



# Community Improvement Plan

## Bala & Port Carling



December, 2021  
Chapter 6 revised March, 2025



Duke's Boats building in Port Carling

## 5 Urban Design Guidelines

### Purpose of the Guidelines

Urban design involves the arrangement and design of the built environment and provides a framework that gives form, shape and character to buildings, public spaces, streets and amenities. It blends architecture, landscape architecture and town planning together to enhance the urban centres of Bala and Port Carling. The Urban Design Guidelines promote high quality urban design that is based upon the quality, scale and character of the surrounding existing and emerging contexts, reinforce 'human scaled' environments, and promote a sense of place.

Urban Design Guidelines provide design guidance, criteria, and standards for how to shape the built environment, both the individual elements, as well as how these should be spatially arranged and relate to one another. The Guidelines are intended to provide direction for architects, landscape architects, engineers and developers to understand the Township's objectives for design in the Community Improvement Areas. The Guidelines also inform staff and Council in their review, and approval of development applications.

Urban Design Guidelines are a planning tool that work alongside zoning, site plan control and technical standards to implement the vision of the Official Plan. The Guidelines will be used through the development process including site planning, landscape and building design.

The Urban Design Guidelines are divided into two sections:

- **Private Realm** (buildings, loading, access, parking, pedestrian access)
- **Public Realm** (streets and public spaces)

This chapter describes the character areas in Port Carling and Bala, sets the context by defining compatibility and 'Muskoka style', highlights the urban design structure for Port Carling and Bala, includes guidelines for the private realm, direction for the key large sites in Bala and Port Carling and public realm guidelines for streets and parks.

## Character Areas

A number of areas with a particular character of built form, streetscape and landscape are identifiable in both Urban Centres.

### Port Carling

Four segments have been identified in Port Carling as illustrated on the map below.

#### Highway 118 West

- Western gateway to Port Carling with water access
- Some larger format buildings with surface parking
- Individual buildings with parking in front
- Little or no defined sidewalks or pedestrian routes

#### Medora Street

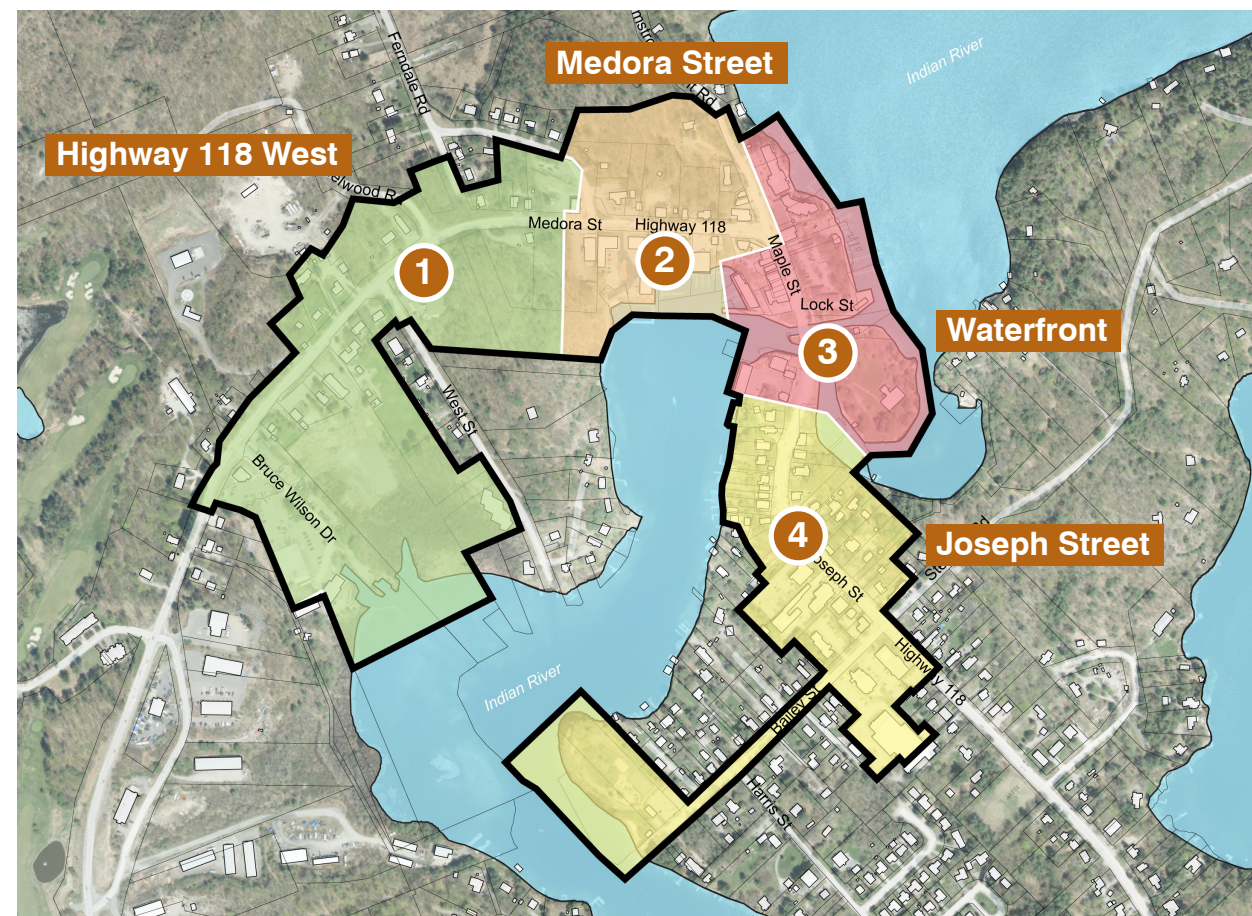
- Cluster of commercial uses with both street and water access
- Large areas of surface parking
- Few sections of defined sidewalk or pedestrian route on the south side
- Sidewalk on the north side

#### Waterfront

- Core main street commercial on one side of the street
- Site with development opportunity that could complete the street
- Continuous water's edge of Indian River and locks

#### Joseph Street

- Stand alone buildings set in the landscape
- Key municipal buildings



### Bala

Seven segments have been identified in Port Carling as illustrated on the adjacent map.

#### Highway 169 North

- Larger format retail with surface parking
- Stand alone buildings on the north side
- Limited defined pedestrian route with asphalt path

#### North Core

- Concentration of commercial uses
- Stand alone buildings
- On street parking
- Sidewalk

#### Portage

- Small group of commercial buildings
- Separated by bridges on two sides
- Large parking lot on east side

#### Bala Falls Road

- Concentration of commercial uses on Bala Falls Road
- Stand alone buildings
- On street parking on Bala Falls Road
- Sidewalk next to commercial on Bala Falls Road, asphalt shoulders along highway

#### Jaspens Park

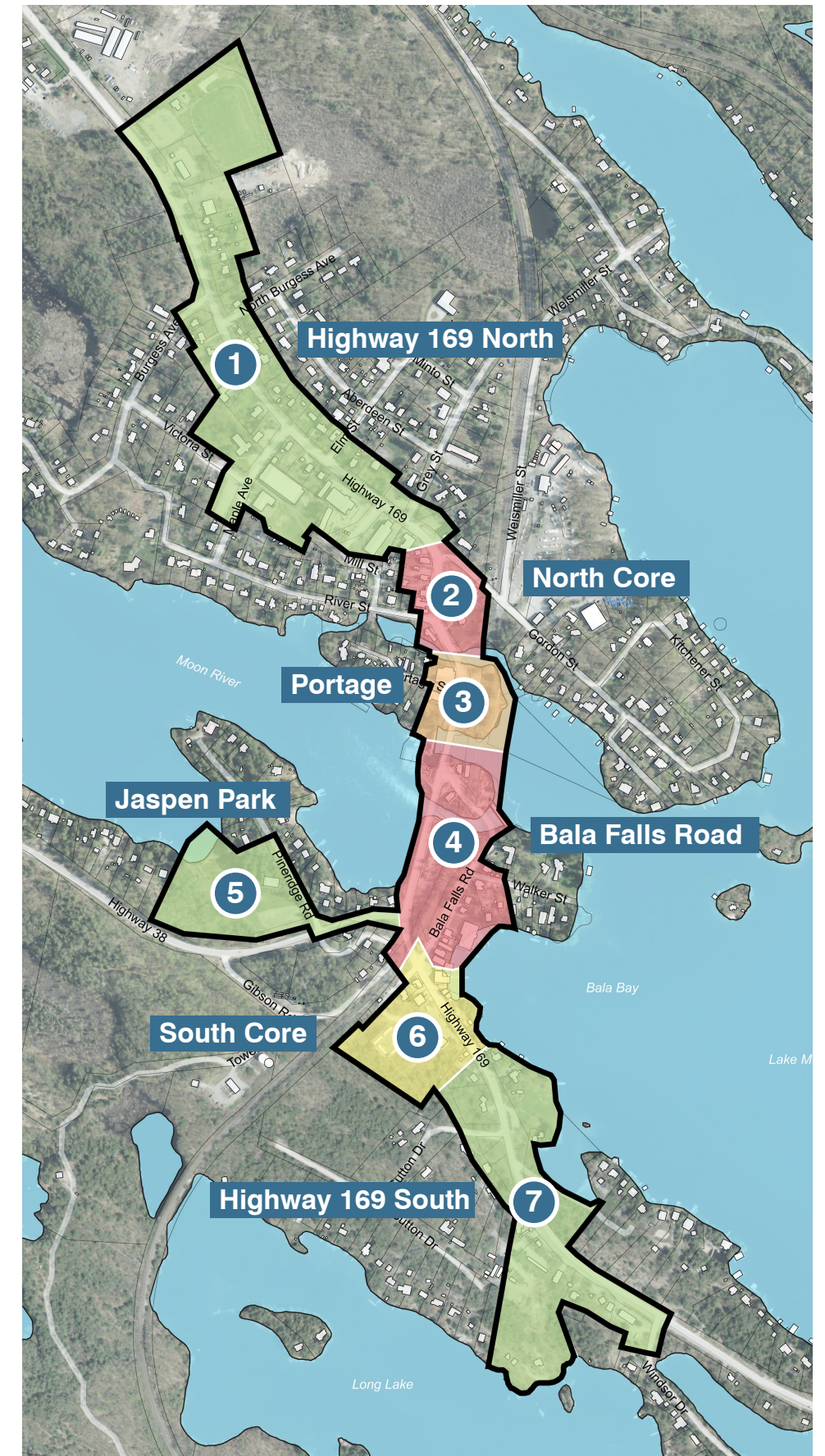
- Residential uses
- Narrow highway with gravel shoulders
- Jaspens Park

#### South Core

- Defined by crossing underneath railway
- Bala Bay Inn site with waterfront access across the highway

#### Highway 169 South

- Residential uses and larger sites
- Windsor Park
- Small cluster of stand alone commercial uses on south side towards south end



## Defining Compatibility

These Urban Design Guidelines are intended to promote development that is compatible with the characters of Bala and Port Carling. Without being prescriptive about architectural style, the guidelines promote a sense of stylistic unity, respecting the architectural and urban design conventions of Bala and Port Carling, while still allowing for creativity and innovation in individual buildings.

Compatible development means development which may not necessarily be the same as, or similar to, the existing development, but enhances the established community and coexists with existing development without unacceptable adverse impact on the surrounding area.

These guidelines primarily address properties that front on one of the main highways in the urban centre areas of Bala and Port Carling, and are expected to have primarily commercial or mixed use development. Such developments should not necessarily be expected to mimic styles more appropriate for cottages or century old tourist hotels.

Defining a “Muskoka Style” is not meant to restrict the architectural style that can be used, but to assist in understanding the characters of Bala and Port Carling and achieving compatibility for new development.



Example of a new development using Muskoka Style elements in Port Carling

## Muskoka Style

### Cladding

Much of Muskoka's historic character comes from the preservation and continued use of traditional cladding materials, including brick, clapboard, batten board, shingles and stone. Using these cladding materials on new development helps to ensure the continuation of this character.

### Wood Structure

Exposed wood structures and details are common in Muskoka and are particularly evocative of the architectural style of the area. This includes thick beams and posts supporting roofs, gables and overhangs.

### Roofs

A variety of pitched roof styles have historically been popular in Muskoka, often broken up with gables. While pitched roofs are generally desired, they are typically only appropriate on buildings up to 3 storeys, and can be limiting on upper storey uses when building heights are restricted.

### Colours

Exterior colours popular in Muskoka include earth tones, deep reds, pale blues, white, grey and natural wood tones. In general, brick and stone should be left unpainted to reveal the natural colours of the materials.

### Porches and Terraces

Porches, overhangs and terraces are frequently included on buildings as part of a tradition that connects indoor spaces out into the landscape.

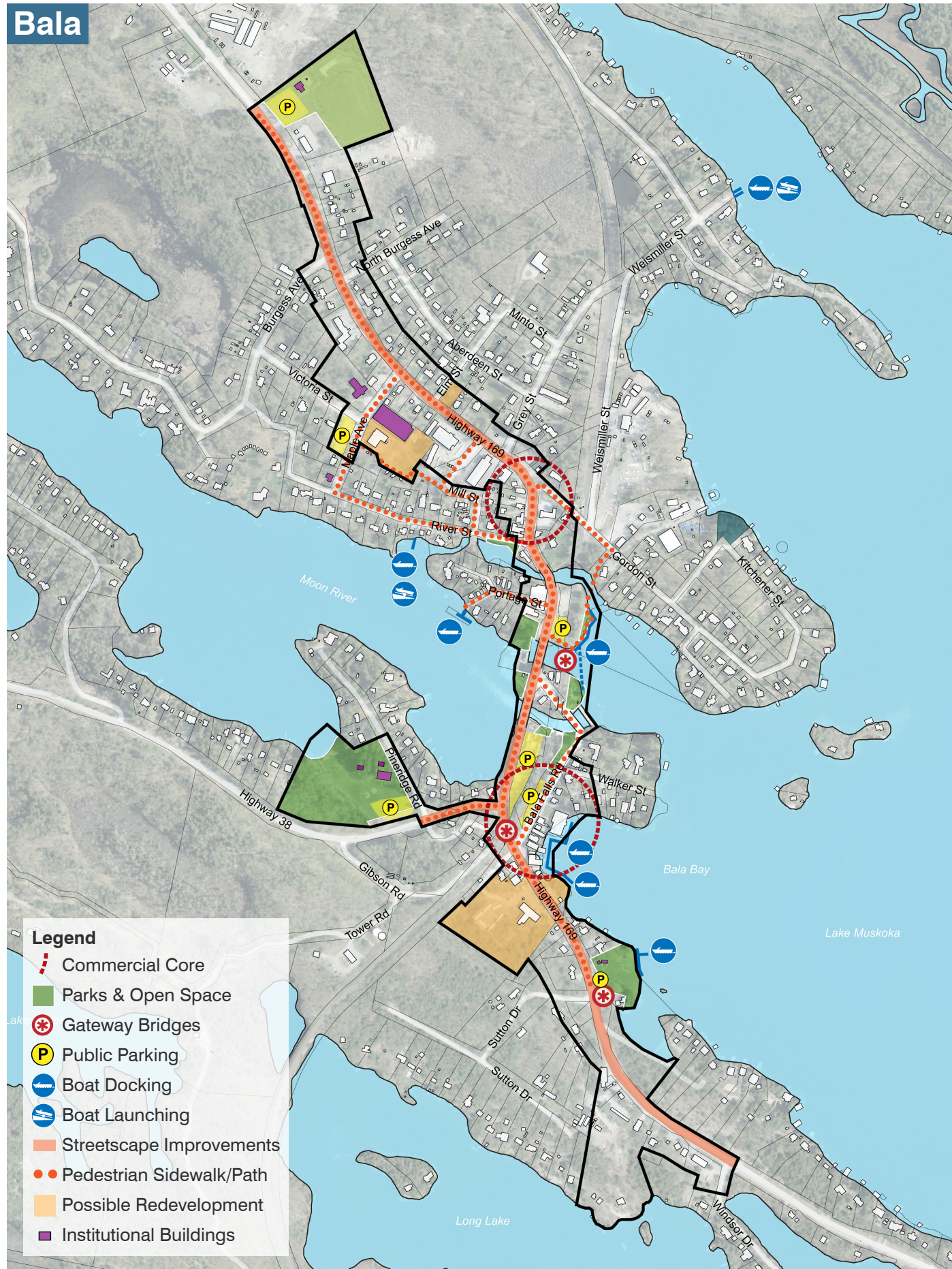
### Landscape

Surrounded by the landscape and maintaining views into the landscape is a key characteristic of Muskoka. Areas directly surrounding buildings should be enhanced and landscaped using native plant material to maintain the sense of connection to the wider landscape.



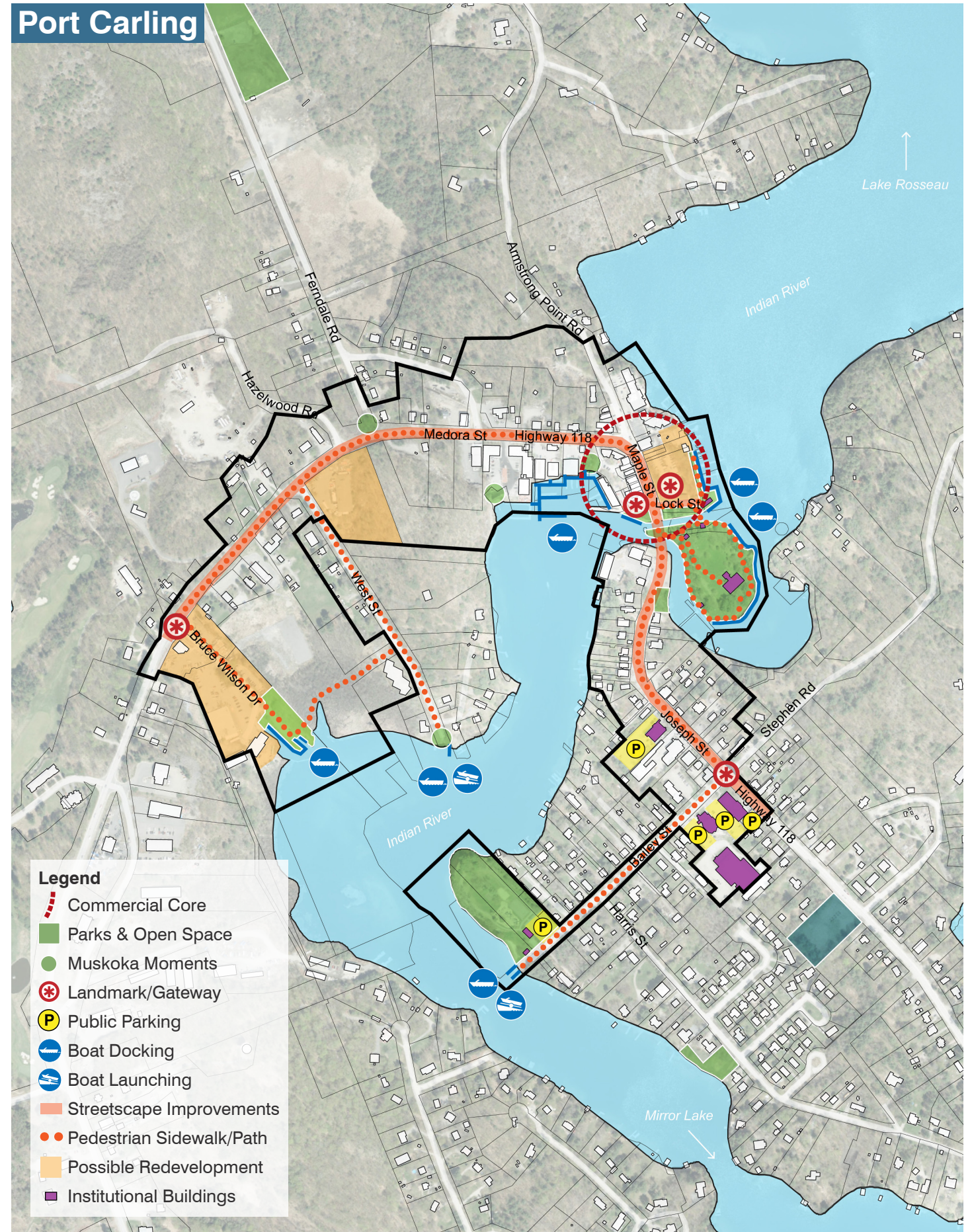
# Urban Design Structure Plan

## Bala



- Legend**
- - - Commercial Core
  - Parks & Open Space
  - \* Gateway Bridges
  - P Public Parking
  - ⚓ Boat Docking
  - ⚓ Boat Launching
  - Streetscape Improvements
  - Pedestrian Sidewalk/Path
  - Possible Redevelopment
  - Institutional Buildings

## Port Carling



- Legend**
- - - Commercial Core
  - Parks & Open Space
  - Muskoka Moments
  - \* Landmark/Gateway
  - P Public Parking
  - ⚓ Boat Docking
  - ⚓ Boat Launching
  - Streetscape Improvements
  - Pedestrian Sidewalk/Path
  - Possible Redevelopment
  - Institutional Buildings

The purpose of these Urban Design Guidelines is to provide design guidance for infill and intensification in Bala and Port Carling. The design objective for new developments is primarily to maintain and reinforce the ‘small town’ and ‘human-scaled’ character of the area.

While these guidelines are meant to provide design standards and benchmarks for development, they are also meant to provide flexibility within certain parameters, to encourage distinction, variety and creative architectural and design responses.

## Site Organization

On larger sites, a well-organized site layout contributes to the ease of access and understandability for visitors, and improves relationships with adjacent properties.

- 1 Provide for appropriate transitions to adjacent properties and different land uses (i.e. setbacks, landscaping, location of servicing and parking areas, pedestrian connections).
- 2 Create a pedestrian-scaled, permeable and connected internal layout (block and street pattern).
- 3 Arrange buildings to create comfortable and protected pedestrian spaces that have a sense of enclosure.
- 4 Integrate existing topography and natural features into the development, and minimize alteration to both, wherever feasible. There are trade offs to be considered in development, particularly when it comes to opportunities to provide housing.
- 5 Enhance wayfinding through site organization by including buildings as gateways and landmarks, public spaces as focal points, and streetscapes that frame significant views.
- 6 Views into the landscape should be maintained and highlighted.
- 7 Larger sites should include significant landscaping to soften built form and build on the character of connection to the landscape.



A recent site plan application in Port Carling

## Height & Massing

Building heights play an important role and can impact the character and quality of the street experience. Consistent height and mass of buildings along the street edge ensures visual continuity and maintains the pedestrian scale at the street.

- 8 New buildings should consider and respect the scale, material and massing of adjacent buildings.
- 9 2-storey or 3-storey buildings are encouraged to make more efficient use of buildable land, and to allow for the possibility of residential units on upper floors.
- 10 Divide up larger building masses through architectural articulation, varying setbacks and roof lines.
- 11 The usable area of top floors should not be compromised in order to provide largely decorative roofs and gables. Alternative means of providing articulation and variety of roof line should be explored, or provide flexibility on increased height to accommodate pitched roofs where they are seen as desirable.
- 12 Terraces and decks for residential uses are encouraged on upper levels.
- 13 Taller buildings or building features may be encouraged at strategic locations such as corner sites and other prominent sites to enhance community structure, sense of place and provide landmarks.
- 14 Minimum ground floor heights in non-residential buildings should be 4.5m to allow for flexibility and adaptability for a variety of potential uses.



Unique and articulated massing: library building in Port Carling



Traditional massing: along Josepht Street in Port Carling

## Placement & Orientation

Orientation and placement of buildings along the street helps to reinforce the public realm by enhancing the pedestrian environment by creating a sense of enclosure. This is achieved by framing the street with buildings.

- 15 Buildings should be oriented to frame the street edge.
- 16 Buildings should front directly onto public streets and other public spaces, in order to clearly define the public realm and create an attractive and safe pedestrian environment.
- 17 Buildings at corner locations should be sited to address the intersection, with consideration given to both street frontages.
- 18 Buildings should generally be aligned with the setbacks of their neighbours.
- 19 Setbacks from the street should be used for pedestrian access, landscaped areas, additional street tree planting, amenity areas, seating, display areas or sidewalk cafés and patios.



Buildings lining Highway 169 in Bala



Buildings lining Joseph Street/Highway 118 in Port Carling

## Street Wall/Facades

Facades are one of the most significant elements of a commercial street. They are the 'first impression' given by businesses to patrons and visitors, and collectively shape the character of the community. The Community Improvement Plan will assist landowners and developers with building the best possible facades in Bala and Port Carling, or improving those that already exist.

- 20 Ground floor of the street wall should be highly transparent, including transparent windows and entrance doors, to establish a strong visual connection between the street and the interior of active ground floor uses.
- 21 Divide up large facades through architectural articulation of the street wall, including the use of fenestration, bands, columns, and other repeated elements.
- 22 Blank walls should not be permitted on any building fronting a street.
- 23 Additional architectural treatment is encouraged for corner sites and landmark buildings to enhance the visual prominence of these buildings and their locations.
- 24 Spaces between buildings (such as alleyways and setbacks) should be well-lit and enhanced through fenestration, side entrances, decorative signage, decorative paving, public art and landscaping.
- 25 Main building entrances should face the street and should be clearly defined with architectural details and easily identifiable within the facade composition.
- 26 Publicly accessible front entrances for stores, offices, and institutional uses must permit barrier-free access and universal accessibility, including both visual and physical accessibility.



Street wall/facades along Highway 169 in Bala



Street wall/facades along Bala Falls Road in Bala



Street wall/facades along Maple Street in Port Carling

## Shopfront Signage

Shopfront signage contributes to the quality of individual buildings and the character of the overall streetscape.

- 27** Signage should be located and designed to reflect the heritage character of the streetscape, while allowing for the creativity of individual businesses.
- 28** Diversity in storefront signage should be encouraged to create shopfronts with “personality.”
- 29** Principal commercial signs should be placed above the storefront windows or on canopies over the storefront.
- 30** Secondary signs such as on windows and doors, and signs hanging perpendicular to the building facade should be visually subordinate to the principal sign.
- 31** Movable signs like sandwich board signs are also encouraged but should be located on private property where possible and positioned so as not to impact traffic sight lines.
- 32** Large freestanding signs (such as pylons), roof signs, and large-scale advertising (such as billboards) are discouraged.
- 33** Signage should be attractive, durable, easy to read and complementary to the overall facade design.
- 34** Sign scale should be in proportion with the building and should reflect the pedestrian scale of the streetscape.
- 35** Signs should be located outside the pedestrian right-of-way and, when located over pedestrian areas, should have a minimum clearance of 2.4m from grade.
- 36** Signage should not obscure windows, doors or architectural features.



Signage in front of Duke's Boats building in Port Carling



Signage along Maple Street in Port Carling

## Shopfront Awnings, Canopies, Porches and Lighting

Shopfront awnings, canopies and lighting contribute significantly to the character of the overall streetscape.

- 37** Awnings and canopies are encouraged for weather protection and shelter, for additional signage opportunities and for the aesthetic appeal of a facade. Retractable awnings are preferred as they are flexible for diurnal and seasonal changes.
- 38** Awnings and canopies should align with modules of the building's vertical rhythm, such as the space between column or pilaster elements, or the divisions between windows and doors.
- 39** The design, shape, colour and material selected for awnings and canopies should be complementary to the design of the building's facade and should reflect the character of the context.
- 40** Awnings should not obscure windows, entrances or architectural elements on a facade, or impede views down a street.
- 41** Porches should be usable and not simply decorative with a minimum depth of 2m.
- 42** Creative exterior and shop window lighting is encouraged to promote vibrant streetscapes at night, encourage pedestrian traffic and enhance the safety of the pedestrian experience. Lighting must be dark sky friendly.
- 43** Signs should be externally lit. Back-lit or neon signs are prohibited.



Awnings along Maple Street in Port Carling

## Access, Loading and Parking

Parking is one of many elements that is needed for retail commercial areas to thrive. The design and location of parking can minimize their visibility, reduce conflicts with pedestrians and help to create a pleasing and inviting environment.

- 44 Minimize the visibility of surface parking areas from the street by placing them to the side or to the rear of buildings.
- 45 Large expanses of surface parking should be broken up with buildings and landscaping to reduce their visual prominence. At least one tree for every 2 stalls is encouraged.
- 46 Provide at least one active frontage containing a high proportion of clear glazing to building edges that face surface parking areas.
- 47 Where existing parking areas are adjacent to the sidewalk, a landscaped area should be located between parking spaces and the sidewalk, providing a clear sight lines at eye level.
- 48 Include pedestrian-scaled lighting, walkways, landscaping, and signage to enhance pedestrian safety, movement and comfort through parking lots to the adjacent sidewalks.
- 49 Ensure parking areas are adequately lit at night. Prohibit light spill from these areas to adjacent residential areas.
- 50 Parking areas should be shared between adjoining facilities.
- 51 Provide multiple entry and exit points from streets to off-street surface parking to reduce congestion.
- 52 Locate service bays, site storage and access points for waste collection out of sight from public spaces, streets and residential areas. Use measures to provide buffers such as appropriate landscaping to reduce the visual impacts on adjoining sensitive uses.

- 53 Lighting of loading and storage areas should be designed so that there is no light that spills, glares or casts over adjacent residential areas.
- 54 To maximize space efficiencies, service and utility areas should be shared between different users within a single building, or, wherever possible, between different buildings.
- 55 Continue to accept cash-in-lieu of parking and consolidate funds to enable the municipality to provide public parking when opportunities arise.



Examples of plantings in parking lots

## Pop-Up Retail

Pop-up retail can help increase the variety and vibrancy of the shopping and eating experience in Bala and Port Carling. Local business owners should be encouraged to consider pop-up retail to augment the “bricks and mortar” establishments.

- 56 Design of the pop-up structure should resemble a shed, with wood structure to reflect the Muskoka style.
- 57 Where there are clusters of multiple pop-up retail units, there should be a variety of roof shapes and colours.
- 58 Include planting in pots, furniture such as benches and garbage/recycling receptacles and lighting if the retail will be open in the evening.
- 59 Include a hard walking surface or boardwalk in front of pop-up retail when they are located on permeable surfaces.



Example of portable pop-up retail



Pop-up retail sheds, Western Market, Muskegon, Michigan



Photomontage of pop-up retail in the Precambrian Shield parking lot in Bala

## Large Site Guidelines

There are five key large sites that offer particular opportunities for intensification with a mix of uses. Others may also be identified. Guidelines are provided for when and if the landowners want to

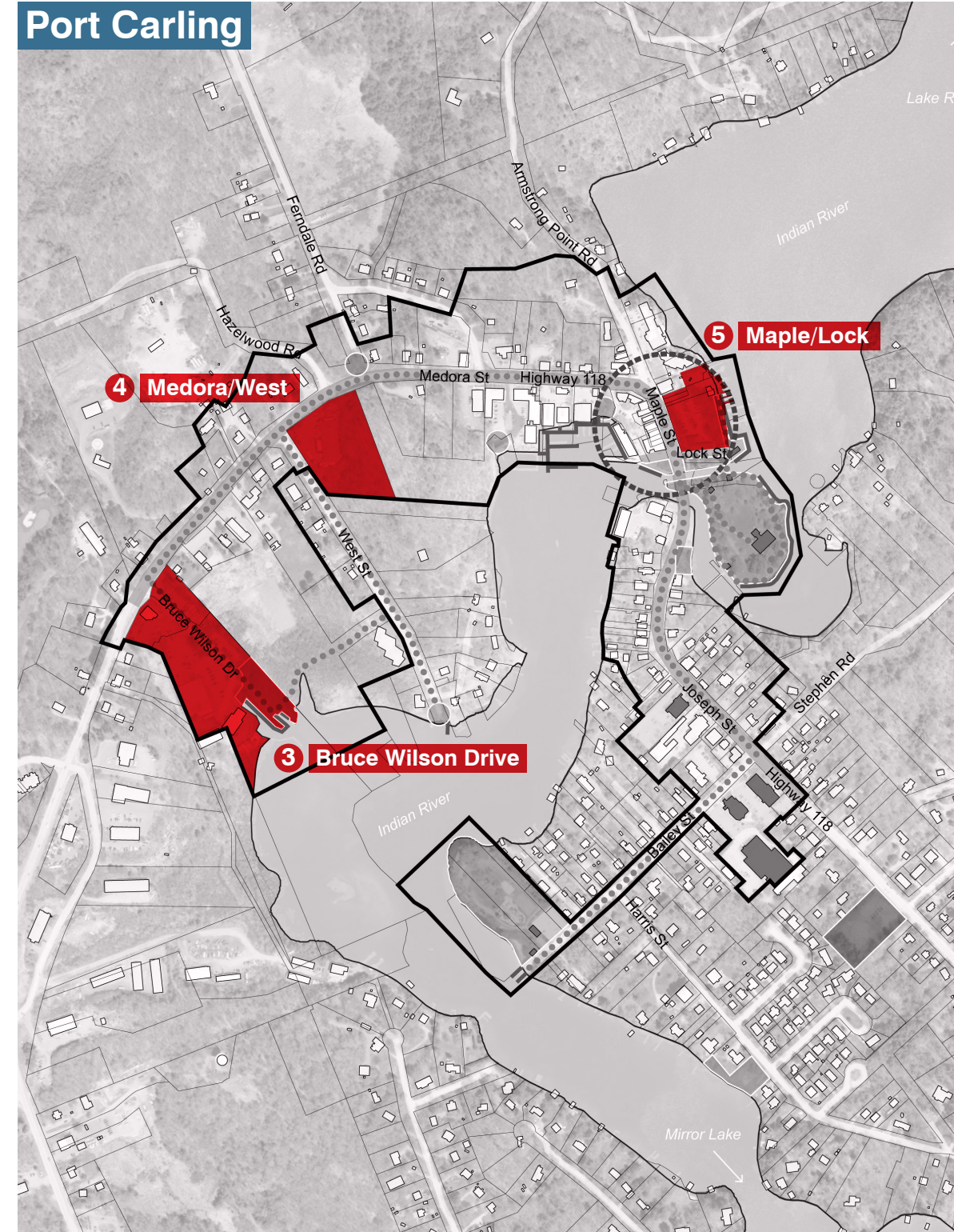
consider redevelopment. These sites offer particular opportunity to provide housing in both Bala and Port Carling.

In order to achieve the infilling and intensification objectives of the Official Plan, District Plan and Provincial Policy Statement, significant site alteration may be required for some properties in

Port Carling. The easily developed lands within this Urban Centre have already been developed, and some of the remaining locations have significant terrain and vegetation.



Location map of the key large sites in Bala



Location map of the key large sites in Port Carling

# 1 Bala Legion Site in Bala

## Context

The site is located on a parcel that includes the Bala Legion building on the east side of Maple Avenue and wraps around the Bala Arena. Apart from the Bala Legion building the site is primarily vacant. The site slopes down from behind the Bala Legion building to Mill Street. There is potential for access to the Mill Street right-of-way to the east. There is a proposal to build a 3-5 storey senior's residence with 128 units on the site.

## Site Organization

### Area A

- 1 Connect the existing Bala Legion building to new development.
- 2 Preserve the space in front of the Legion building for events.
- 3 Consider replacing the Bala Legion building and integrating its uses into the new development. This would be potentially allow for additional useable floor area above the Bala Legion uses and provide a front door/address on Maple Avenue.


### Area B

- 4 The main concentration of new development is expected in this area.
- 5 Parking should be integrated into the building wherever possible. The site's grading makes this an efficient option.
- 6 If at grade exterior parking is provided, it should be designed like a pedestrian-friendly mews.
- 7 Enclosed at grade parking areas facing Mill Street should be sleeved with active uses or otherwise activated or beautified.

### Area C

- 8 Provide a landscaped amenity area/walkway through this area. If at grade parking is provided, it should be designed like a pedestrian-friendly mews.

## Legend

-  Main Vehicular Access
-  Pedestrian Access/Permeability



Conceptual organization plan of the Bala Legion site in Bala

## Built Form

### Area B

- 9 Buildings should be a minimum of 3 storeys.

## Access

- 10 Main vehicular access should be provided from Mill Street, with an additional access from Maple Avenue.
- 11 A pedestrian connection should be provided from Mill Street to Maple Avenue.

## Landscape

- 12 At grade parking areas should be landscaped.

General guidelines for height, massing, street wall/facades, shopfront signage, awnings/canopies and lighting, access, loading and parking also apply.

## 2 Bala Bay Inn Site in Bala

### Context

The Bala Bay Inn (former Swastika Hotel) is a listed heritage building, was built in 1912, and was the first brick hotel built in Muskoka. The property is 6.7 acres (2.7 hectares) and includes a small waterfront parcel on Bala Bay. Apart from the hotel itself, the site is largely undeveloped and currently has several portable units used for temporary housing for workers.

### Site Organization

#### Area A

- 1 Consider appropriate context-sensitive expansions to the Bala Bay Inn building.

#### Area B

- 2 Consider converting the space in front of the Bala Bay Inn into a landscape pedestrian space suitable for events.

#### Area C

- 3 Provide a landscaped public waterfront access through this area. Views through to the water should be maintained through vegetation management.

#### Area D

- 4 The main concentration of new development is expected in this area.
- 5 If at grade parking is provided, it should be landscaped.

### Built Form

#### Area A

- 6 Buildings in area A should not exceed the height of the Bala Bay Inn.
- 7 Buildings to either side could push forwards toward Highway 169, framing the heritage building.
- 8 Commercial uses should be concentrated in area A.
- 9 Provide a landmark element with high visibility from Highway 169.

#### Area D

- 10 Buildings should be a minimum of 2 storeys.

### Legend

- \* Landmark Element
- Built Form Edge - Street Wall
- Built Form Edge - Waterfront
- Main Vehicular Access
- > Pedestrian Access/Permeability



Conceptual organization plan of the Bala Bay Inn site in Bala

### Access

- 11 Main vehicular access should be provided from Highway 169, with an additional access from Mushquash Road.
- 12 Pedestrian access should be provided to the water's edge in Area C.

### Landscape

- 13 At grade parking areas should be landscaped.

General guidelines for height, massing, street wall/facades, shopfront signage, awnings/canopies and lighting, access, loading and parking also apply.

### 3 Bruce Wilson Drive Site in Port Carling

#### Context

The site is located along Medora Street/Highway 118 at Bruce Wilson Drive. The site stretches all the way down to the Indian River and currently contains a variety of commercial uses, including a Subway and a former Tim Hortons, a Foodland grocery store, a furniture store, and a small bakery/health food store. The flood hazard line affects a significant part of the site near the Indian River (areas C and D).

#### Site Organization

##### Area A

- 1 The built form should create a street wall along the edges of Medora Street and Bruce Wilson Drive.

##### Area B

- 2 The main concentration of new development is expected in this area, and may include at grade parking.
- 3 The built form in Area B has the potential to address the waterfront.

##### Area C

- 4 The Flood Hazard affects part of this area, and it is likely to remain a parking area.

##### Area D

- 5 Public access and a public waterfront/boardwalk should be provided along the water's edge.
- 6 Docks should be provided for public boat tie-up.

#### Built Form

##### Area A

- 7 Buildings should be a minimum of 2 storeys with retail/commercial uses at grade.
- 8 A landmark element should be created at the corner of Medora Street and Bruce Wilson Drive.
- 9 Above 2 storeys, a setback of minimum 1.5 metres should be provided.

#### Legend

- \* Landmark Element
- Built Form Edge - Street Wall
- Built Form Edge - Suggestion
- Main Vehicular Access
- > Pedestrian Access/Permeability



Conceptual organization plan of the Bruce Wilson Drive site in Port Carling

#### Area B

- 10 Continue the street wall down Bruce Wilson Drive, and facing the waterfront where possible.
- 11 A landmark element that is visible from the Indian River should be created close to the bottom of Bruce Wilson Drive.
- 12 Buildings should be a minimum of 2 storeys with retail/commercial uses at grade.
- 13 Consider "sleeving" large format retail with street-facing small retail units, displays, pop-up retail locations, or other active uses.
- 14 Residential uses should be integrated where possible.

#### Access

- 15 Main access will be provided from Bruce Wilson Drive.
- 16 Provide pedestrian access to the waterfront and connect to potential trail to the east.

#### Landscape

- 17 Bruce Wilson Drive should be treated as a public street, including sidewalks on both sides, and lined with street trees.
  - 18 At grade parking areas should be landscaped.
- General guidelines for height, massing, street wall/facades, shopfront signage, awnings/canopies and lighting, access, loading and parking also apply.**

## 4 Medora Street/West Street Site in Port Carling

### Context

The site is located along Medora Street/Highway 118 at West Street. The property is 3.4 acres (1.4 hectares) and is currently home to the Indian River Trading sporting goods store. The remainder of the site is largely covered in trees. There is a significant slope down West Street towards the Indian River, and the site also sits relatively high above Medora Street/Highway 118.

### Site Organization

#### Area A

- 1 Commercial/mixed use development should create a street wall along the edges of Medora and West Streets.
- 2 Setbacks may be required to handle the grade difference along Medora Street.

#### Area B

- 3 Lower intensity/residential uses are appropriate in this area.

#### Area C

- 4 Residential development may be appropriate in this area, however trade offs resulting from the alteration to the terrain and tree removal will have to be considered.
- 5 At grade parking may be provided in this area, behind the street-fronting buildings in Areas A and B.

#### Area D

- 6 Consider protecting the trees and landscape in this area - it includes thick vegetation, slopes and currently forms a gateway to the lower part of Medora Street (along with the trees on the neighbouring property).

### Built Form

#### Area A

- 7 Buildings should be a minimum of 2 storeys with retail/commercial uses at grade.
- 8 A landmark element should be created at the corner of Medora and West Streets.
- 9 Above 2 storeys, a stepback of minimum 1.5 metres should be provided.

### Legend

- \* Landmark Element
- Built Form Edge - Street Wall
- - - Built Form Edge - Suggestion
- Main Vehicular Access
- - - Pedestrian Access/Permeability



Conceptual organization plan of the Medora Street/West Street site in Port Carling

#### Area B

- 10 Continue the street wall down West Street.
- 11 Buildings should be a minimum of 2 storeys.

### Access

- 12 Main access will be provided from West Street.
- 13 Provide a pedestrian access from Medora Street.

### Landscape

- 14 At grade parking areas should be landscaped.

General guidelines for height, massing, street wall/facades, shopfront signage, awnings/canopies and lighting, access, loading and parking also apply.

## 5 Maple Street/Lock Street Site in Port Carling

### Context

The site is a large waterfront site located in downtown Port Carling on the east side of Maple Street (Highway 118), north of the locks. Current uses include a large at-grade parking lot and some retail commercial uses along Lock Street. The Boatworks directly faces the waterfront. The site is currently used for public parking, The Boatworks and commercial uses. There is a significant grade change from the water to the top of the site. This site is a significant opportunity to have an impact on the overall character and strength of downtown Port Carling by completing the east side of Maple Street to establish a two-sided main street.

### Site Organization

#### Area A

- 1 The built form should create a street wall along the edges of Maple Street and Lock Street, with allowance for pedestrian access into the site and some separation between individual buildings.

#### Area B

- 2 If at grade parking is provided, it should be designed like a pedestrian-friendly mews, be faced with active uses, and be capable of being used for events and festivals.
- 3 Views to the water should be provided from the central area of the site.

#### Area C

- 4 The built form in Area C should address the waterfront.
- 5 Views and access should be provided through Area C down to the waterfront.

#### Area D

- 6 A public waterfront/boardwalk should be provided along the water's edge.
- 7 The grade transition to the upper level of the site should be landscaped and planted or terraced rather than blank retaining walls.
- 8 The waterfront/boardwalk should be landscaped with appropriate paving, planting, furniture and lighting.

### Legend

- \* Landmark Element
- Built Form Edge - Street Wall
- Built Form Edge - Waterfront
- Main Vehicular Access
- > Pedestrian Access/Permeability



Conceptual organization plan of the Maple Street/Lock Street site in Port Carling



Street wall of the main street buildings on the west side of Maple Street

### Built Form

#### Area A

- 9 Buildings facing Maple Street should be a minimum of 2 storeys with retail/commercial uses at grade.
- 10 A landmark element should be created at the corner of Maple and Lock Streets.
- 11 Above 2 storeys, a setback of minimum 1.5 metres should be provided.

#### Area C

- 12 The built form should be highly articulated and differentiated, with particular attention paid to the roofline and roof elements.
- 13 Balconies facing the waterfront should be encouraged.
- 14 A landmark element should be created at the bottom of Lock Street.
- 15 A key landmark/destination element should be created at the north end of Area C.

#### Area D

- 16 Retail/commercial uses at the waterfront level should be encouraged where possible.

### Access

- 17 Main vehicular access should be provided at the north end of the site.
- 18 Permeability for pedestrian access through the site and down to the waterfront should be provided.
- 19 Public access should be provided along the water's edge.

### Landscape

- 20 At grade parking areas should be landscaped.
- 21 Trees should be planted along Maple Street.

**General guidelines for height, massing, street wall/facades, shopfront signage, awnings/canopies and lighting, access, loading and parking also apply.**

# 6 CIP Programs, Monitoring and Marketing

## Review of Comparable Communities

A review of Community Improvement Plans in comparable communities outlined in the table below describes the variety of priority programs available for a municipality to use. The comparison summarizes the policy tools each municipality has in place. Budgets change from year to year, so each municipality's ability to fund the CIP incentives is an annual decision of Council.

Incentive	Bracebridge	Burks Falls	Gravenhurst	Huntsville	Penetang
Affordable/Attainable Housing					✓
Façade Improvement	✓	✓	✓		✓
Fee or Development Charge Rebates		✓	✓	✓	
Landscaping / Property	✓		✓		
Professional Fees Grant		✓	✓		
Residential Rehabilitation	✓		✓		
Signage	✓	✓	✓		✓
Structural / Building Improvement	✓		✓		✓
Tax Increment Grant	✓	✓		✓	

Incentives in Comparable Communities

## Emerging Trends

Municipalities are including new concepts for incentives to encourage private-sector reinvestment, especially where it will enhance the public realm and build the overall vitality of the community. The following is a summary of some of programs in other communities related to housing, industry, waterfront and property improvements..

- **Barrie Affordable Housing Development Grant Program:** This program aims to create a mix of unit types across the continuum of affordable housing options, geared towards the low and low to moderate income households.
- **Brantford Greyfields Community Improvement Plan:** This program is aimed at converting former retail and institutional uses by incentivizing mixed use, multi-storey residential infill and redevelopment.
- **Cambridge Affordable Housing Community Improvement Plan:** This program has preserved or created more than 3,000 affordable units to date.
- **North Grenville Tax-Increment Equivalent Residential Grant:** This program supports the development/intensification of residential (stand-alone or as part of mixed-use developments) in downtown Kemptville.
- **Worker Housing:** Accommodation for employees has also been the topic of study for municipalities, for example:
  - [Southern Georgian Bay Tourism Industry Workforce Housing Research and Business Case](#)
  - [Tofino Seasonal Workers Housing Action Plan](#)

## Industry Stimulus

- **Amherstburg Building and Accommodation Grant Program:** This program is aimed at rehabilitation, redevelopment, or development of overnight accommodation uses and other uses which support the tourism sector.
- **Lucan Biddulph Industrial Stimulus Program:** This program supports private investment geared to the creation of jobs and diversification of the local economy by incentivising exceptional projects.
- **Wellington County Invest More Grant:** This program aims to develop more rooftop patios/ outdoor dining spaces, privately owned publicly accessible spaces, and Bed and breakfast accommodations.
- **Windsor Business Development Grant:** Project must create a minimum 50 new jobs within the manufacturing sector or more than 20 jobs within any other targeted sector(s).

## Waterfront

Public access to waterfront has become a focus of some Community Improvement Plans. Some municipalities have advanced funding for boat slips.

- **Kawartha Lakes Marina Slips:** Given that the Kawartha Lakes are part of the Trent-Severn Waterway, this program encourages the development of additional temporary docking spots for boaters travelling to/through the Community Improvement Plan area.

## Public / Private Space Links

- **Sarnia Landscape and Property Improvement Program Grant:** This program funds landscaping improvements, pedestrian connections, sidewalk cafes/patios and

other improvements that can contribute to enhancing the public realm; installation of alternative ground cover treatments; re-sodding; installation or improvement of pedestrian walkways; tree planting; installation or improvement of a permanent sidewalk café or patio; installation of benches or permanent planters; and services of a professional landscape architect.

## Affordable and Attainable Housing Models

Housing availability has become a challenge for many rural communities, especially in terms of attainability for new homeowners, young people, seasonal workers, seniors, and low-income populations that do not qualify for government-funded attainable housing. Attainable housing refers to housing that is realistically achievable by households in the market area. The characteristics of 'attainable housing' are generally seen to be that it is adequate (i.e. in good condition with no major outstanding repairs required); appropriate (in terms of it being large enough to accommodate the household's needs); accessible (i.e., located in areas where a normal range of goods and services is available to the household within reasonable distance); available (that is, a range of housing options is possible to choose from); and affordable. Affordable housing, the last criterion, generally refers to housing that costs no more than 30% of a household's before-tax income.

In response to Council's direction to expand housing supports, further research on attainable housing programs was conducted in 2024. A suite of programs that facilitate all stages of housing development from initial feasibility assessment to the construction and development of housing units to the eventual expansion of those developments with additional units were reviewed. This 'lifecycle' approach ensures the

maximum incentive and assistance is available to encourage the development of affordable and attainable housing in the Township.

Three communities were identified that have affordable/attainable housing programs:

- Town of the Blue Mountains
- Town of Goderich
- Town of Penetanguishene

**Town of Blue Mountains Housing Within Reach Community Improvement Plan**

The Town of Blue Mountains is a good precedent for the Township of Muskoka Lakes, having approximately the same population size, relatively high population growth, and hosting a large influx of seasonal residents (which implies a need for housing for workers to serve the visitor and tourists).

The Town of Blue Mountains maintains seven CIP programs geared to promoting affordable housing development. The upper-tier municipality, Grey County, may also provide ‘top-up’ funding for the implementation of certain of the CIP programs: “Per Section 28(7.2) of the Planning Act, the Council of Grey County may make grants and/or loans to the Council of the Town of The Blue Mountains for the purpose of carrying out the CIP. To this end, the County may provide grants, loans or other forms of assistance as County Council deems appropriate for the purposes of further supporting the financial incentives contained within this Plan, in collaboration with the Town.” (p.3. of Housing Within Reach). The programs are:

Program	Purpose	Grant Incentive	Loan Incentive
1) Attainable Housing Feasibility Grant Program	Assist developer proponent with assessing feasibility of a housing project	100% of eligible costs to a maximum of \$20K	available only as a grant
2) Development Charges Grant Equivalent Program	Offset cost of Town and County Development Charges	100% of eligible development charges to a maximum of \$250K	available only as a grant
3) Tax Increment Equivalent Program	Grants or loans to offset cost of additional assessment	50% of eligible development charges to a maximum of \$25K per year, for up to 10 years following the completion of development	50% of eligible development charges to a maximum of \$25K per year
4) Municipal Fees Grant or Loan Equivalent Program	Rebate of application fees (planning applications; building permits)	The maximum grant value shall be 100% of fees, or \$10K, whichever is less.	The maximum loan value shall be 100% of fees or \$20K, whichever is less.
5) Additional Residential Unit Program	Rehabilitation or conversion of space into additional units	The maximum value of a grant shall be 50% of eligible costs to a maximum of \$15K.	The maximum value of a loan shall be 50% of eligible costs to a maximum of \$30K.
6) Surplus Land Grant Program	Identify Town and County-held properties that could be converted to residential development through an RFP process	The Town and the County will work together to determine the value of a surplus property. As an outcome of the RFP process, surplus land may be granted at a significantly reduced value or at no cost.	
7) Landbanking Policy	Enables municipality to acquire, sell or lease property at below market value for residential development purposes	n/a	n/a

**Town of Goderich Affordable Housing Community Improvement Plan**

The Town of Goderich is another good precedent to the Township of Muskoka Lakes, being almost exactly the same population size, and having some influx of seasonal residents and visitors. There are four CIP incentive programs:

Program	Purpose	Grant Incentive	Loan Incentive
1) Design and Study Grant	Support pre-development projects, through the completion of professional studies or reports to determine the feasibility of adaptively reusing, rehabilitating, retrofitting, converting, redeveloping, or developing attainable housing uses.	50% of eligible costs up to a maximum of \$10,000 per project/property.	available only as a grant
2) Planning and Building Permit Fee Grant	Available to eligible applicants to offset the Planning Act application(s) and building permit fees required by the Municipality.	The Municipality will provide a maximum of \$5,000 per project and/or property as part of a Planning Application and Building Permit Fee Grant.	available only as a grant
3) Development Charge Forgiveness Program	Waives the cost of Town development charges that are incurred by property owners through the development application and approval process.	The grant is in the form of DC fee waiver. The value of the fees to be waived is based on the value of development charges applicable to the number of attainable dwelling units in a development. The maximum value of the grant shall be 100% of the value of the applicable development charges.	available only as a grant
4) Tax Increment Equivalency Grant	Provides a grant to eligible applicants, which is equivalent to a percentage of the municipal portion of a property Tax Increment that is incurred	grant provided for a period of 10 years according to the following schedule:  -Year 1: grant is equal to 100% of tax increment  - Year 2: grant is equal to 90% of tax increment  ... each year grant is reduced by a further 10 percentage points to Year 11, when the grant is exhausted	available only as a grant

**Town of Penetanguishene Affordable and Sustainable Housing Community Improvement Plan**

The Town of Penetanguishene is another reasonable analogue to the Township of Muskoka Lakes, being only slightly larger (population 10,000), showing strong population growth, and having some influx of seasonal residents and visitors.

There are six CIP incentive programs:

Program	Purpose	Grant Incentive	Loan Incentive
1) Tax Increment Equivalent Grant Program	To support pre-development projects, through the completion of professional studies or reports to determine the feasibility of adaptively reusing, rehabilitating, retrofitting, converting, redeveloping, or developing attainable housing uses.	Reduced property tax payment plan, 15 years.  The amount of the grant is 100% of the annual tax increment over the agreed base assessment for 11 years, with the full taxed amounts will be phased in for the last 4 years.	available only as a grant
2) Planning and Building Permit Fee Program	To support and encourage investment in affordable housing units by waiving relevant municipal fees.	Elimination of 100% of required payment.	available only as a grant
3) Renovations for Affordable Rental Housing Program	A program for affordable rental housing of 5 units or more by offering financial assistance where modifications are needed to make their buildings accessible and/or to address critical repairs to improve safety.	Grant, up to \$15,000. (For buildings designated under the Ontario Heritage Act, the maximum grant shall be maximum \$25,000.)	available only as a grant
4) Home Energy Program	To support a repair/upgrade program for energy efficiency of homes. Owners will be required to complete a home energy assessment by a registered professional who will identify recommendations for improvements.	Up to \$25,000 provided as a grant for households at or below median income, and a loan for households above median income. For buildings designated under the Ontario Heritage Act, the maximum grant shall be a maximum of \$35,000.	available only as a grant
5) Affordable Housing Feasibility Study Program	To determine the feasibility of the creation of affordable housing units or of including affordable housing units within a new development on under-utilized property or retrofit of an existing building. Proponents will be required to commit to	50% of eligible costs up to \$10,000 grant Limited to a maximum of 5 applications per intake year/period.	available only as a grant
6) Additional Dwelling Unit Program	To provide financial assistance to offset the costs associated with creating new additional dwelling units or bringing existing units up to code.	\$10,000 per unit, up to a maximum of \$20,000 per development for affordable additional dwelling units. 2-year pilot program of \$5,000 per unit, \$10,000 per property for those who don't meet affordability to incentive new dense, lower impact developments.	available only as a grant

**Application to Township of Muskoka Lakes**

The affordable and attainable housing programs all provide good models for the Township of Muskoka Lakes. The five core programs cover the spectrum of housing development from initial feasibility assessment through to construction, and on to the expansion of an existing housing development. Attainable housing is as defined by the District Municipality of Muskoka (Housing for Everyone, The District Municipality of Muskoka 10 Year Housing and Homelessness Plan 2020-2030).

Stage of Housing Development	Need of proponent (property or building owner)	Proposed CIP Program for Muskoka Lakes
<b>Initial investigation of housing opportunity</b>	- financial assistance in determining the feasibility and sustainability of an attainable housing proposal	<b>A) Attainable Housing Feasibility Grant Program</b>
<b>Actual development of housing units</b>	- financial assistance in paying for the up-front costs of development of attainable housing	<b>B) Municipal Fees Grant or Loan Equivalent Program</b> <b>C) Development Charges Grant Equivalent Program</b>
<b>On-going sustainability of housing development</b>	- financial assistance in paying for the on-going costs of the attainable housing development resulting from increased value	<b>D) Tax Increment Equivalency Grant</b>
<b>Expansion of a housing development</b>	- financial assistance in determining the feasibility and sustainability of additional attainable housing	<b>E) Additional Dwelling Unit Program</b>

The proposed programs are defined below:

Program	Purpose	Grant Incentive	Loan Incentive
A) Attainable Housing Feasibility Grant Program	Assist developer proponent with assessing feasibility of an attainable housing project	100% of eligible costs to a maximum of \$20K	available only as a grant
B) Municipal Fees Grant Program	Rebate of application fees (planning applications; building permits)	The maximum grant value shall be 100% of fees, or \$10K, whichever is less.	N/A
C) Development Charges Grant Equivalent Program	Offset cost of Township Development Charges	100% of eligible development charges to a maximum of \$200K	available only as a grant
D) Tax Increment Equivalency Grant	Provides a grant to eligible applicants, which is equivalent to a percentage of the municipal portion of a property Tax Increment that is incurred	grant provided for a period of 10 years according to the following schedule: -Year 1: grant is equal to 100% of tax increment - Year 2: grant is equal to 90% of tax increment - each year grant is reduced by a further 10 percentage points to Year 11, when the grant is exhausted	available only as a grant
E) Additional Dwelling Unit Program	To provide financial assistance to offset the costs associated with creating new additional dwelling units or bringing existing units up to code.	\$10,000 per unit, up to a maximum of \$20,000 per development for attainable housing	available only as a grant

Any of these proposed CIP programs could be a pilot program for a 2 or 3 year period to test the extent to which it is 'taken up' by the community, and actually results in affordable and attainable units. There is also the potential for any of these programs to be assisted by the District Municipality of Muskoka through 'top up' programs where the District assists in making funding available.

In addition to these core programs, there are other supplementary programs that could be considered by the municipality, such as the Surplus Land Grant and Landbanking programs in the Town of the Blue Mountains, or the Renovations for Affordable Rental Housing Program and Home Energy CIP programs in the Town of Penetanguishene.

## District Municipality of Muskoka Affordable Housing Programs

The District Municipality of Muskoka has affordable housing programs in place that could be used to support the Township's efforts (or could be accessed independently by property owners and developers to help fund housing projects). See program information available at: <https://www.muskoka.on.ca/en/housing/programs-for-builders-and-developers.aspx>

The objectives of these programs address both the supply and demand of the affordable housing issue. To promote and increase supply, the objectives of programs are:

- To increase the supply of affordable housing and rental accommodation in the District Municipality of Muskoka by providing funding to developers, builders, landlords, and property owners to encourage them to build and provide affordable housing in the District.
- To offer funding for an array of housing options that address affordable housing needs across the housing continuum.
- To encourage and support projects that address prioritized outcomes.

To help manage affordability on the demand side, the program objectives are to support individuals and families who cannot afford current market rents by offering rent subsidies to assist with obtaining and maintaining affordable tenancies.

Under the umbrella Muskoka Affordable Housing Initiatives Program there are two capital assistance funding streams offered. These are:

### Funding for Multi-Residential Units

To be eligible for capital assistance developers and property owners must offer rental units at or below a defined District Alternative Average Market Rent, and agree to make these units available to the market for a defined period of time. The longer that affordable housing is offered, the greater the degree of capital assistance to develop the units.

The funding provided is:

Affordability Period	Maximum Capital Funding Amount Available
7 years	\$15,000
10 years	\$40,000
20 years	\$80,000
25 Years	\$100,000

### Funding for Additional Residential Units (ARUs)

This program enables property owners to develop up to two ARUs per property. (An ARU is a self-contained living space that can be attached to or within a single-family home, such as a detached, semi-detached, or townhouse, or located in an accessory or standalone building on the same property. Examples of ARUs include an addition to the main dwelling, a basement apartment, an apartment above a garage, or a standalone garden suite.). Under the same general requirements of affordability as the multi-residential unit program, the capital funding available for these units is:

Affordability Period	Maximum Capital Funding Amount Available
10 years	\$40,000
15 years	\$50,000

### Synergies with the Township's CIP Programs

Clearly the aims of both the Township's targeted CIP programs in Bala and Port Carling and the District's pan-district programs are compatible. There are opportunities to combine the two programs for even greater incentive effect where appropriate. Particularly attractive combinations would appear to be:

Township		District
Additional Dwelling Unit program	Combined with:	<b>Additional Residential Units program</b>
Attainable Housing Feasibility Grant program	Complementary to:	<b>Funding for Multi-Residential Units program</b>  <b>or</b> <b>Additional Residential Units program</b>
Municipal Fees Grant or Loan Equivalent program		
Development Charges Grant Equivalent program		
Tax Increment Grant Equivalency program		

The particular application of any set of combined programs would be negotiated between the property owner or developer, and the Township and District.

# Implementation Tools

## Fee Rebates

A basic tool for implementing programs in the Community Improvement Plan are rebates for municipal fees and charges, including:

- Planning Application Fees, including fees for Official Plan and Zoning By-Law Amendments, applications for Minor Variance, etc.
- Building Permit Fees, including Plumbing Permit Fees
- Development Charges, if not already exempt for the applicable development type in the Development Charges By-Law
- Other municipal fees related to the development proposed

It is noted that the Development Charges Act provides exemptions for additional dwelling units in existing detached dwellings, semi-detached dwellings, row housing and accessory buildings. Exemptions also apply to additional units in existing rental buildings (Development Charges Act, 5.2.3.2).

On top of the typical eligibility filters set out for any incentive, the policy must set out what percentage of the total fee amount a municipality will rebate to an applicant, when the rebate is issued, and when the rebate is void (e.g. approval not received on a zoning by-law amendment).

Municipalities may record the use of fee rebates by transferring funds from the Community Improvement Plan budget to the budget line of a specific revenue line of a Department.

Development Charge Eligibility	Exempt	Institutional	Commercial	Residential
<b>Location</b>				
Within Designated Central Business District	x			
<b>By Development Type</b>				
Hospitals		x		
Nursing Homes		x		
Homes for Aged		x		
Retirement Homes				x
Industrial Development	x			
Other Institutional		x		
Commercial Development			x	
Roofed Accommodation	x			
Temporary Structures (less than one year)	x			
Garden Suite (Apt. Rate)				x
Farm Help House Development	x			
Farming Business Development	x			
Cannabis Production Facility			x	
Affordable Housing – County SH Prog. Funded	x			
Parking Garage	x			
Place of Worship	x			
Designated Brownfield Development	x			
Single detached dwellings				x
Semi-detached, or row dwellings				x
Other residential buildings / facilities				x
Tiny Homes (100 m <sup>2</sup> usable area or less)				x
<b>By Property Ownership</b>				
Education Boards	x			
County	x			
Local Boards of the County	x			

Example of Development Charge Exemptions

## Loans

Construction loans are low-interest or interest-free loans offered by a municipality to an applicant. A loan agreement is signed between the parties, and a loan amortization repayment table is established. Sometimes municipalities provide a “forgivable portion” of the loan if the applicant stays current on payments.

In recent years, some municipalities are no longer offering loans, preferring grants as an implementation tool because of the following concerns:

- Loans are available from private financial institutions and Community Futures Development offices, creating a scenario where the Township would be competing (with little or no experience) against the private lending sector or federal business loan programs.
- Administration and monitoring of loans is labour intensive, placing additional human resource obligations and financial burdens on the municipality. If the loans are not administered and monitored by staff with appropriate fiduciary and accounting skill sets, or if staff are replaced or reassigned, fiscal problems may develop that will need to be repaired, and any negative perceptions may harm the reputation of the Township.
- During the pandemic, advocacy groups warned of business aversion to taking on more debt, regardless of the cost to borrow.
- The practice of registering the loan on title is not welcomed by businesses and causes increased costs that are not budgeted if the business wishes to discharge the loan when renegotiating with other lenders.
- Loans may create unwelcome complexities with municipal budgeting.
- Staff who lack confidence in administering a loan program may not promote it aggressively, creating lower business intake rates.

If the Township chooses to implement a loan program, assistance from the Township’s Finance Department is mandatory. Finance staff will also determine their level of comfort with forgivable loan amounts, amortization conditions, etc. Alternatively, the Township could outsource the delivery of such a loan program to the local Community Futures Development Corporation.

## Construction Grants

Construction grants are another fundamental tool for implementing programs in the Community Improvement Plan. The nature of a construction grant must be defined clearly in the CIP and/or associated policy documentation.

On top of the typical eligibility filters set out for any incentive, the policy must set out the following:

- **Maximum Grant Amount:** The maximum grant amount is the total funding a municipality will provide per property to any successful applicant (e.g. \$10,000 per program per property, maximum of \$50,000 total from all incentive programs per property), regardless of the total project cost estimate.
- **Matching Percentage:** The maximum percentage is the share of the total project cost estimate the municipality will provide to any successful applicant (e.g. 50% of total project estimate cost). If the calculation of matching percentage of total project cost estimate exceeds the Maximum Grant Amount, then the lesser of the two amounts will be the Maximum Grant Amount.

## Tax Increment Grants

A Tax Increment Grant is a financial tool used by municipalities to provide financial support to development projects by rebating the difference between property tax bill amount on a property prior to construction and the taxes on the same property after construction and tax reassessment. For example, if the property tax bill increased from \$30,000 to \$50,000 in Year One after reassessment, the municipality would rebate a percentage (e.g., 100% or \$20,000) of the difference in tax bills, after all property taxes (\$50,000) have been paid. In Year Two, the percentage may be 80%, resulting in a \$16,000 rebate grant after the \$50,000 total bill is paid. If the rebate continued to drop in increments of 20% each year for a total of five years, then the business would receive three more grants at \$12,000, \$8,000, and \$4,000, respectively, totalling \$60,000 over five years. Usually, the total rebate amount over the rebate period must not exceed the total original cost of construction that activated the tax assessment increase.

Construction grant programs are defined clearly in the CIP and/or associated policy documentation. On top of the typical eligibility filters set out for any incentive, the program will detail:

- Number of years the rebate will be granted after the property is improved and reassessed (e.g., five years vs ten years).
- Change in rebate percentage each year (e.g., 100% in Year One, 80% in Year Two, etc.).
- Total rebate amount the municipality will provide per property to any successful applicant (e.g. the sum of all rebates will not exceed the total construction costs).
- Other conditions.

Tax increment-based grants are very labour intensive to implement and require detailed documentation to mitigate against staff turnover and institutional memory gaps. The program is difficult for financial staff to budget, as the difference between the pre-development and post-development assessment will be unclear until the project is fully built and reviewed by

the Municipal Property Assessment Corporation (MPAC). Municipal staff will no doubt promote a cautionary approach.

Eligibility criteria may need to change for programs that utilize a Tax Increment Grant as a tool, such that a project must be much larger in scale or generate tangible spin-off benefits to justify the increase in grant contributions. Smaller projects may need to be eliminated from the program for ease of administration. The complexity of tracking and monitoring dozens of \$25,000 rebates will be more burdensome than three \$250,000 rebates.

The objectives of any Community Improvement program that uses a Tax Increment Grant for implementation should include long-term tangible targets. For example, employment targets need to be set for eligible industrial building developments, not including temporary construction labour. A net increase of employment in the target geographic areas, directly because of these developments, should be among the criteria for receiving a rebate. For residential projects, there may need to be an audit system that ensures that housing meant for local employees is not converted to short-term rentals for tourist. Potential developers will need to be warned specifically about any conditions that may void their grant eligibility in the future.

If the rebate period of a program is extended from five years to ten years, the need for careful administration, financial analysis, legal services, risk mitigation, and more considerations will be amplified. The effects of rebating so much property tax to development projects will test political stamina over as many as three Council terms.

Expectations of the developer will need to be written into any agreement, in terms of how the rebate is administered, whether it can be sold with the property if the development changes hands, etc., as well as any funding limitations that the Township may institute in the future.

The complexity of a tax-increment rebate application can confuse many developers.

The stimulative effect will be enhanced if the proponent can clearly understand how their bottom line will specifically benefit from participating in the program. If the Township can demonstrate how much the developer can expect to save, and how that data can be used to leverage loans from financial institutions or investors, the stimulative effect increases even more.

Given that large-scale developments will cost many millions and could dramatically increase the tax assessed on a vacant or derelict property (if eligible), the promise of a tax rebate that could tip the balance on such an investment may not sell the concept to a developer if the Township placed a cap on total rebates. For example, if the total rebate is capped at \$100,000 over five years on a \$10-million development, the program is unlikely to stimulate a company to invest.

This type of incentive should only be exercised if there is a clear financial advantage to the developer, and an obvious community benefit to the Township of Muskoka Lakes. Design Guidelines are important to ensuring that new development or renovations are compatible with the existing character of the community. The order of magnitude of the grant should be very high to justify a developer's willingness to invest in a project that otherwise may not happen. The win-win nature of the development must be very clear to all parties.

Developers that are not eligible for Tax Increment Grants may put pressure on elected representatives to expand the scope of the program beyond the original objectives the incentive tool was designed to assist. Program creep will need to be monitored carefully, as any changes in eligibility will eat into overall budget allocations and potentially compromise priority objectives.

## Proposed Private Realm Incentive Programs

Program and grant amounts are subject to Council budget review.

### Eligibility Filters

Municipalities use eligibility filters to narrow the focus of Community Improvement Plan incentives, prioritizing specific objectives for local economic development.

- **Priority:** An incentive program may be categorized as high priority. Applicants, if eligible, will receive funding approval first, before any other incentive program applications.
- **Geographic Areas:** The eligible geographic area is shown in the Community Improvement Area as a map (e.g. defined waterfront area vs agricultural area), as prescribed in the Community Improvement Plan. In some municipalities, the entire municipality is the eligible geographic area.
- **Industry Focus:** The eligible industry areas are defined (e.g., downtown commercial vs agricultural, tourism vs industrial).
- **Property Types:** The eligible property types are defined (e.g., non-residential vs commercial).
- **Applicant Types:** The eligible applicant types are defined (e.g., property owners vs tenants with written approval by the owner).
- **Expenditures:** The eligible expenditures are defined (e.g., brick veneer refacing vs replacement windows, load-bearing wall rehabilitation vs replacement roofing material).
- **Other General Conditions:** Applicants should not be in tax arrears. They also must not start construction until their application is approved. Other conditions may be added.

### Employee Housing Grant

#### Objective

To increase the number and quality of dwelling units available for workers and employees of businesses in the Township.

#### Rationale

Workers in seasonal and other businesses throughout the Township are often younger and have difficulty finding affordable and attainable housing in the Township.

#### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	Yes	N/A	N/A
Construction Grant	Yes	25%	\$20,000 to \$40,000
Loan	No	N/A	N/A
Tax Increment Grant	Yes	5-year period	\$150,000 to \$900,000 total over 5 years

#### Eligibility Filters

Eligibility Filter	Details
Priority	High
Geographic Areas	All areas except those designated Waterfront in the Township's Official Plan
Industry Focus	Workforce housing for all industries
Property Types	Residential, Commercial, Institutional
Applicant Types	Property Owner
Expenditures	Construction costs related to development or redevelopment of multi-residential housing (2 or more units) for workers in all industries. Exclusions: appliances.
Special Conditions	Property owners may apply for the construction grant or the tax increment grant, but not both. Housing is intended for employees of businesses in the area. Use will be registered on title. Property owners cannot change the use without Township permission.

#### Budget and Stimulative Effect

Scenarios were developed for this grant with options for annual budgets ranging from \$20,000 to \$100,000. Under the scenarios calculated, the Township of Muskoka Lakes could stimulate 6 to 15 Employee Housing projects over ten years. The stimulative effect could be valued as high as \$4.2 million in private-sector investment over ten years, depending on the level of incentives provided.

## Attainable Housing Feasibility Grant Program

#### Objective

To assist developer proponents with assessing the feasibility of an attainable housing project that also supports the Township's Strategic Plan. Housing (a broad range of types is anticipated) must achieve the development of attainable housing as defined by the District Municipality of Muskoka (Housing for Everyone, The District Municipality of Muskoka 10 Year Housing and Homelessness Plan 2020-2030).

#### Rationale

This grant will enable potential developers to assess the viability of a housing project at lower risk as they would not have to fund projects entirely out of their own resources. Should the feasibility study prove positive (i.e., showing a positive return to the developer), there is a reasonable likelihood of the project proceeding.

#### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	No	N/A	N/A
Construction Grant	Yes	100%	Up to a maximum of \$20,000
Loan	No	N/A	N/A
Tax Increment Grant	No	N/A	N/A

#### Eligibility Filters

Eligibility Filter	Details
Priority	High
Geographic Areas	All areas except those designated Waterfront in the Township's Official Plan
Industry Focus	N/A
Property Types	Residential (Attainable housing as defined by the District Municipality of Muskoka)
Applicant Types	Property Owner
Expenditures	Any approved cost towards a feasibility study prepared by a qualified professional, which should assess the market potential; the affordability of the unit(s); the high-level design of the housing; and the financial return to the developer. Completed studies are to be provided to the Township.
Special Conditions	Use will be registered on title and permitted through zoning. Property owners cannot change the use within 10 years of receiving the grant without repaying the full amount of the grant to the Township. Housing shall meet the definition of Attainable housing as defined by the District Municipality of Muskoka.

**Budget and Stimulative Effect** In many cases, the full cost of a feasibility study for a residential development is likely to exceed \$20,000. In effect, then, the municipality is subsidizing the full costs of the study; the developer or property owner will necessarily contribute some portion of the overall cost themselves. When the development proceeds, the full costs of the development is likely to be in the hundreds of thousands, if not more. Thus, the Attainable Housing Feasibility Grant Program will generate a return of many multiples of the original grant funding in terms of investment in the area. Moreover, when the housing is occupied by individuals and families contributing to the tourism and hospitality

## Additional Dwelling Unit Program

### Objective

Like the other programs in the suite of attainable housing programs, this program aims to stimulate housing development in situations where it might otherwise not have occurred.

### Rationale

The Additional Dwelling Unit Program acts as an incentive to develop housing stock in existing residential areas.

### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	No	N/A	N/A
Grant	Yes	100%	A maximum of \$10,000 per unit up to a maximum of \$20,000 per development
Loan	No	N/A	N/A
Tax Increment Grant	No	N/A	N/A

### Eligibility Filters

Eligibility Filter	Details
Priority	High
Geographic Areas	All areas except those designated Waterfront in the Township's Official Plan
Industry Focus	N/A
Property Types	Residential (Attainable housing as defined by the District Municipality of Muskoka)
Applicant Types	Property Owner
Expenditures	Any approved cost towards construction or renovation of housing units.
Special Conditions	Use will be registered on title and permitted through zoning. Property owners cannot change the use within 10 years of receiving the grant without repaying the full amount of the grant to the Township. Housing shall meet the definition of Attainable housing as defined by the District Municipality of Muskoka.

### Budget and Stimulative Effect

The same logic in terms of the stimulative effect of providing attainable housing for workers, particularly in the tourism industry which in turn has a stimulative effect upon the economy of the District, would apply to the Additional Dwelling Unit program.

## Shoreline Structure Grant

### Objective

Encourage the development of additional day-use docking and/or boat slips for operators of pleasure craft and boat taxis travelling to the Community Improvement Plan area.

### Rationale

Businesses in Bala and Port Carling and cottage owners on adjacent lakes wish to see an increased number and frequency of safe pleasure craft traffic. By developing additional boat slips and docking areas, property owners and the Township will help to increase the amount of foot traffic in the commercial areas while decreasing pressure on vehicle parking.

### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	Yes	100%	To be determined
Construction Grant	Yes	50%	\$5,000
Loan	No	N/A	N/A
Tax Increment Grant	No	N/A	N/A

### Eligibility Filters

Eligibility Filter	Details
Priority	High
Geographic Areas	Bala and Port Carling Core CIP Study Area
Industry Focus	Tourism and Hospitality, Retail
Property Types	Waterfront Commercial, Waterfront Open Space, Waterfront Institutional
Applicant Types	Property Owner
Expenditures	Construction costs related to development of new docks or boat slips.
Special Conditions	Docks and boat slips are intended for public day-use by boaters to access the businesses in Bala and Port Carling. The use will be registered on title. Current or future owners of the property who restrict public access or allow overnight use without Township permission will be prosecuted. Construction must follow guidelines established by appropriate authorities.

### Budget and Stimulative Effect

Scenarios were developed for this grant with options for annual budgets ranging from \$10,000 to \$60,000. Under the scenarios calculated, the Township of Muskoka Lakes could stimulate 14 to 84 Shoreline Structure projects over ten years. The stimulative effect could be valued as high as \$1 million in private-sector investment over ten years, depending on the level of incentives provided.

## Ecological Space Grant

### Objective

To improve the landscape between commercial business properties and public properties, highlighting environmental sustainability, natural beauty, and local culture.

### Rationale

There is a constant push to keep Muskoka natural and green. Regeneration, environmental sustainability, and climate change are top of mind among citizens, business owners, and visitors. Places can build community pride by responding to these trends, encouraging more greenery and vegetation, and generally making the collective community look more beautiful and forward-thinking.

### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	No	N/A	N/A
Construction Grant	Yes	50%	\$5,000 per property
Loan	No	N/A	N/A
Tax Increment Grant	No	N/A	N/A

### Eligibility Filters

Eligibility Filter	Details
Priority	High
Geographic Areas	Bala and Port Carling Core CIP Study Area
Industry Focus	Tourism, Hospitality, Retail, Office, Industrial near Public Spaces, Residential or Mixed Use in limited cases
Property Types	Commercial, Industrial
Applicant Types	Property Owner or Tenant with Property Owner's Written Permission
Expenditures	Material, labour and consulting costs associated with building ecological space connections between private and public outdoor spaces (land or water), including supply and installation of soil, alternative cover treatments, native trees and shrubs, lighting appropriate for supporting dark sky promotion, permanent sidewalk café/patio, benches, planters, public art.
Special Conditions	Owners of contiguous properties should be permitted to apply as a group and pool their grant allotments. They could then hire one professional landscape architect and/or contractor to design and install the projects together, accelerating activation and maximize the time of available contractors.

### Budget and Stimulative Effect

Scenarios were developed for this grant with options for annual budgets ranging from \$5,000 to \$30,000. Under the scenarios calculated, the Township of Muskoka Lakes could stimulate 7 to 54 Ecological Space projects over ten years. The stimulative effect could be valued as high as \$700,000 in private-sector investment over ten years, depending on the level of incentives provided.

## Business Structural & Mechanical Upgrade Grant

### Objective

To support upgrades and investment in structural and mechanical components of commercial properties to enhance business viability, building integrity, and year-round use.

### Rationale

Older buildings may have decayed structural supports, out-of-date electrical systems, substandard plumbing, sanitation concerns, or heating systems and insulation. Even the smallest of cafes, restaurants and food shops need proper ventilation for food preparation, renovations for contactless food-delivery, as well as fixes for pest control, or upgrades to drains, grease traps and interceptors. Small business owners need support to ensure their businesses stay compliant with regulations, welcoming to customers, safe for employees, financially viable, and open in all seasons.

### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	Yes	100%	Municipality to rebate any fee paid
Construction Grant	Yes	50%	\$10,000 to \$25,000
Loan	No	N/A	N/A
Tax Increment Grant	No	N/A	N/A

### Eligibility Filters

Eligibility Filter	Details
Priority	Medium
Geographic Areas	Bala and Port Carling Core CIP Study Area
Industry Focus	Tourism, Hospitality and Retail
Property Types	Commercial
Applicant Types	Property Owner or Tenant with Property Owner's Written Permission
Expenditures	Construction costs related to structural and mechanical upgrades to existing commercial buildings, including upgrades to plumbing and electrical systems, installation of safety and fire protection systems, structural upgrades, upgrade and installation of windows, new technologies, building insulation, consultant fees, fire suppression systems, carpentry, HVAC, and interior renovations.
Special Conditions	All construction must follow Ontario Building Code and other regulations.

### Budget and Stimulative Effect

Scenarios were developed for this grant with options for annual budgets ranging from \$10,000 to \$80,000. Under the scenarios calculated, the Township of Muskoka Lakes could stimulate 9 to 20 Business Structural and Mechanical Upgrade projects over ten years. The stimulative effect could be valued as high as \$1.3 million in private-sector investment over ten years, depending on the level of incentives provided.

## Business Accessibility & Facade Upgrade Grant

### Objective

To encourage business owners to improve accessibility for persons with disabilities and to enhance the exterior façade of their building.

### Rationale

Accessibility to businesses in Bala and Port Carling is critical. Not only must property owners comply with Provincial law, those who do not are missing out on opportunities. The number of Canadians living with a physical disability that impairs their mobility, vision, or hearing, will rise to 3.6 million over the next ten years. Improvements to workplace access would allow 550,000 Canadians with disabilities to work more, increasing GDP by \$16.8 billion by 2030. The increase in labour availability would lift the income of people with disabilities by more than \$13.5 billion. These outcomes would also improve availability of workforce and generate new customers for small business owners.

### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	Yes	100%	Municipality to rebate any fee paid
Construction Grant	Yes	50%	\$5,000 to \$25,000
Loan	No	N/A	N/A
Tax Increment Grant	No	N/A	N/A

### Eligibility Filters

Eligibility Filter	Details
Priority	High – Accessibility Upgrades Low – Facade Upgrades
Geographic Areas	Bala and Port Carling Core CIP Study Area
Industry Focus	Tourism, Hospitality and Retail
Property Types	Commercial
Applicant Types	Property Owner or Tenant with Property Owner's Written Permission
Expenditures	<b>Accessibility Upgrades:</b> Construction costs related to renovation of building entrances, upgrading of doors, installation of power assist door operators, installation of ramps, elevating devices, and accessibility washrooms for the public. <b>Facades Upgrades:</b> External repairs to facades on any public-facing wall, including signage, lighting appropriate for night sky promotion, entrances, and display windows.
Special Conditions	All construction must follow Ontario Building Code and other regulations and conform to Design Guidelines.

### Budget and Stimulative Effect

Scenarios were developed for this grant with options for annual budgets ranging from \$5,000 to \$30,000. Under the scenarios calculated, the Township of Muskoka Lakes could stimulate 7 to 13 Business Accessibility and Façade Upgrade projects over ten years. The stimulative effect could be valued as high as \$700,000 in private-sector investment over ten years, depending on the level of incentives provided.

## Municipal Fees Grant Program

### Objective

This program will incent development by rebating all or part of fees that the proponent would have had to otherwise pay for planning applications or building permits.

### Rationale

By reducing the up-front costs to property owners and developers, this will enhance the likelihood of development proceeding (and may also speed up the process).

### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	Yes	Up to 100% under specific limits	See below
Grant	Yes	N/A	Grant available for fee rebate of 100% up to a maximum of \$10,000
Tax Increment Grant	No	N/A	N/A

### Eligibility Filters

Eligibility Filter	Details
Priority	High
Geographic Areas	All areas except those designated Waterfront in the Township's Official Plan
Industry Focus	Workforce housing for all industries
Property Types	Residential (Attainable housing as defined by the District Municipality of Muskoka)
Applicant Types	Property Owner
Expenditures	Any costs incurred that are charged by the municipality for permitting to enable the housing development
Special Conditions	Use will be registered on title and permitted through zoning. Property owners cannot change the use within 10 years of receiving the grant without repaying the full amount of the grant to the Township.

### Budget and Stimulative Effect

Through the effective elimination of the cost to the developer or property owner of the often-onerous fees incurred from applications and permits, the Township can reduce the up-front costs of development, and thus stimulate more attainable housing in the area. As before, when the housing is occupied by individuals and families it strengthens the integration of the overall economic base (which itself has a hugely positive economic impact upon the District), the impact will be further magnified.

## Development Charges Grant Equivalent Program

### Objective

Like the other programs in the suite of affordable and attainable housing programs, this program aims to stimulate housing development in situations where it might otherwise not have occurred.

### Rationale

Development charges can be one of the most significant costs facing developers. Relieving a property owner or developer of these costs can be a major catalyst for new housing development. While there is an opportunity cost to the municipality (in that the monies that would be received from the developer for various community improvements is not available) there is clearly an offsetting benefit in terms of having additional housing developed. The choice of having housing available, as opposed to various other infrastructure, or other community improvements, is one that needs to be weighed by the Township on a case-by-case basis. The Town of Blue Mountains program, co supported by the upper-tier County of Grey, is a workable model to follow in this regard. In their case, the upper amount of \$250,000 is the maximum amount of the grant offered. For the Township of Muskoka Lakes, with its smaller population size, an upper amount of \$100,000 is suggested. This can be adjusted based on the program uptake.

### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	No	N/A	N/A
Grant	Yes	100%	Up to a maximum of \$100,000
Loan	No	N/A	N/A
Tax Increment Grant	No	N/A	N/A

### Eligibility Filters

Eligibility Filter	Details
Priority	High
Geographic Areas	All areas except those designated Waterfront in the Township's Official Plan
Industry Focus	N/A
Property Types	Residential (Attainable housing as defined by the District Municipality of Muskoka)
Applicant Types	Property Owner
Expenditures	The Township's development charges would be rebated to the developer or property owner, upon application after the completion and successful proven occupation of the housing unit(s).
Special Conditions	Attainable housing is intended for employees of businesses in the area. Use will be registered on title and permitted through zoning. Property owners cannot change the use within 10 years of receiving the grant without repaying the full amount of the grant to the Township.

**Budget and Stimulative Effect** Through alleviating development charges, the Township can reduce the up-front costs of development, and thus stimulate development of attainable housing.

## Tax Increment Equivalency Grant Program

### Objective

The fundamental objective of this program is to encourage the development of larger scale attainable housing that will fundamentally improve the supply of attainable housing in the Township.

### Rationale

Property improvements such as housing development, which increase the value of the subject property and the buildings upon it, attract increased assessment valuation which it turn leads to an additional tax burden to the property owner. Especially in the early years of a new development, this can be a significant burden, and recognition of this fact can dissuade property owners from action. The Tax Equivalency Grant program recognizes this and attempts to introduce this additional tax burden gradually over a 10-year period, rather than all at once. The amount of the grant available in each year is determined by the incremental amount of tax needing to be paid – that is, the amount of tax owing in the property before the development was complete, subtracted from the current amount of tax owing. This incremental amount is rebated to the developer or property owner in gradually-diminishing amounts each year.

### Implementation Tools and Funding Amounts

Implementation Tool	Tool Available?	Municipality Match %	Maximum Grant Range
Fee Rebate	No	N/A	N/A
Grant	No	N/A	N/A
Loan	No	N/A	N/A
Tax Increment Grant	Yes	100%	Determined by the amount of the incremental tax increase; grant will be equal to 100% of the incremental amount in year 1; 90% in year 2; and so on down to 10% in year 9 and no grant in year 10 and on

### Eligibility Filters

Eligibility Filter	Details
Priority	High
Geographic Areas	All areas except those designated Waterfront in the Township's Official Plan
Industry Focus	N/A
Property Types	Residential (Attainable housing as defined by the District Municipality of Muskoka)
Applicant Types	Property Owner
Expenditures	The tax increment grant would be rebated to the developer or property owner, upon application, after the completion of the housing unit(s).
Special Conditions	Use will be registered on title and permitted through zoning. Property owners cannot change the use within 10 years of receiving the grant without repaying the full amount of the grant to the Township.

**Budget and Stimulative Effect** Through alleviating development charges, the Township can reduce the up-front costs of development, and thus stimulate development of attainable housing.

## Financial Considerations

Budgeting for a municipal Community Improvement Plan (CIP) is a challenging endeavour. Under the ideal scenario, Township officials would have a full grasp on the sizes and types of property improvements that business owners are considering, and an understanding of construction costs.

The numbers stated below do not include operational costs related to administration of the program, such as wages and benefits, financial or legal costs, debt servicing, office space, materials, supplies, services, printing, advertising, or promotion.

Any funding allocated by the Township to a public realm CIP budget would be considered an incremental enhancement to existing capital expenditures and is not meant to offset total budget lines. Funding amounts committed to stimulate private-sector incentives are assumed to be matching, at a minimum. In many cases, CIP incentives can generate a threefold to fivefold multiplier when developers tally total project costs.

Neither scenario considers potential public-private partnerships that may unexpectedly materialize requiring major infusions of tax rebate grants to stimulate their construction. Such opportunities would need to be considered by Council on a case-by-case basis, with a separate cost-benefit analysis, and separate budget.

### Annual Allocation by Council

#### Option A: \$300,000

To demonstrate overwhelming commitment to accelerating economic improvements to the Township of Muskoka Lakes, Council may wish to devote more funds to a substantial CIP budget. This would send a clear signal to developers and businesses small and large that the Township support its existing businesses and wishes to attract new investment to its communities. In this scenario, there would be additional funding for private-sector incentives, but a portion of unallocated funds in the Business Incentive Reserve that are unused by the private sector could be used to augment the separate budget for public-realm projects. Over ten years, it is predicted that private property owners would invest an additional \$8.1 million, more if projects access tax-increment rebates, and less if portions of the budget are allocated to the public realm.

#### Option B: \$150,000

The budget amount required to activate an effective toolbox of incentives for the Township of Muskoka Lakes Community Improvement Plan Township of Muskoka Lakes would be \$150,000 per year for a minimum period of ten years. Over the course of ten years, it is estimated that private property owners would invest an additional \$4 million, excluding large-scale projects eligible for Tax Increment Grants. Any public realm improvements should be budgeted separately.

#### Option C: \$50,000

In a compromise scenario, the Township of Muskoka Lakes could activate a portion of its incentives with a smaller budget of \$50,000 annually. The degree to which the private-sector will respond to this scenario is not as clear. However, if businesses do respond positively, the program could generate additional private-sector investment of \$1.5 million over ten years. It may be difficult to determine if the program investment actually triggered any projects or if the fund was used by savvy entrepreneurs to subsidize work that would have been completed anyway. Any public realm improvements should be budgeted separately.

### Business Incentive Reserve

The Township should establish a Community Improvement Incentive Reserve Account to ensure there is no interruption in the program from year to year, and that as many applicants can be considered as possible if there is sufficient funding in the reserve, and that flexibility in managing funds is designed into the program to account for unexpected needs related to the Tax Increment Grant.

The scenario developed for the Township of Muskoka Lakes anticipates grants being disbursed in the first five years of the program exclusively to construction and fee rebates. The calculations assume that a small number of large projects related to Worker Housing are completed in the first five years, and starting in Year 6, the entire annual budget allocation is consumed by a 100% rebate in tax assessment increase(s) related to the new project(s). As the sliding scale of rebates drop, more money becomes available for construction grants. However, as more Tax Increment Grant projects come on stream, and others are retired after five years, the importance of the Reserve Fund will become evident.

# Administration

## Intake and Approval

### Communication and Facilitation

Since a business owner or employee may oversee smaller projects, there will need to be no surprises when they file their paperwork for the grant. The nature of estimates and final supporting documentation must be confirmed in simple terms, so the applicant complies with the process. Design Guidelines are important to ensuring that new development or renovations are compatible with the existing character of the community.

### Eligibility Requirements

An effective program starts with an easy-to-understand intake process and approval mechanism. General eligibility requirements for any of the programs should be outlined clearly in the intake process. Any specific criteria for individual programs must be highlighted. Recommended general eligibility requirements would include:

- a** Eligible projects must be located within the Community Improvement Plan area.
- b** Applicants must apply for the specific grant prior to the commencement of any work. Financial incentives offered in the Community Improvement Plan will not be offered retroactively for costs incurred prior to receipt of written approval of the application.
- c** Applicants must submit drawings and/or plans, two cost estimates, and other details with their application.
- d** Proposals must comply with the Official Plan, Zoning By-law, other applicable municipal by-laws, and the Ontario Building Code.
- e** Properties will not be eligible if they have any tax arrears or any other legal claim, lien, or order that may adversely affect title of the property, other than a mortgage in good standing. All utilities and any other municipal financial obligations must be up to date.

- f** Approved grants are not transferable to any other property but may be transferred to the new owner of the same approved property, provided the new owner agrees to the terms and conditions.
- g** Applicants must permit the public disclosure and promotion of all information regarding the grant, including Applicant name, project street address and town, grant amount, description and images of project (before and after construction), and total project budget, i.e., including additional financial investment made by the Applicant over and above the grant amount. If the information is not available at the application stage, the Applicant must disclose it when the project is completed or the grant may not be issued.
- h** Municipal staff will inspect and approve improvements of the building upon completion, as required. Improvements must be consistent with any existing design guidelines or other policies. For the grant to be paid, the final project must be significantly consistent with the project outlined at the application stage. An audit of work completed and associated costs may be ordered if deemed necessary.
- i** For Tax Increment Grants, funding is usually available at a high order of magnitude that requires case-by-case considerations and direct approval by Council (i.e. no delegation to staff or Committees). The Township's Finance staff, or a consultant, would need to analyze any proposal and clearly determine the budget implications of what could be a multi-million-dollar contribution by the municipality. Tax Increment Grants should be targeted to very specific properties or development types, perhaps involving public-private partnerships, and generating tangible Township-wide community benefit, such as a major waterfront park that can be enjoyed year-round by residents and tourists while serving as a backdrop for a multi-residential building housing tourism workers for local businesses

## Promotion

It is important to engage with businesses directly to promote the financial incentives. A specific protocol for handling marketing of the CIP should be put in place, including ensuring that all Township staff and business associations are aware of the program.

## Monitoring

The frequency of monitoring reports increases the integrity of the program, but also raises the administrative cost and labour intensity of the program.

At a minimum, staff should monitor the program on a quarterly basis. Council should receive a report annually, at a minimum, well in advance of the budget review process.

### Criteria to be Monitored

The CIP incentive programs should be evaluated annually to determine:

- whether program uptake is satisfactory;
- if applicants are completing their commitments, and if not, understanding the reasons why;
- if the objectives and desired outcomes are being achieved;
- the estimated economic impact associated with each program (i.e., benefits realized relative to costs incurred, and the estimated 'return on investment' from the program);
- estimated incrementality (i.e., whether the use of the CIP program had any impact as a catalyst for the improvement, or whether it would have occurred absent the incentive); and
- whether adjustment to or termination of incentive programs is warranted.

The evaluation process for CIP policies often involves three parties:

- 1) Township staff, often within the planning or economic development departments, and possibly involving bylaw control, are typically responsible for implementing the CIP and tracking its progress.
- 2) A committee, composed of Township staff and community representatives, reviews applications for funding and monitors the overall performance of the program against pre-defined goals and indicators.
- 3) Community members, businesses, and residents are sometimes involved in the monitoring process through feedback mechanisms and participation in review meetings.

The involvement of community stakeholders not only incorporates their valuable feedback into the process, but also acts to spread awareness of and interest in the possibilities inherent in the CIP program.

## Revisions to this Plan

Minor revisions to this Plan intended to clarify the wording, correct errors or make minor changes to the Eligibility Criteria may be approved by the Chief Administrative Officer of the Township.

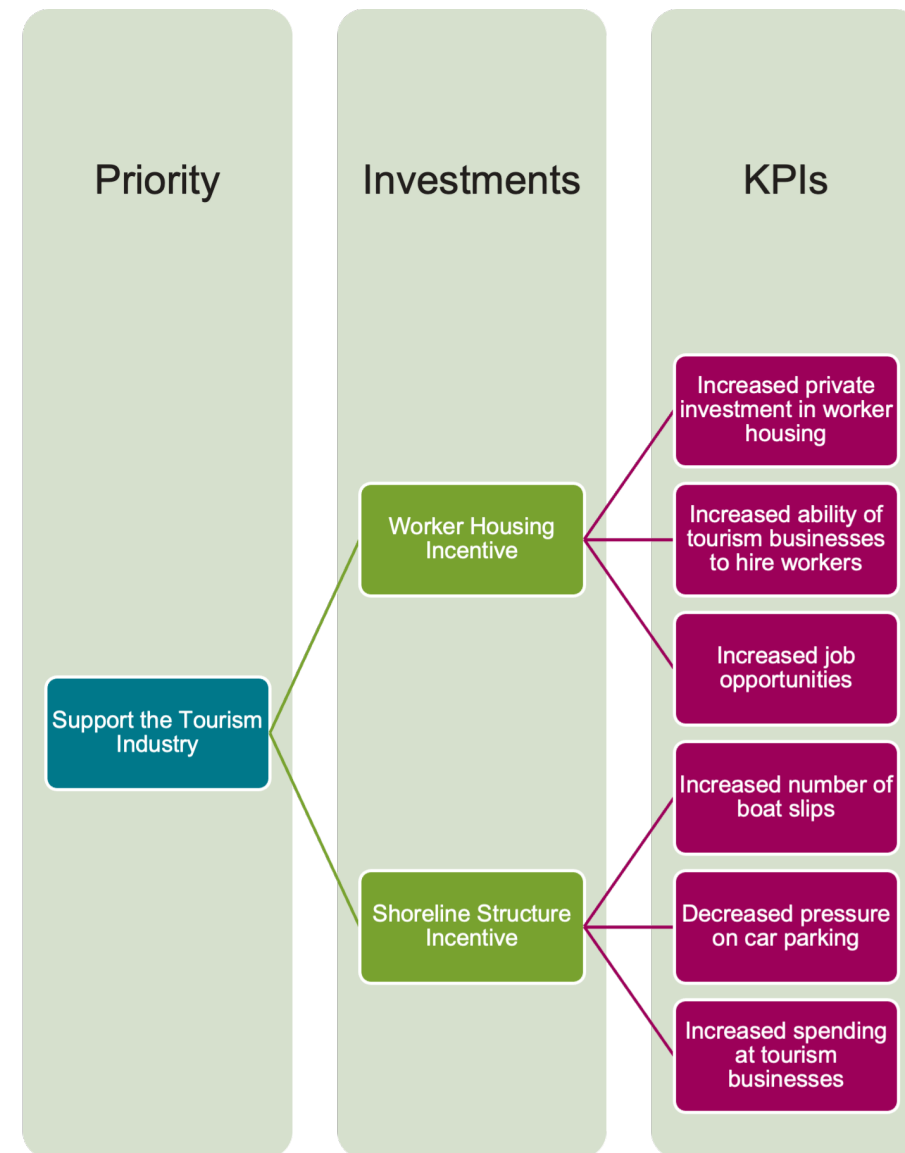
## Performance Measurement

Measuring the effects of investments by monitoring progress towards priority areas for a CIP through quantitative key performance indicators (KPIs) allows the Township to see the impact of specific investments as well as how they are leading towards the achievement of big picture goals. Examples of priorities could include the following.

- Promote cultural development and tourism
- Improve buildings and infrastructure
- Use land strategically for redevelopment of vacant/ underutilised properties

As seen in the diagram at right, this measurement tool groups investments under each priority and groups KPIs under each investment.

It is possible that an investment fits under more than one priority. When this is the case the investment can fit under more than one priority with KPIs relevant to each priority. Under this situation when measuring the effects of a specific investment the Township can pull all KPIs for the investment to track progress. The KPIs can also act as an input for the benefits part of a cost benefit analysis to allow the Township to evaluate the return on investment of public realm investments and incentives.



General Example of the Investment Measurement Tool (This figure is for reference only and is not a holistic list of priorities, investments or KPIs)



# Community Improvement Plan

## Bala & Port Carling

