

City of Peterborough

**Affordable Housing
Community Improvement
Plan**

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1.0 INTRODUCTION

The Peterborough Affordable Housing Community Improvement Plan (CIP) is a tool that is intended to stimulate the development of affordable housing opportunities in the City of Peterborough. CIP's are used widely across Ontario to focus and initiate change and redevelopment. In accordance with Section 28 of the *Planning Act*, the Affordable Housing CIP encourages investment in the provision of affordable housing opportunities by providing for financial incentives that may be applied to eligible properties for purposes that conform to the goals, objectives, and policies of the CIP. Eligible properties must be located within the Community Improvement Project Area designated on Schedule "H" – Community Improvement of the Official Plan.

The Affordable Housing CIP has been prepared in accordance with the statutory requirements of the Planning Act and has had the benefit of a full consultation process.

1.1 Purpose

The purpose of this CIP is to assist in the development of affordable housing in the City.

The provision of affordable housing has become a major social issue and priority not only in the City of Peterborough, but in most urban centres across Ontario. While the Federal and Provincial Governments have taken some steps to address the issue, the burden of addressing the problem has been left with municipal governments.

The key obstacles to providing housing that is truly affordable are the existing financial implications. Fees for necessary planning approvals, development charges, and increased tax rates are all costs incurred by property owners and developers, which are then recovered through higher rents. Without these costs, average rents could be substantially lower.

While the CIP has been prepared with the provision of affordable rental housing as the priority, the Affordable Housing CIP also embraces home ownership models where affordable housing benefits can be applied.

Public Sector Investment

The passage of a by-law designating the area of the City identified on Schedule "H" of the Official Plan as a community improvement project area and the CIP provides the City with the ability to become more directly involved in the development of property for affordable housing for the purpose of community improvement, including:

- The acquisition or preparation of property for community improvement;

- Construction, rehabilitation or improvement of buildings on land held by the City; and
- The sale, lease or disposal of land and buildings held by the City for the purpose of carrying out the CIP.

Private Sector Investment

In order to stimulate private investment, the CIP provides for financial incentive programs that will make grants or loans available to properties within this area to promote truly affordable housing opportunities in the City. This could occur through new development, redevelopment of underutilized properties or conversion from a non-residential use.

Non-Profit Sector Investment

The non-profit housing sector is a valued contributor to the local economy through its ongoing housing development, management and social inclusiveness efforts. This sector's management and governance expertise preserve the only stock of dwellings affordable to households of lowest incomes. The financial programs and policy incentives of the Affordable Housing Community Improvement Plan extend also to the non-profit sector in its housing development or redevelopment efforts.

1.2 Community Improvement Project Area

Section 28 of the *Planning Act* allows municipalities, if they have provisions in their official plans relating to community improvement, to designate by by-law a "community improvement project area" and prepare and adopt a community improvement plan (CIP) for such an area.

The *Planning Act* defines a "community improvement project area" as a municipality or an area within the municipality, the community improvement of which in the opinion of the Council, is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason".

Subsection 28(4) of the *Planning Act* requires that the Community Improvement Project Area be designated by a by-law prior to approving a CIP.



On September 12, 2011, Council adopted a by-law designating the area identified on Schedule H of the Official Plan as shown on Figure 1, as a Community Improvement Project Area pursuant to Section 28(2) of the *Planning Act*.

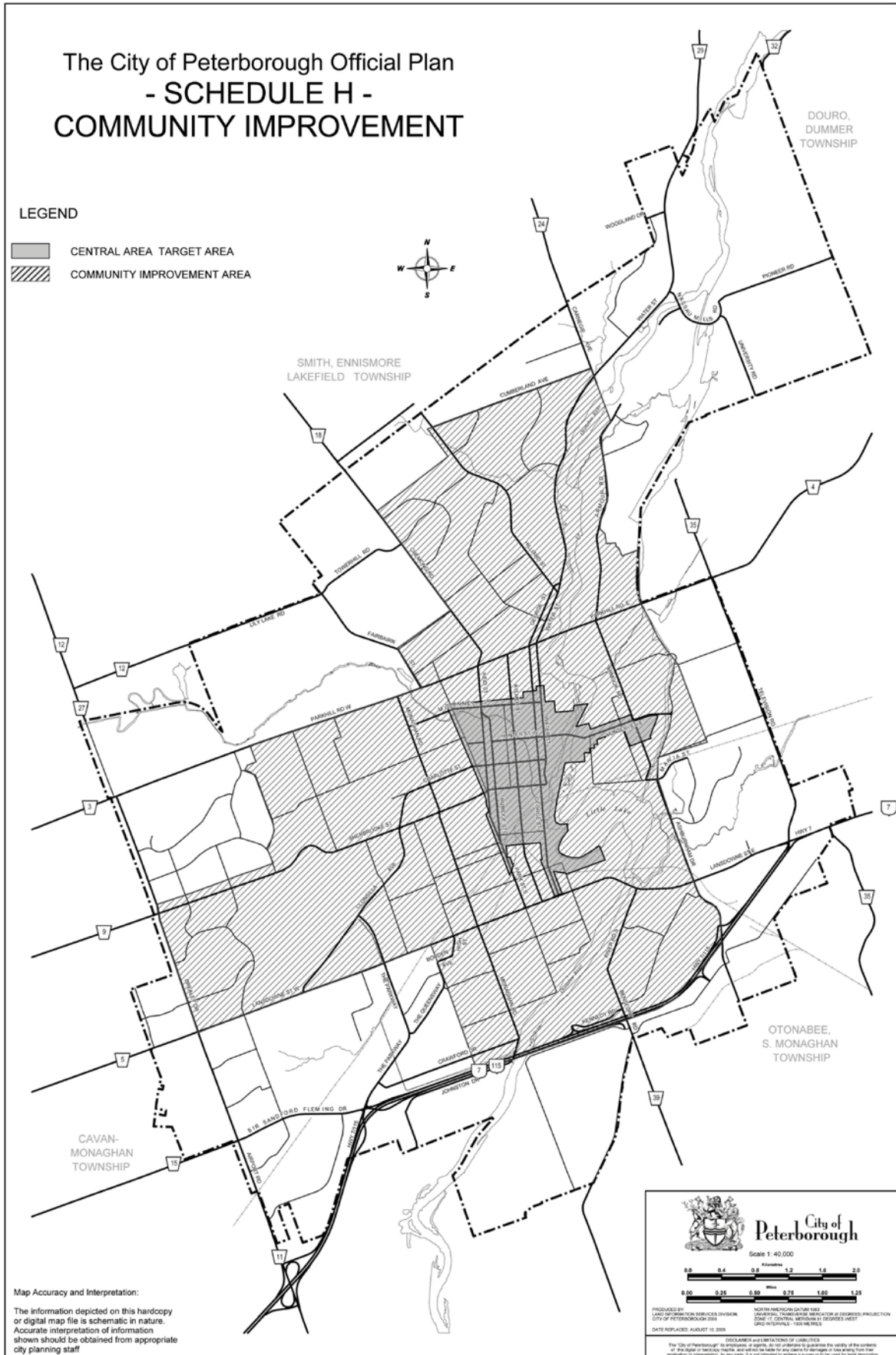
1.3 Selection of the Project Area

The Official Plan of the City of Peterborough includes, on Schedule “H”, a depiction of an area of Community Improvement which includes most of the City as it existed 30 to 50 years ago. The corresponding policy section of the Official Plan – Section 8.3 – was amended in August 2009 to change the focus of community improvement from the upgrading of hard services such as sidewalk, service connections and other infrastructure, to one that includes environmental, economic development and social issues.


The City of Peterborough Official Plan - SCHEDULE H - COMMUNITY IMPROVEMENT

LEGEND

-  CENTRAL AREA TARGET AREA
-  COMMUNITY IMPROVEMENT AREA




Map Accuracy and Interpretation:
The information depicted on this hardcopy or digital map file is schematic in nature. Accurate interpretation of information shown should be obtained from appropriate city planning staff




City of Peterborough

Scale 1:40,000



Kilometers



Miles

PRODUCED BY: LAND OPERATIONS SERVICES DIVISION, CITY OF PETERBOROUGH, ONT. 2010. DATE REPLACED: AUGUST 15, 2010.

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Schedule "H" depicts the area that contains the City's oldest housing stock and, in many cases, large, older homes that have the potential to be converted into multi unit buildings. Small, remnant industrial and warehousing space from the early 1900's, large buildings, previously utilized for institutional type uses and infilling opportunities are all prime candidates for affordable housing projects in this area.

Not only are the opportunities for the affordable housing projects more prevalent in the area depicted on Schedule "H" due to existing building stock and infrastructure, but the services supporting the residents are also more readily accessible than in more suburban settings. The downtown core of the City is central to the Community Improvement Project area and offers the broadest range of commercial activity in the City including office, cultural and entertainment uses and a diverse range of retail facilities, many of which are supportive of the resident population. Other services such as schools, churches, recreational opportunities and City transit are readily accessible in the project area.

2.0 LEGISLATIVE AUTHORITY

The legislative authority for Community Improvement Plans and related incentives and powers is derived from the *Planning Act* and the *Municipal Act*.

2.1 Planning Act

The *Planning Act* is the primary vehicle and provides for the establishment of community improvement project areas where the Official Plan contains provisions related to community improvement and the “community improvement project area” is designated by by-law pursuant to Section 28 of the *Planning Act*.

Once a “community improvement project area” has been designated by by-law, a municipality may then prepare a “community improvement plan” for the project area.

Under Section 28 of the *Planning Act*, “Community Improvement” means:

“the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary.”

For the purpose of carrying out a Community Improvement Plan that has come into effect, a municipality may engage in the following activities within the Community Improvement Project Area:

- a) acquire, hold, clear, grade or otherwise prepare land for community improvement (28 (3));
- b) construct, repair, rehabilitate or improve buildings on land acquired or held by it in the community improvement project area in conformity with the community improvement plan (28(6));
- c) sell, lease, or otherwise dispose of any land and buildings acquired or held by it in the community improvement project area to any person or government authority for use in conformity with the community improvement plan (28(6)); and

- d) make grants or loans, in conformity with the community improvement plan, to registered owners, assessed owners and tenants of lands and buildings within the community improvement project area, and to any person to whom such an owner or tenant has assigned the right to receive a grant or loan, to pay for the whole or any part of the eligible costs of the community improvement plan (28(7)).

Section 28(7.1) of the *Planning Act* provides for grants and loans for eligible costs established in an approved CIP related to:

- environmental site assessment;
- environmental remediation;
- development;
- redevelopment;
- construction and reconstruction of lands and buildings for rehabilitation purposes.

The *Planning Act* restricts the total value of all grants and loans made under the *Planning Act* and tax incentives under the *Municipal Act* (where applicable) from exceeding the eligible costs defined in the CIP.

2.2. Municipal Act

Pursuant to Section 106 (3) of the *Municipal Act*, municipalities are exempt from the prohibition on providing assistance through the granting of bonuses when exercising its authority under Section 28 (6), (7) or (7.2) of the *Planning Act* within Community Improvement Areas. Bonusing includes: giving or lending any property of the municipality including money, guaranteed borrowing, leasing or selling any municipal property at below fair market value; and giving a total or partial exemption from any levy, charge or fee.

3.0 GUIDING PLANNING POLICIES

3.1 Official Plan (December 2009 Office Consolidation)

Since the first consolidation of the City's Official Plan in 1981, the need for housing affordable to all citizens has been an identified goal for the City. As new and amended Provincial Policy Statements have been released by the Provincial government strengthening the need to plan for affordable housing, the Official Plan for the City has followed suit and been amended to reinforce the importance of affordable housing to the community. The importance of affordable housing to the entire community is referenced throughout the Official Plan, in particular, the Council Goals and Objectives found in Section 2.1, the Growth Management Strategies in Section 2.4, and the Residential policies in Section 4.2. Section 8.3 – Community Improvement provides the necessary policy direction to proceed with a Community Improvement Plan for affordable housing,

Examples of this policy direction include:

- **2.1 GOALS AND OBJECTIVES**

Council adopts the following goals and objectives for the Corporation of the City of Peterborough:

2.1.1 *The City shall be for ALL the PEOPLE. Maximum effort shall be made to ensure that equal attention is given to the SOCIAL development of the community as well as to the creation of the PHYSICAL structure of the community. Provisions shall be made to ensure ACCESSIBILITY to the facilities of the City by all ages groups, by handicapped person and by other socially economical disadvantaged.*

2.1.7 *RESIDENTIAL development shall endeavour to make ADEQUATE ACCOMMODATION available to all socio-economic groups at an affordable price and to integrate a variety of forms and costs of housing. The location of housing shall be co-ordinated with community facilities such as transportation routes, parks and open space, retail shopping areas, recreation facilities schools and other private and public facilities.*

- **2.4 GROWTH MANAGEMENT STRATEGY**

- **2.4.3 GENERAL**

2.4.3.4 *The City will strive to provide a minimum of 10 percent of new housing as affordable housing units to accommodate both family*

and non-family housing suitable to a full range of age groups, within all areas of the City.

- **4.2 RESIDENTIAL**

- 4.2.1 GENERAL**

- 4.2.1.1 Purpose**

The Residential designations provide areas for housing and other land uses that are integral to, and supportive of a residential environment. Housing may take many forms ranging in density and scale from single detached homes to high-rise apartment buildings, and therefore, three residential designations - Low Density Residential, Medium Density Residential, and High Density Residential - are provided.

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- 4.2.1.2 Objectives**

- i) *Provide for a supply of residential land that is sufficient to accommodate the anticipated demand for a range of housing types.*
- ii) *Support the provision of a choice of housing types according to location, size, cost, tenure, design, and accessibility so that a broad range of housing requirements are satisfied.*
- iii) *Direct the expansion of residential development into appropriate areas according to availability of municipal services, soil conditions, topographic features, and environmental constraints; and in a form which can be integrated with established land use patterns.*
- iv) *Encourage infill residential development in residential areas where the impacts of development on existing uses can be minimized and where development can efficiently utilize existing municipal services and facilities.*
- v) *Encourage residential intensification to increase the supply of housing through better use of existing resources, buildings and under-utilized sites.*
- vi) *Support the provision of services and amenities that enhance the quality of the residential environment.*

- vii) *Support the development, at appropriate locations, of residential facilities that meet the housing needs of persons requiring specialized care.*
- viii) *Support the endeavours of non-profit groups to develop non-profit and co-operative housing projects.*

4.2.3.2 *The City shall provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents by:*

OPA 142
Council
09/08/10

- a) *establishing and implementing minimum targets for the provision of housing which is affordable;*
- b) *permitting and facilitating all forms of housing, including supportive housing, required to meet the social, health and well-being requirements of current and future residents, including special needs requirements;*
- c) *directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;*
- d) *promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of alternative transportation modes and public transit in areas where it exists or is to be developed; and*
- e) *establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.*

4.2.3.4 *The City recognizes the definition of “affordable” as stated in the Provincial Policy Statement (2005). Notwithstanding the Provincial definition of affordable, the City will establish, as a priority, greater levels of affordability for various affordable housing programs and local housing production targets. The City will annually establish local affordable housing targets in accordance with this definition.*

OPA 142
Council
09/08/10

- 4.2.3.5 *The City will strive to ensure that at least 10% of new residential units resulting from new residential development and residential intensification through conversion of non-residential structures, infill and redevelopment, to be affordable housing.* **OPA 142**
Council
09/08/10
- 4.2.3.6 *The affordable housing component will be thoroughly reviewed in any new development where 25 or more single and/or semi-detached dwelling units or 50 or more multi-family dwelling units are proposed. The City will also utilize secondary land use plans to assist in identifying potential affordable housing sites.*
- 4.2.3.7 *The City will ensure that new subdivision development will provide a variety of housing types and densities to support the City Housing targets as outlined in the Housing Strategy as updated from time to time.* **OPA 142**
Council
09/08/10
- 4.2.3.8 *In order to monitor the provisions of affordable housing, the City will identify the remaining total development potential by secondary land use planning area and the targets for affordable housing pursuant to Section 4.2.3.5 and the City's Housing Strategy. The review of individual applications for new residential development will consider the impact of the development on the affordable housing targets.* **OPA 142**
Council
09/08/10
- 4.2.3.9 *The City will encourage the creation of secondary suites in areas to be identified by this plan and will consider factors such as adequate parking, servicing and access to parks and amenities. The Zoning By-law will be amended to include zoning regulations which will facilitate the creation of secondary suites.* **OPA 142**
Council
09/08/10
- 4.2.3.10 *The City will encourage the retention and new supply of affordable housing in a variety of designated locations and a variety of dwelling types.* **OPA 142**
Council
09/08/10
- 4.2.3.11 *The City will develop a Housing Strategy, in consultation with the County and Townships that will include a strategy for affordable housing, which will be updated from time to time, to establish a plan to meet the current and future housing needs of all residents. Efforts will be made to achieve the targets for the provision of affordable housing identified in the Housing* **OPA 142**
Council
09/08/10

Strategy, in particular, types of housing that are necessary to meet the City and County's needs for affordable housing for low and moderate income households, seniors, families and singles, and those requiring support services.

- **8.2 HOUSING PRODUCTION**

8.2.1 *Council shall ensure that adequate municipal programmes are undertaken separately or jointly with senior levels of government to provide adequate housing for all the residents of the City.*

8.2.2. *Residential development should include a range of zoning which would accommodate a range of types, sizes and tenure of housing so that a variety of socio-economic groups can be accommodated.*

- **8.3 COMMUNITY IMPROVEMENT**

OPA 142
Council
09/08/10

It is the intent of Council, through community improvement, to promote and maintain a high quality living and working environment throughout the City. Community Improvement will be accomplished through:

a) *the upgrading and ongoing maintenance of communities or areas characterized by obsolete buildings, and/or conflicting land uses and/or inadequate physical infrastructure and community services and,*

b) *the establishment of policies and programs to address identified economic, land development and housing supply issues or needs throughout the Urban Area.*

8.3.1 *Community Improvement will be carried out through the designation, by Council, of Community Improvement Project Areas and through the preparation and implementation of Community Improvement Plans pursuant to the Planning Act.*

OPA 142
Council
09/08/10

Schedule "H" illustrates two areas of the community within which Community Improvement Project Areas may be selected.

Community Improvement Programs will be generally divided into two areas – programs designed to stimulate affordable housing projects and other rental housing initiatives in the Community Improvement Area as shown on Schedule "H" of the Official Plan, and, programs and other future initiatives such as façade improvement programs, building rehabilitations, signage improvement programs, heritage preservation programs and redevelopment projects which will be applied to the Central Area Target Area.

OPA 142
Council
09/08/10

8.3.2 *Within a designated Community Improvement Area, Council may provide programs or incentives to facilitate the development or redevelopment of the area. These programs may take the form of loans, grants, reduced development charges or tax relief, as may be permitted from time to time by Provincial Statute and approved by Council.*

8.3.3 *When designating Community Improvement Project Areas, one or more of the following characteristics may be present:*

OPA 142
Council
09/08/10

- a) *building stock or property in need of rehabilitation;*
- b) *building and structures of heritage or architectural significance;*
- c) *encroachment of incompatible land uses or activities;*
- d) *deteriorated or insufficient physical infrastructure such as, but not limited to, sanitary and storm sewers and water mains, public transit, roads/streets, curbs, sidewalks, street lighting and utilities;*
- e) *deteriorated or insufficient community services such as, but not limited to public indoor/outdoor recreational facilities, public open space and public social facilities;*
- f) *inadequate mix of housing types;*
- g) *known or perceived environmental contamination;*
- h) *deterioration or insufficient parking facilities;*

- i) *poor overall visual amenity of the area, including, but not limited to streetscapes and urban design;*
- j) *existing Business Improvement Areas or potential for inclusion in a Business Improvement Area designation;*
- k) *inappropriate road access and traffic circulation;*
- l) *shortage of land to accommodate building expansion and/or parking and loading facilities;*
- m) *other barriers to the improvement or redevelopment of under utilized land or buildings; and,*
- n) *any other environmental or community economic development reasons for designation.*

8.3.4 *Community Improvement Plans will provide direction on one or more of the following:*

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Council
09/08/10

- a) *allocation of public funds such as grants, loans or other financial instruments for the physical rehabilitation, redevelopment or improvement of land and buildings;*
- b) *municipal acquisition of land or buildings and subsequent clearance, rehabilitation, redevelopment or resale of these properties or other preparation of land or buildings for community improvement;*
- c) *encouragement of infill and rehabilitation where feasible;*

- d) *promotion of historic preservation through the appropriate local, Provincial and Federal legislation;*
 - e) *promotion of the viability of Commercial areas through the establishment and support of Business Improvement Areas; and,*
 - f) *other municipal actions, programs or investments for the purpose of strengthening and enhancing neighbourhood stability, stimulating production of a variety of housing types, facilitating local economic growth, improving social or environmental conditions, or promoting cultural development.*
- 8.3.5 *In the preparation of a Community Improvement Plan and any subsequent amendments, Council will solicit the input of public bodies and agencies, affected residents, property owners, and other interested parties in keeping with the policies for notification and public participation of this Plan.* **OPA 142**
Council
09/08/10
- 8.3.6 *Council will determine the priorities and sequences in which designated Community Improvement Project Areas will have individual Community Improvement Plans prepared.* **OPA 142**
Council
09/08/1
- 8.3.7 *Council will be satisfied that community improvements shall be within the financial capability of the City.* **OPA 142**
Council
09/08/1
- 8.3.8 *All developments participating in programs and initiatives contained within Community Improvement Plans shall conform with the policies contained in this Plan and shall comply with all municipal codes and regulations of the City.* **OPA 142**
Council
09/08/
- 8.3.9 *Each Community Improvement Plan will endeavour to co-ordinate individual initiatives to improve properties with municipal actions to upgrade physical infrastructure and community services and promote new types of housing.* **OPA 142**
Council
09/08/

3.2 Provincial Policy Statement (2005)

The 2005 Provincial Policy Statement (PPS) provides policy direction on matters of provincial interest related to land use planning development. The proposed CIP is consistent with the applicable provisions of the PPS, and implements the following policies under Section 1.4 – Housing:

- 1.4.1 To provide for appropriate range of housing types and densities required to meet projected requirements of current and future residents of the regional market area identified in policy 1.4.3, planning authorities shall:
- a) maintain at all times the ability to accommodate residential growth for a minimum of 10 years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development; and
 - b) maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a 3 year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.
- 1.4.2 Planning authorities shall provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the regional market area by:
- a) establishing and implementing minimum targets for the provincial housing which is affordable to low and moderate income households. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipality, may identify a higher target(s) which shall represent the minimum target(s) for the lower-tier municipalities;
 - b) Permitting and facilitating:
 - i) all forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements; and
 - ii) all forms of residential intensification and redevelopment in accordance with policy 1.1.3.3;
 - c) directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;
 - d) promoting densities for new housing which efficiently use land, resources, infrastructure and public services facilities, and support the use of alternative transportation modes and public transit in areas where it exists or is to be developed; and

- e) establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

3.3 Growth Plan for the Greater Golden Horseshoe (2006)

The provincial Growth Plan identifies “affordable housing” as a matter that municipalities must plan for through their official plans:

2.2.3 General Intensification

- All municipalities will develop and implement through their official plans and other supporting documents, a strategy and policies to phase in and achieve intensification and the intensification target. This strategy and policies will:
 - i) Plan for a range and mix of housing, taking into account affordable housing needs.

3.2.6 Community Infrastructure

- Upper and single-tier municipalities will develop a housing strategy in consultation with lower-tier municipalities, the Minister of Municipal Affairs and Housing and other appropriate stakeholders. The housing strategy will set out a plan, including policies for official plans, to meet the needs of all residents, including the need for affordable housing, both home ownership and rental housing. The housing strategy will include the planning and development of a range of housing types and densities to support the achievement of the intensification target and density targets.

4.0 PETERBOROUGH AFFORDABLE HOUSING COMMUNITY IMPROVEMENT PLAN

4.1 Goals and Objectives

4.1.1 Goals

The primary goal of the CIP is to assist in the production of affordable housing opportunities throughout the project area.

4.1.2 Objectives

The objectives of the Affordable Housing CIP are:

- a) Providing for public sector investment in affordable housing opportunities.
- b) Stimulating private sector investment in the provision of affordable housing.
- c) Promoting the renovation and reuse of underused properties.
- d) Promoting sustainable development including energy efficiency through the development of affordable housing projects.

4.2 Community Improvement Program

Property owners providing new affordable housing accommodations within the area identified on Schedule "H" can apply to any or all of the Community Improvement Programs provided they enter into an agreement with the City which contains the following:

- a) the term of the agreement which shall not be less than 15 years but within which time requirements may vary and will provide for a 5-year phase-out period;
- b) each unit in the housing project shall meet the definition of affordable, as established by the City as amended from time to time;
- c) under no circumstances shall the financial incentives be granted to a housing unit:
 - i) at rent that is not within the definition of affordable housing unless specifically exempted; or

- ii) to individuals or families, if at the time the housing unit was initially rented to them, would already own a residential property, as determined by the owner after making all reasonable inquiries.
- d) the agreement must be registered on title;
- e) the agreement will be binding on the owner's heirs, successors and assigns;
- f) during the time period in which the municipal housing project facilities agreement is in force, the housing provider shall, as a condition precedent to a sale to a subsequent purchaser, require the subsequent purchaser to enter into an agreement with the City, and that the agreement shall impose the terms of the municipal housing project facilities agreement on that subsequent purchaser;
- g) in addition to a general indemnity, the housing provider shall specifically indemnify the City if the provision set out in clause (f) is breached;
- h) a list of the benefits being conveyed to the housing provider under this Agreement, including their estimated present day monetary value;
- i) if the housing provider does not carry out its obligations under the agreement, the housing provider shall pay to the City the entire amount of benefits conveyed under the agreement, together with any applicable costs and interest; and
- j) such other contractual provisions which are required to be inserted based on fundamental contractual drafting principles satisfactory to the City of Peterborough.

For the purposes of the following Community Improvement Programs, the definition of "affordable" shall be:

- "a) in the case of ownership housing, the least expensive of:
 - 1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 - 2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- b) in the case of rental housing, the least expensive of:

1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.”

Note: This definition will change as required to comply with Federal and Provincial initiatives. Furthermore, the City will establish greater levels of affordability for the Community Improvement Programs as it deems appropriate.

The administrative details of the specific programs may be amended by Council without requiring a formal amendment to the Community Improvement Plan as outlined in Section 5.3.

4.2.1 Municipal Incentive Program

a) Background

Municipal Fees – planning application fees, parkland fees and cash-in-lieu of parking fees – create a substantial financial burden on a development that is attempting to meet meaningful affordability targets. A developer will build these costs into the rent charges.

The Municipal Incentive Program will waive these municipal fees for developments that meet the definition of affordable housing, once an agreement outlined in Section 3.2.1 is executed. This program will not result in the need for new capital, as certain municipal fees will simply not be collected.

b) Program Assistance

- i) Assistance will be in the form of a refund or waiving of the fees for a Planning Approval. Parkland dedication or cash-in-lieu would be waived for new development and redevelopments.
- ii) This program will commence on the day following the date of Council adoption of the Plan and continue for three years, unless specifically extended by Council By-law.

c) Eligibility Requirements:

- i) Only applicable to “affordable” housing projects and subject to the conditions set out in Section 4.2.
- ii) Any property owner, or purchaser under an offer of purchase and sale, within the Community Improvement Project Area may apply in writing at the time of making an application(s) for a Planning or Building Permit approval.
- iii) The subject property shall not be in a position of property tax arrears.
- iv) Outstanding Work Orders for the City’s Fire Services or Building Division and requests to comply must be addressed prior to grant approval.
- v) This program does not apply to any required performance securities (i.e. Letter of Credit) posted by the proponent, required professional studies, or to expenses incurred by the applicant because of an Ontario Municipal Board Hearing or Court proceedings.

4.2.2 Development Charges Grant Program

a) Background

Development Charges are similar to municipal fees in adding to the financial burden on affordable housing developments. However, development charges cannot simply be waived. For a small 1 bedroom unit of 450 square feet, these charges can represent an additional cost of approximately \$10/square foot.

Under the Development Charges Act, the City cannot arbitrarily exempt certain classes of development, such as affordable housing, without first amending the DC By-Law, unless the housing is developed as a ‘Municipal Capital Facility’. This process can be involved and may be contested. Effectively, any exemption would transfer the equivalent amount of development charge to other classes of development. As the costs of growth do not decline just because exemptions have been granted, the growth related costs facing the City, would have to be spread over fewer units.

Therefore, the most forthright approach for the purpose of the Affordable Housing Community Improvement Plan would be to acknowledge that the supply of housing, even though it is affordable, still imposes its share of the need for growth related projects. The “Affordable Housing Partnership Reserve Fund” acknowledges that the costs of growth must be fairly shared

with our partners in the development industry. The fund was established to pay into the Development Charge Fund the equivalent charge for qualifying affordable housing projects. The City has paid \$100,000 per year for 5 years into the Fund which started in 2002.

b) Program Assistance

Assistance will be in the form of a grant from the Affordable Housing Partnership Reserve Fund for any new affordable housing units.

c) Eligibility Requirements

- i) Only applicable to “affordable” housing projects not being developed as municipal capital facilities and subject to the conditions set out in Section 4.2.
- ii) Any property owner within the Community Improvement Project Area must apply in writing at the time of making an application(s) for a Planning or Building Permit approval.
- ii) The subject property shall not be in a position of property tax arrears.
- iv) Outstanding Work Orders from the City’s Fire Department or Building Division and requests to comply shall be addressed prior to grant approval.
- v) This program does not apply to any required performance securities (i.e. Letter of Credit) posted by the proponent, required professional studies, or to expenses incurred by the applicant because of an Ontario Municipal Board Hearing or Court proceedings.

4.2.3 Affordable Housing Tax Increment Based Grant Program

a) Background

The intent of this program is to stimulate the rehabilitation or renovation of existing buildings, the redevelopment of previously developed sites that are now vacant, or under-utilized sites that results in the creation of affordable housing units.

The current tax structure can be seen to hinder private investment by linking taxes payable to the value of buildings and property. There is a direct correlation between the investment to improve land or buildings for housing

purposes, the corresponding increase in property value and, by consequence, an increase in the taxes payable.

Like other tax incentive programs, there is no 'cost' to the City to be proactive. The sites and/or buildings sit underutilized today and make a tax contribution that reflects their depressed value. Without any incentive to invest, the situation would be unlikely to change. While the municipality forgoes the tax increases of redeveloped property in the short term, the investment has spawned economic activity, produced much needed housing, revitalized building stock and neighbourhoods and will eventually contribute a higher level of taxation.

b) Program Assistance

- i) This program would provide a grant to property owners who undertake the rehabilitation of their properties that would result in a reassessment of the properties. The amount of the grant would be determined based upon the incremental increase in the municipal taxes that result from the work being completed. The total amount of the grant provided would not exceed the value of the work that resulted in the reassessment. For that reason, the total value of the work, plus the amount of the municipal taxes paid prior to and after the redevelopment, would have to be known. "Municipal taxes" under this program refers to only the general portion of municipal taxes of the total taxes paid and would not include any other taxes or amounts, including but not limited to, education and all urban service levies.
- ii) It is proposed that this program would be implemented over a nine-year period. Owners of properties participating in this grant program who apply in any year of the program will be eligible for the full grant.

The grant amount for this program shall not exceed 100% of the increase in the Municipal portion of the taxes in years one to five of the program, decreasing to 80% in year six, 60% in year seven, 40% in year eight, 20% in year nine and with the owner paying the full amount of taxes in year ten.

The property owner would be responsible for the full payment of taxes, after which the City would provide the grant. For that period beyond nine years, the owner would be required to pay the full amount of the taxes with no grant provisions.

- iii) A property owner would register his intent to participate in the grant program by filing an application at the time of Building Permit

application. The amount of municipal taxes paid would be determined, and upon completion of the works, the municipal taxes to be paid as a result of the final reassessment by the Municipal Property Assessment Corporation would be calculated. The difference between the municipal taxes prior to the works being undertaken and the municipal taxes after the completion of the works would be the portion eligible for a grant under this program. The grant will be provided on a declining rate basis for a 9 year period with a grant generally equal to 100% of the incremented taxes for the redeveloped property in Year 1. Year 1 is defined as the first full calendar year in which taxes are paid after the project has been completed and reassessed. By using the Building Permit as the “trigger” for establishing participation in the program, the approximate value of the rehabilitation/redevelopment work to be undertaken can also be determined. As indicated above, the total value of the grant will not exceed the value of the work done. At the Building Permit stage, the construction value of the project is known, since this is what establishes the cost of the permit. In some cases, an audit may be required to confirm the construction value.

- iv) This program would not exempt property owners from an increase in municipal taxes due to a general tax rate increase or a change in assessment for any other reason after the property has been improved, except by reason of an assessment appeal.

c) Eligibility Requirements

- i) Only applicable to “affordable” housing projects and subject to the conditions set out in Section 4.2.
- ii) Any property owner within the Community Improvement Project area may apply in writing at the time of making an application(s) for a Planning or Building Permit approval.
- iii) The subject property shall not be in a position of property tax arrears.
- iv) Outstanding Work Orders from the City’s Fire Services or Building Services Division and requests to comply shall be addressed prior to grant approval.
- v) Improvements made to the buildings or land shall be made pursuant to a Building Permit, and constructed in accordance with the Ontario Building Code and all application Zoning requirements, Council-approved design guidelines and any other necessary approvals.

- vi) The subject building shall be rehabilitated and remediated or the land shall be redeveloped to an extent that such investment will result in an increased assessment of the property
- vii) In the case of the rehabilitation of vacant or cleared sites within the target area for new buildings, to determine the pre-development assessment base for these projects, the assessment shall be based upon the property as it existed on the date of Building Permit issuance.
- viii) The grant shall be forfeited by the owner and repaid to the City if the housing is demolished before the grant period elapses.
- ix) If a participating property is sold before the grant period elapses, the City may, at its discretion, continue the program for the prescribed timeframe and/or accept a new application from any subsequent owners of the property for additional works to be undertaken.

4.3 General Administration Provisions Applicable To Incentive Programs

The provision of any grant or loan as described in Sections 4.2.1, 4.2.2 and 4.2.3 is subject to the following general administration provisions:

- i) Owners, tenants and assignees of properties within the Affordable Housing Community Improvement Project Area are eligible to apply for funding under the loan and grant program. Application may be made on a “first come first served basis” to the limit of the available funding, provided all eligible criteria and conditions are met for each program. Where applicable, tenants of properties may apply for funding with the written consent of the property owner.
- ii) All applicants shall be required to have a pre-consultation meeting with City staff prior to filing their applications, to determine factors such as program eligibility, scope or work and project timing.
- iii) Where other sources of government funding and/or non-profit organization funding to be applied against the eligible costs is anticipated or has been secured, these must be declared as part of the application and the loan/grant may be reduced on a pro-rated basis.
- iv) All arrangements for financial incentives under the program shall be to the satisfaction of the Treasurer for the City. All applicants who are approved will be required to enter into an agreement with the City approved by Council or

it's designate. Actual costs may be subject to independent audit, at the expense of the property owner.

- v) Property taxes shall be in good standing at the time of application and throughout the length of any loan or grant commitment.
- vi) All proposed development shall conform to the Official Plan and Zoning By-law and other planning requirements. There shall be no outside work orders issued by the City against the property. In addition, all improvements shall be made pursuant to a building permit, and constructed in accordance with the Ontario Building Code where required.
- vii) The City may, at its discretion, and without further amendment to the Community Improvement Plan, extend or discontinue any program when and as it deems appropriate. Notwithstanding this, participants in various programs prior to their closing may continue to receive approved grants after the closing of the program as determined through individual agreement with the City and subject to available funding approved by the City.
- viii) Final decisions with respect to applications and the allocation of funds shall be made by City Council, unless Council delegates its authority to staff. If Council delegates its authority, then an applicant shall be afforded the opportunity to appeal a staff decision to Council. The general administration of the program shall be the responsibility of the Planning and Development Services Department.
- ix) The City will develop a handbook and/or set of guidelines for each incentive program that are intended to assist with interpretation and administration of the Plan by applicants and Staff.
- x) The Planning Division, in cooperation with the Financial Planning and Review Services Division and the Legal Services Department, will be responsible for the administration of the programs.

5.0 IMPLEMENTATION AND INTERPRETATION

5.1 Funding

This Community Improvement Plan will be administered by the City of Peterborough. All programs require funding by the City based on a budget established by Council. Each year the funding allocation for the Affordable Housing CIP will be evaluated and assessed by Council through the deliberations of the Affordable Housing Operating and Capital Budget program.

5.2 Monitoring

The City shall conduct a review of the Community Improvement Plan programs a minimum of every five years with respect to their effectiveness. Monitoring will include reviewing the programs, the municipal financial contribution to the programs and the use of the programs.

5.3 Amendments

Council may review and amend any of the terms of any of the programs prescribed in this Community Improvement Plan and their application to specific target area, and make modifications to the boundaries of the target area without amendment to the Plan, provided that the general intent of the Plan is maintained.

Minor revisions, once approved by Council, will be forwarded to the Ministry of Municipal Affairs and Housing for their information.

Additions of other community improvement project areas and additions off grant or loan programs shall require an amendment to this Plan in accordance with the Planning Act.

APPENDIX A

Municipal Incentive Grant Program Administration

Step 1 – Application Submission

Only owners of properties are eligible to apply for this program.

Applicants will be required to have a pre-application consultation meeting with City staff in order to determine program eligibility, proposed scope of work, project timing and preliminary development concept including proposed building size, height and density, number of residential units, gross floor area of residential and commercial space and other project details. This pre-application meeting shall occur prior to commencement of any works to which the development charge grant will apply.

City staff will perform an initial site visit(s) and inspection(s) of the building/property (as necessary).

Before accepting an application, City staff will screen the proposal and application. If the application is not within the Community Improvement Project Area, or the application clearly does not meet the program eligibility criteria, the application will not be accepted. If City staff determines that the application is not acceptable for one or more of the above noted reasons, the application will be returned to the applicant with a letter explaining the reason for not accepting

the application. Acceptance of the application by the City in no way implies program approval.

The City may request that applications for this program be accompanied by supporting documentation, including but not necessarily limited to:

- a) a site plan and/or professional design study/architectural drawings;
- b) specification of the proposed works including a work plan for the improvements to be completed and construction drawings;
- c) professional design study/architectural drawings;
- d) estimated project study/architectural drawings;
- e) impact studies such as traffic studies and studies of microclimatic conditions (sun, shadow, wind);
- f) environmental reports and/or or Record of Site Condition (RSC);
- g) a Business Plan; and
- h) any other financial information.

Step 2 – Application Review and Evaluation

Applications and supporting materials and documentation are reviewed by City staff against program requirements and application guidelines.

The recommendation on the application will be guided by the City's Site and Building Design Guidelines and any other City

approved guidelines, as amended from time to time, and other appropriate reference material as determined by staff.

For buildings designated under the Ontario Heritage Act, any façade restoration and improvement works should be supported by documentation in the form of historic photographs or drawings clearly showing the features(s) to be restored or reconstructed.

If the application meets the general and program specific requirements and is approved, the Municipal Incentive Grant will be applied at the time a planning approval application is made and/or at the time of issuance of building permit.

A recommendation report will be prepared by City staff. If this report recommends approval of the application, a grant agreement satisfactory to the City Solicitor and City Treasurer will also be prepared. This agreement will contain conditions to ensure that the project is commenced and completed in a timely fashion (or the grant approval is lost). The agreement will be forwarded to the applicant to be dated and signed. Once the signed agreement has been returned to the city, the Council application approval process can commence.

Step 3 – Application Approval

The recommendation report along with the Grant Agreement (if report recommends approval) is forwarded to Council or

Council's designate for consideration. If Council or Council's designate approves the application and grant agreement, the agreement is executed (signed and dated) by City officials and a copy is provided to the applicant.

Step 4 – Payment

The City will waive the municipal fee normally payable at the time of application and any cash-in-lieu requirements resulting from approvals as the Municipal Incentive Grant. To satisfy the provisions of the agreement associated with the grant, the applicant must provide the City with:

- a) photographic evidence of the completed project satisfactory to the City;
- b) other documentation proving completion of the project, i.e. engineer's report (if required); and
- c) all final reports and documents are required.

City staff will conduct a final building/site inspection (as necessary) to ensure that the project has been completed in accordance with the grant application and agreement. Once the project is complete and an occupancy permit has been issued, City staff will ensure that all program and grant agreement requirements have been met to the City's satisfaction.

Figure A-1 Municipal Incentive Grant Program Administration

<ul style="list-style-type: none"> • Pre-application meeting between City Staff and applicant • Staff inspects building/site (if • If proposal is eligible for funding, applicant is provided with: <ul style="list-style-type: none"> a) Program Guide; b) Application Form; c) Site and Building Design Guidelines • Applicant submits application including all required supporting documentation 	<ul style="list-style-type: none"> • Staff check application to ensure conformity with all program eligibility requirements and City guidelines. • Staff review and evaluate application and supporting documentation. • Planning application fees are waived at time of application. • Staff prepare report to Council including recommendation with regard to municipal application fees grant and a grant agreement. • Grant agreement is signed by applicant and returned to City Staff 	<ul style="list-style-type: none"> • A recommendation report and the grant agreement are forwarded to Council or Council's designate for consideration. • If Council or Council's designate approved the grant application and agreement, the agreement is executed by City official and a copy is provided to the applicant. 	<ul style="list-style-type: none"> • The application provides the City with proof of completion of project, including: <ul style="list-style-type: none"> a) photographic evidence of completed project satisfactory to City; b) other documentation proving completion of the project, i.e. engineer's report (if required); c) all final reports and documentation as required. • Staff conduct building/site inspection of occupied buildings (if necessary). • Staff review all final reports and documentation submitted for conformity with program and grant agreement requirements.

APPENDIX B

Development Charges Grant Program Administration

Step 1 – Application Submission

Only owners of properties are eligible to apply for this program. Applicants will be required to have a pre-application consultation meeting with City staff in order to determine program eligibility, proposed scope of work, project timing, and preliminary development concept including proposed building size, heights and density, number of residential units, gross floor area or residential and commercial space and other project details. This pre-application meeting shall occur prior to commencement of any works to which the development charge grant will apply.

City staff will perform an initial site visit(s) and inspection(s) of the building/property (as necessary).

Before accepting an application, City staff will screen the proposal and application. If the application is not within the Community Improvement Project Area, or the application clearly does not meet the program eligibility criteria, the application will not be accepted. If City staff determines that the application is not acceptable for one or more of the above noted reasons, the application will be returned to the applicant with a letter explaining the reason for not accepting the application. Acceptance of the application by the City in no way implies program approval.

The City may require that application for this program be accompanied by supporting documentation, including but not necessarily limited to:

- a) a site plan and/or professional design study/architectural drawings;
- b) specification of the proposed works including a work plan for the improvements to be completed and construction drawings;
- c) professional design study/architectural drawings;
- d) estimated project construction costs, including a breakdown of said costs;
- e) impact studies such as traffic studies and studies of microclimatic conditions (sun, shadow, wind)
- f) environmental reports and/or a Record of Site Conditions (RSC);
- g) a Business Plan; and
- h) any other financial information.

Step 2 – Application Review and Evaluation

Applications and supporting materials and documentation are reviewed by City staff against program requirements and application guidelines.

The recommendation on the application will be guided by the City's Site and Building Design Guidelines and any other City approved guidelines, as amended from time to time, and other appropriate reference material as determined by staff.

For buildings designated under the *Ontario Heritage Act*, any facade restoration and improvement works should be supported by documentation the form of historic photographs or drawings clearly showing the features(s) to be restored or reconstructed.

If the applicant meets the general program specific requirements and is approved the 50% Development Charge Grant will be applied at the time that development charges are normally paid, i.e., at issuance of building permit.

A recommendation report will be prepared by City staff regarding the 50% development charge equivalent grant. If this report recommends approval of the application, a grant agreement satisfactory the City Solicitor and City Treasurer will also be prepared. This agreement will contain condition to ensure that the project is commenced and completed in a timely fashion (or the grant approval is lost). This agreement will be forwarded to the applicant to be dated and signed. Once the signed agreement has been returned to the City, the Council application approval process can commence.

Step 3 – Application Approval

The recommendation report along with the grant agreement (if report recommends approval) is forwarded to Council or Council's designate for consideration. If Council or Council's designate approved the application and grant agreement, the agreement is executed (signed and dated) by City officials and a copy is provided to the applicant.

Step 4 – Payment

The City will defer payment of the development charges normally payable at the time of building permit issuance. Prior to payment of the grant (if applicable), the applicant must provide the City with:

- a) photographic evidence of the completed project satisfactory to the City;
- b) other documentation proving completion of the project, i.e. engineer's report (if required);
- c) all final reports and documentation as required.

City staff will conduct a final building/site inspection (as necessary) to ensure that the project has been completed in accordance with the grant application and agreement. Once the project is complete and an occupancy permit has been issued, City staff will ensure that all program and grant agreement requirements have been met to the City's satisfaction. The City Treasurer will then issue payment of the applicable development charges to the appropriate Development Charges Fund.

Figure B-1 Development Charge Exemption Program Administration

Step 1 Application	Step 2 Application Review and Evaluation	Step 3 Application Approval	Step 4 Payment
<ul style="list-style-type: none"> • Pre-application meeting between City Staff and applicant • Staff inspects building/site (if necessary) • If proposal is eligible for funding, applicant is provided with: <ul style="list-style-type: none"> a) Program Guide; b) Application Form; c) Site and Building Design Guidelines • Applicant submits application including all required supporting documentation 	<ul style="list-style-type: none"> • Staff check application to ensure conformity with all program eligibility requirements and City guidelines. • Staff review and evaluate application and supporting documentation. • Development charge deferral is applied at time of building permit issuance. • Staff determines if application meets requirement for development charge equivalent grant. • Staff prepare report to Council including recommendation with regard to development charge grant and a grant agreement. • Grant agreement is signed by applicant and returned to City Staff 	<ul style="list-style-type: none"> • A recommendation report and the grant agreement are forwarded to Council or Council's designate for consideration. • If Council or Council's designate approved the grant application and agreement, the agreement is executed by City official and a copy is provided to the applicant. 	<ul style="list-style-type: none"> • The application provides the City with proof of completion of project, including: <ul style="list-style-type: none"> d) photographic evidence of completed project satisfactory to City; e) other documentation proving completion of the project, i.e. engineer's report (if required); f) all final reports and documentation as required. • Staff conduct building/site inspection of occupied buildings (if necessary). • Staff review all final reports and documentation submitted for conformity with program and grant agreement requirements. • Payment of the applicable development charges to the Development Charges Fund is made from the Affordable Housing Partnership Reserve.

APPENDIX C

Affordable Housing Tax Increment Based Grant Administration

Step 1 Application Submission

Applicants will be required to have a pre-application consultation meeting with City staff in order to determine program eligibility, proposed scope of work, and project timing, among other details. City staff will perform an initial site visit(s) and inspection(s) of the building/property (if necessary).

Before accepting an application, City staff will screen the proposal and application. If the application is not within the Community Improvement Project Area, or the application clearly does not meet the program eligibility criteria, the application will not be accepted. If staff determines that the application is not acceptable for one or more of the above noted reasons, the application will be returned to the applicant with a letter explaining the reason for not accepting the application. Acceptance of the application by the City in no way implies program approval.

The City may request that applications for this program be accompanied by supporting documentation, including but not necessarily limited to:

- a) a site plan and/or professional design study/architectural drawings;
- b) specification of the proposed works including a work plan for the improvements to be completed and construction drawings;
- c) professional design study/architectural drawings;
- d) estimated project construction costs, including a breakdown of said costs;
- e) impact studies such as traffic studies and studies of microclimatic conditions (sun, shadow, wind)
- f) environmental reports and/or a Record of Site Condition (RSC);
- g) a Business Plan; and,
- h) any other financial information.

Step 2 Application Review and Evaluation

Applications and supporting materials and documentation are reviewed by City staff against program requirements and applicable City guidelines. City staff will determine the eligible works and costs. The determination of eligible works and costs and the recommendation on the application will be guided by the City's Site and Building Design Guidelines and any other City approved guidelines, as amended from time to

time, and other appropriate reference material as determined by staff.

For buildings designated under the *Ontario Heritage Act*, the façade restoration and building improvement works should be supported by documentation in the form of historic photographs or drawings clearly showing the feature(s) to be restored or reconstructed.

As an option, City staff will utilize the actual pre-project City property taxes and estimated post-project assessed value and applicable tax rates to calculate the estimated post-project property taxes, increase in City property taxes, and the estimated annual and total grant amount to be provided.

A recommendation report will be prepared by City staff. If this report recommends approval of the application, a grant agreement satisfactory to the City Solicitor and City Treasurer will also be prepared. This agreement will contain conditions to ensure that the project is commenced and completed in a timely fashion. This agreement will be forwarded to the applicant to be dated and signed. Once the signed agreement has been returned to the City, the Council application approval process can commence.

Step 3 Application Approval

The recommendation report along with the grant agreement (if report recommends approval) is forwarded to Council or Council's designate for consideration. If Council or Council's designate approves the application and grant agreement, the

agreement is executed (signed and dated) by City officials and a copy is provided to the applicant.

Step 4 Payment

Prior to payment of the grant, the applicant must provide the City with:

- a) photographic evidence of the completed project satisfactory to the City;
- b) other documentation proving completion of the project, e.g., engineer's report (if required);
- c) all final reports and documentation as required.

City staff will conduct a final building/site inspection (as necessary) to ensure that the project has been completed in accordance with the grant application and agreement.

Once the project is complete, an occupancy permit has been issued, and the property has been re-valued by the Municipal Property Assessment Corporation, the property owner will be sent a new tax bill. After the property owner has paid in full the new property taxes for one (1) year, the City will check to ensure that:

- a) the applicant has not filed any assessment appeals; and,
- b) all program and grant agreement requirements have been met.

If all program and grant agreement requirements have been met to the City's satisfaction, then the City will calculate the actual tax increment and grant payment. The City will then issue payment of the grant in the form of a cheque in the amount specified as per the calculation of the actual grant payment.

City staff will monitor the project, periodically checking that the project is in compliance with all program and grant agreement requirements. City staff will take appropriate remedies as specified in the grant agreement if the applicant defaults on the agreement.

Figure C-1 – Affordable Housing Tax Increment Based Grant Program Administration

<p>Step 1 Application Submission</p>	<p>Step 2 Application Review and evaluation</p>	<p>Step 3 Application Approval</p>	<p>Step 4 Payment</p>
<ul style="list-style-type: none"> • Pre-application meeting between City staff and applicant. • Staff inspects building/site (if necessary). • If proposal is eligible for funding, applicant is provided with: <ul style="list-style-type: none"> a) Program Guide; b) Application Form; c) Site and Building Design Guidelines. • Applicant submits application including all required supporting documentation. • Application fee is collected (if applicable). 	<ul style="list-style-type: none"> • Staff checks application to ensure conformity with all program eligibility requirements. • Staff review and evaluate application and supporting documentation. • (Optional) Staff calculates an estimated City tax increment, annual grant and total grant amount based on estimated post-project assessed value. • Staff prepares report to Council including recommendation and grant agreement. • Grant agreement is signed by applicant and returned to City staff. 	<ul style="list-style-type: none"> • A recommendation report and the grant agreement are forwarded to Council or Council’s designate for consideration. • If Council or Council’s designate approves the grant application and agreement, the agreement is executed by City officials and a copy is provided to the applicant. 	<ul style="list-style-type: none"> • Applicant provides the City with proof of completion of project, including: <ul style="list-style-type: none"> a) photographic evidence of the completed project satisfactory to City; b) actual cost of project; c) other documentation proving completion of the project, e.g., engineer’s report (if required); d) all final reports and documentation as required. • Staff conduct building/site inspection (if necessary). • Staff review all final reports and documentation submitted for conformity with program and grant agreement requirements. • After property re-valuation by MPAC and once property taxes have been paid in full for 1 year, staff check to ensure applicant has not filed any assessment appeals and all program and grant agreement requirements have been met. • Staff calculates actual grant payment. • Payment of approved grant is made to applicant or assignee. • Each year, grant payment is recalculated and made to applicant or assignee after City checks to ensure all program and grant agreement requirements have been met. • Project is monitored to ensure all program and grant agreement requirements continue to be met.