan Amendments

Minor and technical amendments, such as the correction of typographical errors, revisions to definition and administrative details of specific programs, may be made without Council Approval. The Town may also discontinue any of the programs contained in this Plan without an amendment. In the case of a minor amendment or discontinuation of a program, the changes will be provided to the Ministry of Municipal Affairs and Housing for information purposes only.

Major and substantive amendments may be made by amendment, in accordance with the Planning Act. The following adjustments constitute a major or substantive change:

- Modifications to the Community Improvement Project Area;
- Addition of a new financial incentive program;
- Changes to the types of eligible projects or an addition of a new eligible project;
- Changes to eligibility criteria;
- Changes to value or calculation of grant; and,
- Increases in funding provided by the incentives contained in the CIP.



Figure 4: Engage Cobourg Webpage

4.0 Conclusion

The Town of Cobourg Affordable and Rental Housing Community Improvement Plan provides a suite of incentives intended to stimulate the development of purpose built rental housing (affordable and market rate), transitional and emergency housing, second units and mixed income housing throughout the Town. In doing so, the incentives are one tool that will assist in addressing housing needs identified through the County and Town's Affordable Housing Strategies.

The adoption of this CIP by Council will provide the legislative basis and framework for implementing a suite of incentives designed to address affordable and rental housing needs in the community in addition to setting a framework for addressing needs related to Brownfield development and sustainable and accessible design. The success of this CIP is rooted in a Council commitment to prioritize and fund affordable housing initiatives, as well as other initiatives as the case may be, and the uptake and commitment from housing developers and providers.

Ultimately, through the creation of additional affordable and rental housing options throughout the Town supported by the CIP incentives, the community and County as a whole will benefit.

APPENDIX **A**

Chart of Current Town of Cobourg
Planning Application Fees

	THE CORPORATION OF THE TOWN OF COBOURG
	BY-LAW NUMBER <u>030-2016</u>

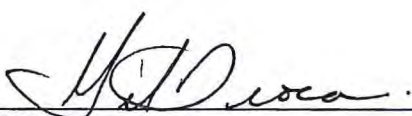
A BY-LAW TO ESTABLISH A TARRIFF OF FEES FOR THE PROCESSING OF APPLICATIONS MADE IN RESPECT OF PLANNING MATTERS

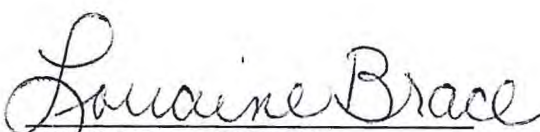
WHEREAS Section 69(1) of the *Planning Act*, R. S. O. 1990, c. P. 13, as amended, provides in part that a council of a municipality may establish a tariff of fees for the processing of applications made in respect of planning matters;

NOW THEREFORE the Municipal Council of the Corporation of the Town of Cobourg enacts as follows:

1. That it is hereby established a tariff of fees for the processing of applications made in respect of planning matters, as shown on Schedule "A" attached hereto and forming part of this By-law.
2. THAT this By-law shall come into effect as of June 1, 2016, with annual adjustments automatically being implemented in accordance with Schedule "A".
3. That By-law 003-2008 shall be repealed effective 11:59 pm on May 31, 2016

READ a first, second and third time and finally passed in Open Council this 2nd day of May, 2016.


 MAYOR


 MUNICIPAL CLERK

SCHEDULE "A" TO BY-LAW No. 030-2016
TOWN OF COBOURG PLANNING APPLICATION FEES 2016 – 2020
Pursuant to Section 69(1) of the Planning Act, R.S.O. 1990, c.P. 13 as amended

Type of Application/Service	Existing Fee (approved in 2008)	Proposed Fee 2016	Proposed Fee 2017	Proposed Fee 2018	Proposed Fee 2019	Proposed Fee 2020	Explanatory Notes
Official Plan Amendment (OPA)	\$5,000.00	\$7,000.00	\$7,500.00	\$8,000.00	\$8,500.00	\$9,000.00	Major Residential ¹
	\$7,500.00	\$10,000.00	\$11,000.00	12,000.00	\$13,000.00	\$14,000.00	Major Commercial ²
	\$3,500.00	\$4,000.00	\$4,500.00	\$5,000.00	\$5,500.00	\$6,000.00	Other
Zoning By-law Amendment (ZBA)	\$3,500.00	\$5,000.00	\$6,000.00	\$7,000.00	\$8,000.00	\$9,000.00	Major Residential
	\$3,500.00	\$5,000.00	\$6,000.00	\$7,000.00	\$8,000.00	\$9,000.00	Major Commercial
	\$2,500.00	\$3,000.00	\$3,500.00	\$4,000.00	\$4,500.00	\$5,000.00	Other
Combined OPA/ZBLA	OPA fee + 50% of ZBA	OPA fee + 50% of ZBA	OPA fee + 50% of ZBA	OPA fee + 50% of ZBA	OPA fee + 50% of ZBA	OPA fee + 50% of ZBA	Accounts for some overlap in process and services rendered
Draft Plan Review of a Plan of Subdivision/Condominium/Condominium Conversion	\$3,000.00 + \$30.00 per lot, block or unit (in the case of a condominium conversion) to a maximum of \$7,500.00 (based on 150 lots, blocks or units)	\$5,000.00 + \$35 per lot or unit (in the case of a condominium conversion) to a maximum of \$15,000.00	\$5,500.00 + \$40 per lot or unit (in the case of a condominium conversion) to a maximum of \$17,000.00	\$6,000.00 + \$45 per lot or unit (in the case of a condominium conversion) to a maximum of \$19,000.00	\$6,500.00 + \$50 per lot or unit (in the case of a condominium conversion) to a maximum of \$21,000.00	\$7,000.00 + \$55 per lot or unit (in the case of a condominium conversion) to a maximum of \$23,000.00	Includes 'one-window' processing of the draft plan, application and reports, circulation, review, analysis, discussions, preparation of memoranda, reports, and public notices, and formulation of draft conditions and attendance at meetings
Changes to Draft Plan/Conditions of Draft Approval	\$2,000.00	\$3,000.00	\$3,500.00	\$4,000.00	\$4,500.00	\$5,000.00	Major draft plan changes/re-design and/or significant changes to a condition requiring re-circulation, analysis, reports and/or public notice, draft conditions and attendance at meetings
	\$500.00	\$750.00	\$1,000.00	\$1,250.00	\$1,500.00	\$1,750.00	Minor 'red-line' adjustments to a draft plan and/or changes to draft conditions, analysis and reports
Clearance of Draft Conditions of Approval and Final Approval of a Plan of Subdivision	\$1,500.00 + \$30.00 per lot, block or unit to a maximum of \$6,000.00 (based on 150 lots, blocks or units)	\$5,000.00 + \$35 per lot or unit + \$500.00 per submission >= 3 rd submission (NEW)	\$5,500.00 + \$40 per lot or unit + \$600.00 per submission >= 3 rd submission	\$6,000.00 + \$45 per lot or unit + \$700.00 per submission >= 3 rd submission	\$6,500.00 + \$50 per lot or unit + \$800.00 per submission >= 3 rd submission	\$7,000.00 + \$55 per lot or unit + \$900.00 per submission >= 3 rd submission	Includes general processing of the detailed engineering drawings, plans and reports, plans review, discussions, preparation of memoranda and/or reports, attendance at meetings, review of draft conditions, compilation of clearances, preparation of Subdivision Agreement, review and approval of M-Plan, and subdivision monitoring
Extension to Draft Plan Approval	N/A	\$2,000.00 (NEW)	\$2,250.00	\$2,500.00	\$2,750.00	\$3,000.00	Includes analysis of conditions, circulation and preparation of a planning report for Council approval and attendance at meetings
Condominium Exemption and Final Approval of a Plan of Condominium	\$500.00 + \$30.00 per unit to a maximum of \$2,000.00	\$750.00 + \$35 per unit	\$1,000 + \$40 per unit	\$1,250.00 + \$45 per unit	\$1,500.00 + \$50 per unit	\$1,750.00 + \$55 per unit	Includes processing of application, review of draft and final condominium plans and related documentation, attendance at meetings, and execution of documents
Part Lot Control By-law Exemptions	\$500.00 + \$30.00 per part lot	\$750.00 + \$35 per part lot	\$1,000.00 + \$40 per part lot	\$1,250.00 + \$45 per part lot	\$1,500.00 + \$50 per part lot	\$1,750.00 + \$55 per part lot	Includes processing of Block and/or R-Plans, review discussions, preparation of memoranda and/or reports, attendance at meetings, and registration of By-law
Removal of a Holding (H) Symbol	\$500.00	\$550.00	\$600.00	\$650.00	\$700.00	\$750.00	Includes preparation and circulation of notices, by-laws, reports and attendance at meetings

¹ Major Residential consists of development in excess of 25 dwelling units
² Major Commercial consists of development in excess of 1,400 sq m GFA

Type of Application	Existing Fee 2008-2015	Proposed Fee 2016	Proposed Fee 2017	Proposed Fee 2018	Proposed Fee 2019	Proposed Fee 2020	Explanatory Notes
Site Plan Approval	\$1,500.00 + \$30.00 per unit \$3,500.00 \$750.00 \$1,000.00 \$2,000.00	\$3,000.00 + \$35.00 per unit* \$4,500.00* No Fee (NEW) \$1,100.00* \$2,500.00* *+ \$500.00 per submission >= 3 rd submission (NEW)	\$3,500.00 + \$40 per unit* \$5,000.00* No Fee \$1,200.00* \$2,750.00* *+ \$600.00 per submission >= 3 rd submission	\$4,000.00 + \$45 per unit* \$5,500.00* No Fee \$1,300.00* \$3,000.00* *+ \$700.00 per submission >= 3 rd submission	\$4,500.00 + \$50 per unit* \$6,000.00* No Fee \$1,400.00* \$3,250.00* *+ \$800.00 per submission >= 3 rd submission	\$5,000.00 + \$55 per unit* \$6,500.00* No Fee \$1,500.00* \$3,500.00* *+ \$900.00 per submission >= 3 rd submission	Major Residential Major Commercial Industrial Site Plan Amendment (excluding Major Residential and Major Commercial) Other
Consents for Severance	\$1,000.00 per new lot \$200.00 Minor	\$1,500.00 per new lot + \$500.00 per Consent Certificate (NEW)	\$1,750.00 per new lot + \$500.00 per Consent Certificate	\$2,000.00 per new lot + \$500.00 per Consent Certificate	\$2,250.00 per new lot + \$500.00 per Consent Certificate	\$2,500.00 per new lot + \$500.00 per Consent Certificate	Includes general processing of the application and plans, review, discussions, preparation of memoranda, reports, and notices, attendance at meetings, formulation of decisions, administration of conditions, and review and approval of legal title documentation
Minor Variance	\$500.00	\$600.00	\$700.00	\$800.00	\$900.00	\$1,000.00	Easements, rights-of-way, leases, lot line adjustments, etc.
Compliance Letters (building, zoning, vehicle inspection, chip trucks, etc.)	\$75.00	\$80.00	\$85.00	\$90.00	\$95.00	\$100.00	Includes general processing of the application and plans, review, discussions, preparation of memoranda, reports, and notices, attendance at meetings, formulation of decisions, and administration of conditions
Preconsultation	N/A	\$500.00 per pre-consultation (NEW)	\$550.00 per pre-consultation	\$600.00 per pre-consultation	\$650.00 per pre-consultation	\$700.00 per pre-consultation	Includes general review of planning records, zoning, agreements, and preparation of correspondence
							Includes general planning review of development concepts, reports, application and plans, discussions, preparation of memoranda, reports, and/or correspondence, and discussions in advance of formal submission of planning application(s) – the fee will be credited to applicant if/when formal application is submitted within 6 months of the first pre-consultation, to a maximum of 2 pre-consultations (ie. credit does not apply to any pre-consultations after the second)

SCHEDULE FOR REFUNDS TO PLANNING APPLICATION FEES 2016 - 2020

Type of Application	Service Rendered	Existing Refund	Proposed Refund
Official Plan Amendments, Zoning By-law Amendments, Plans of Subdivision, and Site Plan Approval	If an application has been submitted to the Planning Department but no administrative functions have been performed	90%	90%
	If a report has been prepared and/or other administrative functions have been performed on an application, but the application has not been considered by the Planning and Sustainability Advisory Committee	50%	30%
	If the application and report has been considered by the Planning and Sustainability Advisory Committee but has not proceeded to Council and/or a Public Meeting	40%	20%
	If the application and report have been considered by Council and/or a Public Meeting has been held	25%	10%
	If Council has passed an implementing By-law	No Refund	No Refund
Consents, Minor Variances	If an application has been submitted but no administrative functions have been performed	90%	90%
	If a report has been prepared and/or other administrative functions have been performed on an application, but the application has not been considered by the Committee of Adjustment	50%	30%
	If the application and report have been considered by the Committee of Adjustment	No Refund	No Refund

APPENDIX **B**

Loan Repayment Schedule for
Second Unit, Sustainability and Urban Design Program

Draft

Loan Repayment Schedule for Second Suite Loan Program

Year*	Loan Payment Required**
1	15% of the total loan
2	15% of the total loan
3	15% of the total loan
4	15% of the total loan
5	15% of the total loan
Lump Sum Payment at End of Year 5	25% (if applicant has not missed any loan payments, this final 25% portion of payment will be forgiven at the end of the loan period, i.e. paid as a grant)
*after monthly payments start	
** Monthly loan payments will start six (6) months after loan advancement	

Draft

APPENDIX C

Marketing and Communications Plan

The Marketing and Communications Plan

The following Marketing and Communications Plan is meant to be a guide for the Town of Cobourg to promote the opportunities and incentives available to the community through the Affordable and Rental Housing Community Improvement Plan (CIP) during the implementation period, once it becomes adopted by Municipal Council.

A. Target Markets

A.1 Primary Target Markets

The following have been identified as the primary market targets of the Affordable and Rental Housing Community Improvement Plan:

- a. **Property owners and operating businesses (i.e., tenants)** located within the Affordable and Rental Housing Community Improvement project area;
- b. **Potential investors** in the community;
- c. Landowners/ Developers;
- d. Builders; and,
- e. Not-for-profit organizations

A.2 Secondary Target Markets

In addition to these primary target markets, there may be other secondary marketing considerations that will apply, including (but not limited to):

- a. **Business Associations**, which can serve as an information source about the Affordable and Rental Housing Community Improvement Plan and its programs and incentives;
- b. The **general public**;
- c. Local realtors; and,
- d. The Town of Cobourg **Municipal Council**, who will receive regular updates and annual reports on program up-take and on-the-ground results.

The specific communications and marketing messages to be conveyed to each of these market segments are outlined in the Table 1 below.

Table 1: Communications and Marketing Messages Conveyed to Target Markets

KEY MESSAGE #1: The purpose of the Affordable and Rental Housing CIP is to assist in the development of affordable housing in the Town of Cobourg by providing incentive-based programs which encourage the creation of affordable housing units.

KEY MESSAGE #2: These housing actions are focused on encouraging a more diverse housing supply including options for smaller households, options which are affordable to households with low and moderate incomes, and rental housing options.

KEY MESSAGE #3: The Affordable and Rental Housing CIP is also intended to assist in the provision of development in the community that is sustainable and accessible through the use of incentive-based programs.

KEY MESSAGE # 4: The CIP is in alignment with the County and Town Affordable Housing Strategy and Council's mandate for the provision of affordable and rental housing

Target Market	Communications & Marketing Messages
Property Owners/Operating Businesses, developers, landowner/builders and not-for-profit organizations in the CIPA ⇒	- The Affordable and Rental Housing CIP can help assist in the development of affordable and rental housing by encouraging the creation of affordable housing units. - In order to encourage private investment in affordable housing, this CIP will provide the Municipality with a tool to offer financial incentives that will exempt or reduce planning, building, Development Charges and/or other development-related fees, and provide a Tax Increment Grant to eligible properties within the CIP area. - The opportunities to create affordable housing may include new development, redevelopment of underutilized properties or conversion from non-residential uses. - The Affordable and Rental Housing CIP encourages a more diverse housing supply within Cobourg, including second units. - The Affordable and Rental Housing CIP may also be utilized to encourage development, re-development and retrofits that are sustainable and accessible through a variety of incentive-based programs. - There is an efficient application and approvals process. - The Affordable and Rental Housing CIP can help achieve strategic business development and operating goals.
Potential Investors in Community ⇒	- The Affordable and Rental Housing CIP is just one more way in which the Town of Cobourg has strategically prepared for and is actively encouraging local investment, the development of affordable housing and job growth, and the achievement of sustainability and accessibility objectives.
Realtors ⇒	- The Affordable and Rental Housing CIP enhances the attractiveness of available and diverse Town properties and will encourage the creation of affordable housing units.

	- Realtors can help spread the word about the opportunities available under the Affordable and Rental Housing CIP.
Business Associations ⇒	- Business Associations can help spread the word about the opportunities available under the Affordable and Rental Housing CIP, which will benefit their members.
General Public ⇒	- The Town is actively encouraging housing diversity and sustainable and accessible development through affordable housing and incentive-based programming through the Affordable and Rental Housing CIP.
Council ⇒	- The provision of affordable housing is a priority within the Town of Cobourg with recognition that the primary barrier to affordable housing is financial - Extent to which the Affordable and Rental Housing CIP is achieving the vision and goals identified in Council's Strategic Plan.

B. Communication and Marketing Materials

The following communication and marketing materials may be developed by the Town of Cobourg to promote the Affordable and Rental Housing CIP and related opportunities:

- ❑ **WEBSITE:** A section on the Town of Cobourg's website (www.cobourg.ca) devoted to the Affordable and Rental Housing CIP, including information on financial incentives and the application process;
- ❑ **INFORMATION PACKAGE:** The information package (print and electronic) would be sent to property-owners and tenant businesses.
- ❑ **COUNCIL UPDATES:** Regular updates to be provided to Council on the implementation phase and successes as well as specific opportunities available through the Affordable and Rental Housing CIP.
- ❑ **INFORMATION BOOTHS/DISPLAYS:** Information booths, tables and displays could set up strategically at local events within the community, appropriate conferences and throughout municipal buildings to encourage broad promotion of the Affordable and Rental Housing CIP.
- ❑ **NEWSPAPER/RADIO ADS:** Branded advertisements will introduce the Affordable and Rental Housing CIP to business owners and the general public. The ads will work to inform and redirect interested parties to the website for more information.
- ❑ **ANNUAL PROGRESS REPORTS:** Could be prepared to outline the success of the Affordable and Rental Housing CIP over the period of one year and to serve as case studies for future applicants as well as better inform the 5-year progress review of the CIP.

B.2 Other Promotional Opportunities

Targeting Specific Businesses & Properties: The Town of Cobourg may also identify specific target businesses and properties where improvements would be most desirable, and arrange short visits with the business owners/property managers to ensure awareness and encourage take-up.

It's recommended that these activities be scheduled as part of the initial implementation launch of the new Affordable and Rental Housing CIP program and repeated annually as a reminder of the many opportunities available.

B.3 Assignment of a 'CIP Expert'

The Town of Cobourg may also identify the need to assign a staff member the specific role of the Affordable and Rental Housing CIP Expert that business owners, property managers and the general public could go to for key information related to the program.

Table 2: Communications and Marketing Messages Conveyed to Target Markets

This table shows the interrelationship between the target markets and the communication and marketing materials outlined above.

Communication Vehicles	Property Owners & Operating Businesses, developers, landowner/builders, and not-for-profit organizations	Potential Investors	Realtors	Business Associations	General Public	Council
Website	★	★	★	★	★	
Information Package	★	★	★	★		
Council Updates						★
Information Booths/Displays	★	★	★	★	★	
Newspaper/Radio Ads	★	★	★	★	★	
Annual Progress Reports	★				★	★



KITCHENER
WOODBIDGE
LONDON
KINGSTON
BARRIE
BURLINGTON