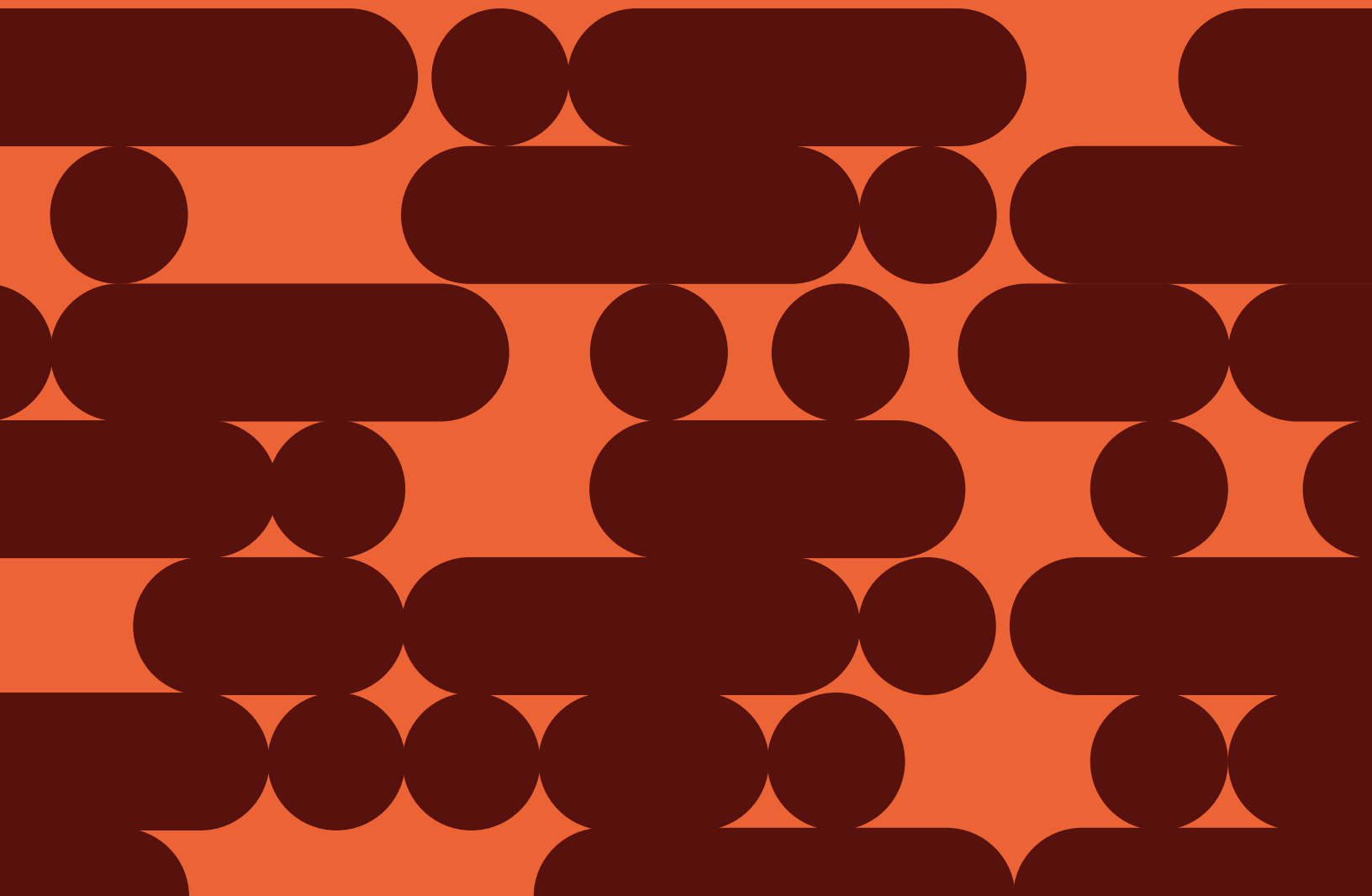


Elgin County Elgincentives Community Improvement Plan Review

April 2025



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Prepared for: The County of Elgin
Prepared by: Re:Public Urbanism

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APPENDIX

Appendix A - Elgin County Community Profile

Appendix B - Environmental Scan of CIPs in Southern Ontario

1.0 | Introduction



Downtown Rodney, West Elgin

The County of Elgin is undertaking a comprehensive review of its county-wide Community Improvement Plan (CIP), known as ‘Elgincentives’. This initiative, originally launched in 2015, is designed to support economic development across the County’s seven municipalities by offering a range of financial incentives aimed at stimulating business investment, encouraging property improvements, enhancing downtown revitalization, fostering job creation, and promoting the redevelopment of underutilized or vacant properties. This report constitutes the review’s diagnostic of the existing CIP and an assessment of the County’s needs with respect to community improvement planning in the future, and will guide decisions on potential modifications to the CIP to maximize its benefits to the County and its local municipal partners.

1.0 | Introduction

1.1 Purpose of the Review

As the program reaches its ten-year milestone, this review aims to assess the CIP's effectiveness, identify areas for improvement, and ensure its continued alignment with the County's economic development and planning goals. Several key considerations underpin this review:

- **Performance Evaluation:** Assessing how well the current incentive programming has met the needs of local businesses, property owners, and municipal partners.
- **Economic Impact:** Measuring the program's contributions to job creation, enhancement of property values, and overall business investment within the County.
- **Comparative Analysis:** Benchmarking Elgincentives against similar programs in neighbouring municipalities to ensure Elgin remains competitive.
- **Resource Allocation:** Reviewing the financial and administrative capacities of the County and its local municipalities to effectively manage the CIP.
- **Policy and Legislative Alignment:** Ensuring the CIP aligns with the most up-to-date municipal and provincial planning policy and legislative requirements.

1.2 Expected Outcomes

The Elgincentives CIP Review is expected to yield several important outcomes:

- **A Comprehensive Assessment:** A detailed evaluation of the CIP's effectiveness and economic impact.
- **Stakeholder Insights:** Incorporation of feedback from local businesses, municipal and economic development officials, and other stakeholders to better understand the strengths and weaknesses of the CIP programming.
- **Strategic Recommendations:** Identification of needed modifications, including potential new incentive programs, adjustments to funding structures, or revised eligibility criteria.
- **Improved Implementation Framework:** A roadmap for enhancing program administration, ensuring accessibility, and streamlining the application and approval process.

The Elgincentives Community Improvement Plan has been a valuable tool in driving economic development within Elgin County. However, as economic and policy landscapes evolve, a thorough review is essential to refine the program and enhance its impact. This assessment will provide a roadmap for strengthening Elgincentives and ensuring it continues to serve as a catalyst for growth and investment in the County.

2.0 | Legislation & Policy Review

A thorough understanding of the legislative and policy framework governing community improvement planning is essential for evaluating the effectiveness and future direction of Elgincentives. This section provides an overview of the key legislative provisions under the Ontario Planning Act and relevant planning and economic development policies of the County of Elgin Official Plan and local municipal partner official plans that impact the scope and implementation of the CIP. By assessing these legislative and policy contexts, the review will help ensure that Elgincentives maintains compliance with statutory requirements and the County's planning and economic development policies.



2.1 Ontario Planning Act

The Ontario Planning Act provides the legislative framework for community improvement planning, primarily under Part IV: Community Improvement (Sections 28-32). These sections establish the authority, process, and conditions under which municipalities, including upper-tier municipalities like Elgin County, can develop and implement CIPs.

Below is a summary of the key provisions relevant to Elgincentives CIP review.

Planning Act Summary

- Section 28 (1)-(2) grants municipalities the power to designate a “Community Improvement Project Area” (CIPA) by passing a by-law. A CIPA is an area where community improvement is needed due to economic stagnation, underutilized properties, inadequate infrastructure, or environmental concerns. Where there is an official plan in effect in a local municipality, or in a prescribed upper-tier municipality, that contains provisions relating to community improvement in the municipality, the council may, by by-law, designate the whole or any part of an area covered by the said official plan as a community improvement project area. As Elgin is not “prescribed” for the purposes of this section, it does not have the authority to create a County CIP. To that end, Elgincentives has been developed as a “template” CIP for each municipality to then adopt at the local level. This allows the County to participate in funding community improvement initiatives, and provides for a high degree of coordination of efforts County-wide.
- Section 28 (3)-(4) outlines that once an area is designated as a CIPA, the municipality may prepare a Community Improvement Plan (CIP) to guide revitalization efforts. The goals of a CIP typically include:
 - » Economic development stimulation
 - » Revitalization of downtowns and commercial areas
 - » Affordable housing creation and general improvements to substandard housing
 - » Brownfield redevelopment
 - » Infrastructure improvements.
- Section 28 (6)-(7) empowers municipalities to acquire, hold, and redevelop lands within the designated CIPA to support community improvement objectives.
- Section 28 (7.1)-(7.3) allows municipalities to offer grants, loans, and tax incentives to private property owners to encourage improvements in alignment with the CIP.
- Section 28(7.2) allows the County to participate in local CIPs through the provision of grants and loans to the respective council of the local municipality, to support them in carrying out their CIP.
- Section 28 (9)-(10) clarifies that upper-tier municipalities like Elgin may implement a CIP in collaboration with a lower-tier municipality, provided that a resolution is passed to authorize participation. This means that while the County can fund and support CIPs, the responsibility for CIP execution remains at the local level unless special arrangements are made.

2.0 | Legislation & Policy Review

PROVINCIAL PLANNING STATEMENT, 2024

Under the *Planning Act*

2.2 Provincial Planning Statement (PPS)

The PPS is the Province's statement on land use policy and establishes the overarching land use policies for Ontario and mandates that all municipal planning decisions be consistent with its policies. While the PPS does not speak directly to community improvement planning it includes a number of policies that can be supported through it.

Below is an analysis of the PPS sections relevant to community improvement planning:

- Section 2.1 promotes the creation of complete communities where housing, jobs, and amenities are located within close proximity.
- Section 2.2 requires planning authorities to provide for an appropriate range and mix of housing options and densities to meet current and future demand. This includes a range of housing options to meet the social, health, economic, and well-being requirements of current and future residents and encouraging residential intensification.
- Section 2.3.1 encourages intensification and redevelopment in settlement areas to achieve complete communities and supports the redevelopment of brownfield sites.
- Section 2.5 supports the redevelopment of brownfield sites in the rural area.
- Section 2.9 directs municipalities to reduce greenhouse gas emissions and prepare for the impacts of a changing climate by encouraging complete communities, supporting energy conservation and efficiency, promoting green infrastructure and low impact development.
- Section 4.6 requires municipalities to protect and conserve designated heritage properties and other cultural heritage assets.



2.3 Approved Elgin County Official Plan (2013)

The Elgin County Official Plan is the current, and in effect, Official Plan for Elgin and establishes the policy framework for CIPs, emphasizing economic revitalization, infrastructure improvement, and environmental sustainability. The policies provide guidance for identifying CIPA and administering financial incentive programs.

Below is a summary of the key sections of the Official Plan relevant to Community Improvement Planning:

- Section A4.3 outlines economic policies that align with CIP objectives:
 - » Downtown Development: Reinforcing the role of downtowns as economic, cultural, and social hubs.
 - » Tourism and Port Development: Supporting tourism growth and maintaining Elgin's ports as focal points for economic activity.
 - » Business Attraction and Retention: Establishing financial incentive tools to support business growth.
 - » Cultural Heritage Protection: Encouraging the preservation of heritage assets as part of the economic development strategy.
 - » Incentive-Based Development: Encouraging municipalities to develop programs that provide grants or tax incentives to spur private investment.
- Section A5 constitutes the Official Plan's Economic Strategy, which supports community improvement planning by:
 - » Maximizing Employment Lands: Ensuring the

2.0 | Legislation & Policy Review

- full utilization of commercial and industrial lands.
- » Supporting Business Improvement Areas: Encouraging downtown business enhancement programs.
- » Brownfield Redevelopment: Incentivizing redevelopment of underutilized industrial sites.
- » Public Space Activation: Promoting investments in public plazas, event spaces, and pedestrian-friendly environments.
- Section F6 establishes policies related to community improvement to facilitate the physical, social, and economic revitalization of areas in need of renewal. Further Section F6.1 outlines multiple objectives for CIP initiatives, including:
 - » Infrastructure and Services: Encouraging efficient provision and maintenance of infrastructure, utilities, and public services.
 - » Housing Renewal: Supporting the maintenance and rehabilitation of older housing stock.
 - » Brownfield Redevelopment: Facilitating the cleanup and reuse of vacant or underutilized industrial lands.
 - » Downtown Revitalization: Enhancing commercial areas through façade improvements, business incentives, and streetscape enhancements.
 - » Heritage Preservation: Promoting the adaptive reuse of heritage buildings to support economic development.
 - » Environmental Sustainability: Encouraging energy-efficient building retrofits and sustainable development practices.
 - » Economic Growth: Strengthening economic vitality by promoting business investment in designated areas.
 - » Aesthetic Enhancements: Improving the visual characteristics of streetscapes and neighborhoods.
- Section F6.2 provides guidance on how local municipalities should implement CIPs:
 - » Designation of Community Improvement Areas: Local councils may designate CIPA by by-law.
 - » Public Consultation: Background studies must be conducted before implementing a CIP, with findings made available for public review.
 - » Approval Process: Local municipalities are required to submit their CIPs to the Ministry of Municipal Affairs and Housing for review and comment.
 - » Upper-Tier Support: Elgin County may provide financial assistance (grants or loans) to lower-tier municipalities for implementing CIPs, aligning with Section 28 of the Ontario Planning Act.



2.4 Adopted Elgin County Official Plan (2025)

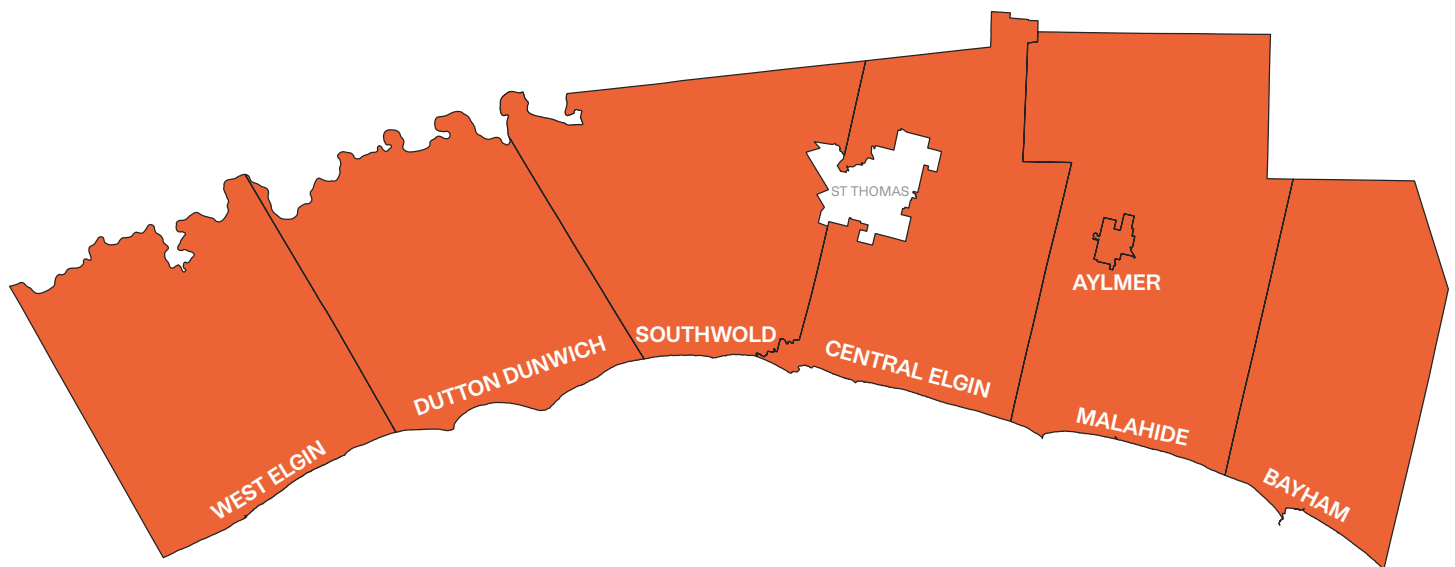
In May of 2024, the County Council adopted a new Official Plan which, as of the time of the writing of this report, is awaiting approval by the Minister of Municipal Affairs and Housing. Once approved, the adopted County Official Plan will establish an updated policy framework for CIPs. The most recent iteration of the plan was prepared in March 2025, and includes several proposed modifications to reflect the new Provincial Planning Statement (PPS).

As it is anticipated that any updated or new CIP developed by the County will likely proceed after the Adopted Official Plan has been approved, the analysis below summarizes key sections of the Adopted Official Plan relevant to Community Improvement Planning:

2.0 | Legislation & Policy Review

- Section 2.13 directs that the County examine opportunities to fund redevelopment and intensification projects through community improvement programming
 - Section 3.1 outlines the County's general economic development priorities including growth and expansion of industry, agriculture and tourism and states that economic development programming (which can include CIPs) will be used to support these priorities.
 - Section 3.8 encourages high quality design in designated Strategic Employment Areas as economic gateways to the County.
 - Section 3.14 identifies 'scenic routes' where public realm improvements are encouraged on both public and private property.
 - Section 3.15 supports ongoing efforts to revitalize, improve, and restore the County's downtowns, main streets, and waterfronts with the aim of supporting local business and attracting tourism to the County.
 - Section 3.16 supports placemaking initiatives such as public art installations, development of programd public spaces, and the improvement and beautification of infrastructure where there is an evident county-wide economic development or tourism benefit.
 - Section 3.17 encourages the protection of the County's rural and urban character and placemaking initiatives to attract the 'creative class' economy.
 - Section 3.18 comprises the County's policies as they relate to community improvement planning and plans and provides the authority for the County's participation in the Elgincentives CIP. With respect to CIP planning the Adopted County Official Plan identifies the following specific community improvement priorities that may be eligible for CIP funding:
 - » Affordable housing development
 - » Rural economic development
 - » Downtown, main street, and waterfront revitalization
 - » Cultural heritage tourism
 - » Beautification on identified scenic routes
 - » Placemaking initiatives
 - » Attracting creative industries
 - » Improvements to strategic employment areas
- The policy also allows County Council to identify additional strategic priorities for CIP funding beyond those explicitly listed.
- Section 4.6 establishes targets for the creation of affordable housing in the County and directs that community improvement planning should be examined to assist in funding affordable housing.
 - Section 5.4 establishes a county-wide rural character and requires the protection of this character by new development in the Rural Area.
 - Section 6.2 recognizes that achieving the creation of compact and complete communities in Elgin will in part be accomplished through community improvement planning
 - Section 6.4 establishes a county-wide urban character and requires the protection of this character by new development in the County's Settlement Areas
 - Section 13.6 requires annual reporting to County Council on investments leveraged by any community improvement funding committed by the County.

2.0 | Legislation & Policy Review



2.5 Local Official Plans

There are seven local municipalities (or lower tier municipalities) in Elgin, each with their own official plan. These local official plans establish the policy frameworks for the creation, adoption, and implementation of a community improvement plans. The table below summarizes the relevant policies of these official plans. It specifically identifies if the local official plan has enabling policies that permit the municipality to create a CIP, summarizes the focus areas of a local CIP and what areas of the local municipalities can be considered for a community improvement project area.

	Bayham	Malahide	Aylmer	Central Elgin	Southwold	Dutton Dunwich	West Elgin
OP enabling CIP policies?	Y	Y	Y	Y	Y	Y	Y
Can the CIP address:							
Affordable Housing	N	N	Y	Y	N	N	N
Beautification	Y	Y	Y	Y	Y	Y	Y
Infrastructure	Y	Y	Y	Y	Y	Y	Y
EcDev	Y	Y	Y	Y	Y	N	Y
Sustainability	Y	N	Y	Y	N	N	N
Brownfields	Y	Y	Y	Y	Y	Y	Y
Public Safety	Y	Y	N	Y	N	Y	N
Is a CIP permitted in the rural area?	N	N	N	Unclear	Unclear	N	N
Is a CIP permitted in settlement areas?	Y	Y	Y	Unclear	Unclear	Y	Y

2.0 | Legislation & Policy Review

2.6 Legislative & Policy Framework Summary

Based on the legislative and policy review conducted as part of this report, the following is noted:

- Since the approval of the existing Elgincentives CIP, there have been few legislative changes to Ontario's planning framework for community improvement planning. As such, the County can expect a similar approvals process as in 2015, where the County is not permitted to create an upper tier community improvement plan, but can fund community improvement plans approved by lower tiers.
- The current PPS does not contain any specific policy direction regarding community improvement planning or plans, however it provides extensive policy direction regarding the provision of an appropriate range and mix of housing options and densities; the provision of special needs housing; support for intensification and redevelopment in settlement areas; redevelopment of 'brownfield' sites; support for energy conservation, green infrastructure and low impact development; and support for the protection and conservation of cultural heritage. All of which are often addressed in community improvement planning and plans in Ontario.
- Both the current and adopted Elgin County Official Plans include enabling policies which permit the County to participate in community improvement planning, but not adopt its own CIP, and include similar areas of focus: including affordable housing, brownfield development, and downtown/main street revitalization, however the adopted County Official Plan also includes a focus on: cultural heritage tourism; placemaking initiatives; and improvements to strategic employment areas as other areas of potential focus.
- All local official plans currently in effect contain provisions related to community improvement planning, including required enabling policies that permit CIP to be developed and implemented.
- In most cases, the language found in local official plans is flexible enough to consider a wide range of incentive programs, but each local municipality may need to confirm their own interpretation of this, or may wish to scope or limit which priorities they focus on.
- In two cases (Southwold and West Elgin) the Official Plans contain explicit reference to the Elgincentives CIP and permit participation in the program, however this is not seen as a prerequisite for other municipalities to participate in the Elgincentives CIP program.

3.0 | Overview of Elgincentives



Elgincentives Community Improvement Plan Cover Page

3.1 Introduction

The Elgincentives Community Improvement Plan (CIP) was introduced approximately a decade ago as a strategic framework to guide and support economic development and revitalization efforts across Elgin County. Developed as a county-wide initiative, the plan provides a unified but adaptable approach for local municipalities, allowing them to tailor its provisions to meet their specific needs. Each municipality within Elgin County is responsible for adopting and implementing the CIP, ensuring that the plan's objectives align with their local economic and community development goals.

The fundamental purpose of the CIP is to encourage private-sector investments by offering financial incentives that stimulate development and redevelopment activity. The Plan was designed to enhance business retention and expansion, attract new investment, improve the visual and functional appeal of commercial and industrial properties, and ultimately contribute to the long-term economic sustainability of the region. By providing structured financial support, the CIP aims to mitigate barriers to development and encourages businesses and property owners to invest in projects that contribute to the overall prosperity of their communities.

Over the past decade, the Elgincentives CIP has played a crucial role in strengthening local economies by supporting small businesses, fostering job creation, and improving the aesthetic and structural quality of buildings and properties. The program has contributed to revitalizing downtown cores, enhancing the tourism sector, and ensuring that rural areas remain economically viable. However, given the evolving economic landscape, it is essential to review and assess the effectiveness of the CIP, ensuring it continues to meet the needs of Elgin County's municipalities and their stakeholders.

3.0 | Overview of Elgincentives

3.2 Vision & Goals

The vision of the Elgincentives CIP is to establish a vibrant, investment-friendly economic environment that supports sustainable development and economic diversification across Elgin County. The plan is structured to promote local business growth, infrastructure improvements, and heritage preservation while fostering innovation and community engagement. The CIP seeks to create an environment where businesses can thrive, town centres can be revitalized, and the overall quality of life in Elgin County is enhanced through economic development. The goals of the CIP focus on several strategic areas that collectively contribute to the county's economic success:



Business Retention and Expansion – One of the primary objectives of the CIP is to support the growth and sustainability of local businesses by encouraging investment in property and operational improvements. By offering financial incentives, the program aims to reduce the economic burden on businesses seeking to modernize their facilities, expand their operations, or enhance their competitiveness within the local and regional markets.



Downtown Revitalization – Many of Elgin County's municipalities have historic downtown cores that serve as economic and social hubs. The CIP encourages façade improvements, signage updates, and streetscaping projects to enhance the aesthetic appeal and functionality of these areas. A well-maintained and visually attractive downtown can boost foot traffic, increase commercial activity, and create a more inviting atmosphere for both residents and visitors.



Tourism and Agricultural Sector Support – Elgin County has a strong tourism and agri-business sector, and the CIP aims to enhance these industries by providing incentives for the development of visitor-oriented facilities and rural business improvements. By supporting businesses that cater to tourists and agricultural enterprises, the Plan contributes to diversifying the local economy and ensuring that these key sectors remain competitive.



Employment Growth and Economic Diversification – The CIP seeks to encourage new employment opportunities by supporting industrial and commercial developments. By incentivizing property improvements and new business ventures, the Plan promotes job creation and ensures that Elgin County remains an attractive destination for entrepreneurs and investors looking to establish or expand their operations.



Sustainability and Accessibility Improvements – Promoting environmentally sustainable improvements and enhance accessibility. This includes encouraging businesses to adopt energy-efficient building practices, implement green infrastructure, and ensure that commercial properties are accessible to all individuals, including those with disabilities. These improvements not only align with modern sustainability goals but also contribute to the long-term viability and inclusivity of Elgin County.

3.0 | Overview of Elgincentives

3.3 Programming

The Elgincentives CIP is structured around a suite of financial incentive programs designed to encourage private investment in property improvements, business development, and community enhancement projects. These programs provide direct financial assistance to property owners, business operators, and developers seeking to undertake projects that align with the plan's objectives. While the community improvement planning provisions of the Planning Act include a wide range of community improvement tools including: land acquisition, land clearance, construction/improvement of buildings, sale/disposal of land, the existing Elgincentives CIP does not include any such enabling provisions.

Table 1: Elgincentives Financial Incentives Summary

Program Name	Purpose	Funding Structure*
Tax Increment Equivalent Grant	Encourages significant investment in property redevelopment and rehabilitation by providing a rebate on the municipal tax increase.	100% tax rebate decreasing by 10% annually for five years (non-priority); 100% rebate for five years (priority/brownfield); special cases may receive full rebate.
Façade, Signage, and Property Improvement Grant	Supports exterior building improvements, signage updates, and enhancements to private property.	50% of eligible costs: Up to \$10,000 (priority), \$5,000 (non-priority) for façades; Up to \$7,500/\$2,500 for signage; Up to \$5,000/\$2,500 for property improvements.
Building Improvement/Restoration Grant	Assists property owners in maintaining and upgrading existing buildings to ensure long-term viability.	50% of eligible costs: Up to \$10,000 (priority) and \$8,000 (non-priority).
Building Conversion/Expansion Grant	Supports small-scale conversion of underutilized space into commercial, mixed-use, or other eligible uses.	\$15 per square foot of converted or expanded space: Up to \$10,000 (priority) and \$8,000 (non-priority).
Energy Efficiency Retrofit Grant	Encourages energy-efficient upgrades to commercial, industrial, or mixed-use properties.	25% of retrofit costs: Up to \$10,000 (priority) and \$7,500 (non-priority); professional fees max 15% of grant.
Outdoor Art Grant	Supports the installation of permanent outdoor artwork or sculptures to enhance public spaces.	50% of eligible costs: Up to \$3,000 (must be in a priority area).
Feasibility, Design, and Study Grant	Assists in the preparation of feasibility studies, architectural designs, and business development plans.	50% of eligible costs: Up to \$2,000.
Application and Permit Fees Grant	Reduces the cost of planning applications or building permits associated with improvement projects.	50% of municipal/county fees: Up to \$2,000.
Multiple Property Owners Supplemental Grant	Provides an additional financial incentive when multiple property owners coordinate improvement projects.	15% of total approved grant value: Up to \$1,000 per owner/tenant.
Savour Elgin/Elgin Arts Trail Supplemental Grant	Encourages business development aligned with the Savour Elgin and Elgin Arts Trail programs.	15% of total approved grant value: Up to \$2,000 per owner/tenant.
Environmental Study Grant	Assists property owners in conducting environmental studies to determine contamination levels and potential remediation costs.	50% of eligible costs: Up to \$8,000.
Brownfield Tax Assistance Program	Provides financial support for the remediation and redevelopment of brownfield (contaminated) sites by offering tax relief.	Municipal/county taxes cancelled for up to three years; provincial education taxes may be cancelled (subject to approval).

3.0 | Overview of Elgincentives

3.4 Implementation Structure

The administration of the Elgincentives CIP is managed by the County in partnership with local municipalities, with oversight provided by the Elgincentives Implementation Committee. This committee is responsible for receiving and reviewing financial incentive applications, making approval decisions based on the plan's criteria, and ensuring funds are distributed accordingly.

The funding of financial incentives is determined annually by both municipal and county councils, who allocate resources for eligible programs. Some programs may be fully funded by Elgin County, while others, such as the Tax Increment Equivalent Grant, Application and Permit Fees Grant, and Brownfield Tax Assistance Program, require shared funding. Once the budget is exhausted for a given year, no further grants are issued until the following year.

The application process involves submitting a completed application with supporting documentation. The Elgincentives Implementation Committee evaluates applications and notifies applicants of missing materials. Approved applicants must enter into a financial assistance agreement, while applicants whose applications were refused may appeal to the local municipal council, except when refusal is due to insufficient funds. Projects must commence within six months of approval and be completed within 12 months, though extensions may be granted. Upon project completion, invoices and documentation are submitted for final review before incentives are disbursed. Non-compliance with agreement terms may result in delays, reductions, or cancellations of funding.

Figure 1: Elgincentives Key Steps in Application Process



3.5 Summary

Based on the review of the CIP conducted as part of this report, the following is noted:

- The Elgincentives CIP is a county-wide CIP that requires each local municipality to adopt locally (in accordance with the requirements of the Planning Act). As such, each local municipality must satisfy themselves that the Elgincentives CIP is enabled under their own official plans (i.e. that the local official plan permits the implementation of a CIP), and that it must align with their community improvement priorities which in some cases vary from policies of some local official plans.
- Elgincentives offers 12 distinct, but often intersecting/overlapping, grant programs addressing building improvement and beautification, as well as remediation of contaminated sites, and tourism. It is notable that the CIP does not include any additional authority under the Planning Act such as the acquisition, improvement, and disposition of land.
- Most grant programs require a contribution by the property/business owner and max-out at 50% of costs. Notable exceptions to this include the Tax Increment Equivalent Grant, Building Conversation/Expansion Grant, and the Brownfield Tax Assistance Grant. Further, with the exception of the Tax Increment Equivalent Grant and the Brownfield Tax Assistance Grant, all other grants are to a maximum of \$10,000 and may be stacked to a maximum of \$15,000 per property.

3.0 | Overview of Elgincincentives

- The administration and implementation of Elgincincentives is shared between the County and local municipalities. While the CIP provides a broad framework for this shared responsibility, detailed responsibilities are not outlined. This shared administration centres around the 'Elgincincentives Implementation Committee' which:
 - » Receives and reviews all applications for financial incentives; and
 - » Makes decisions on whether applications should be approved or refused, based on the criteria outlined in the CIP.
- This Committee is administered by the County with representation from 'senior staff' from the local municipalities.
- The Implementation Committee has wide ranging powers related to the administration of the CIP including approving applications, inspection of completed works, and/or auditing project costs.
- The CIP also includes detailed application requirements including 'good quality plans', past/historical photographs or drawings, two cost estimates, and 'any additional requirements as determined by the [Elgincincentives Implementation] Committee.'
- Finally the CIP includes both an high level marketing strategy and an extensive monitoring strategy. The marketing strategy is to be implemented by the Elgincincentives Implementation Committee with general guidance on marketing methods and media to be used. The CIP's monitoring strategy includes an extensive list of 'suggested' targets and metrics to be evaluated on a five-year basis and annual reporting to both county and local councils. The CIP's targets are intended to be achieved on a municipality-by-municipality basis and include tracking the establishment of new businesses, reductions in vacancy rates, and increased tax revenue.
- The CIP is also accompanied by a non-statutory set of 'implementation guidelines'. The Guidelines summarize the content to the CIP and provide some additional details on how local municipalities approve the CIP, and the role and responsibility of the Elgincincentives Implementation Committee, however in many cases the Guidelines only restate the direction found in the CIP itself as opposed to providing additional guidance. It is also noted that the existing CIP and accompanying guidelines only focus the administrative and procedural aspects of the CIP, and provide little or no guidance on what constitutes a 'good' application or project, or little guidance, for example: what is a good façade improvement vs. a bad façade improvement.

4.0 | Elgincentives Implementation Data

4.1 Implementation Data

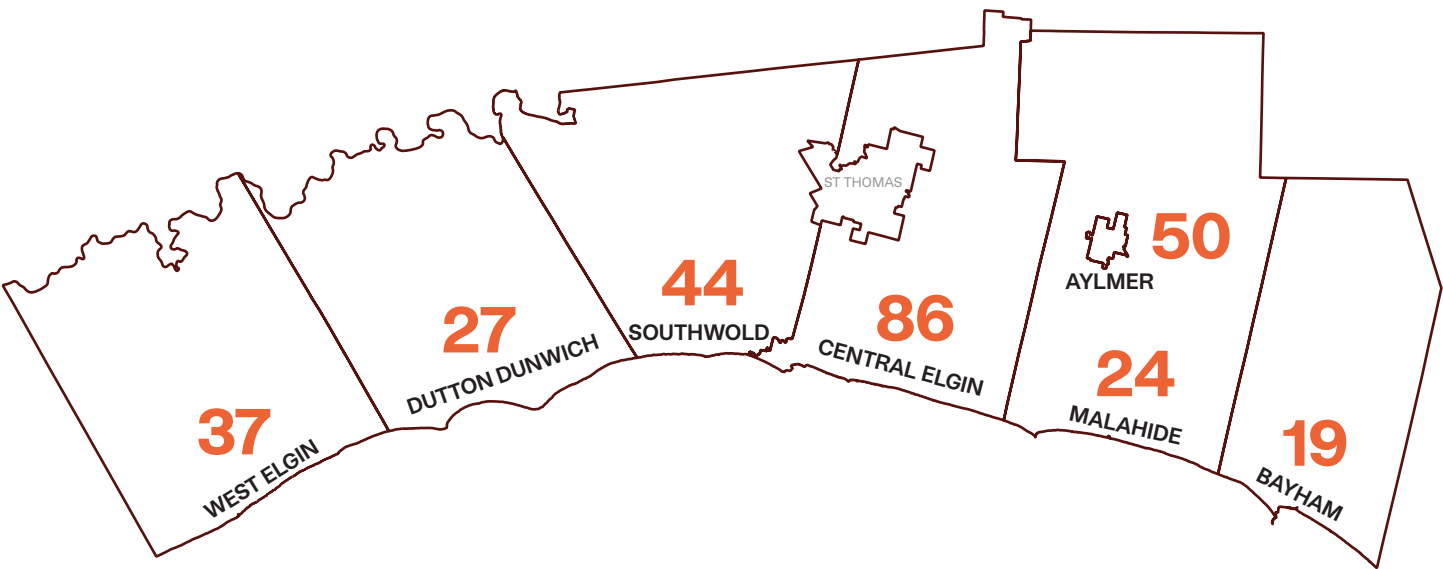
Since its creation in 2015, the CIP has been administered every year since in collaboration with Elgin’s seven local municipalities. Since its inception County Staff have completed comprehensive data tracking and implementation monitoring allowing for a detailed analysis of historical trends related to its administration and impact on the County. The following analysis is based on the data collected by the County of Elgin.

To complement this data, a snapshot of Elgin County’s community demographic change, economic development trends, and target market profiles, was prepared and is attached in Appendix A.

287 (90%) of 319
Applications Approved

\$1.56 Million¹ in Grant
Funding Approved

\$9.44 Million²
Invested by Applicants



Elgincentives Grant Approvals by Municipality (2015 to 2024)

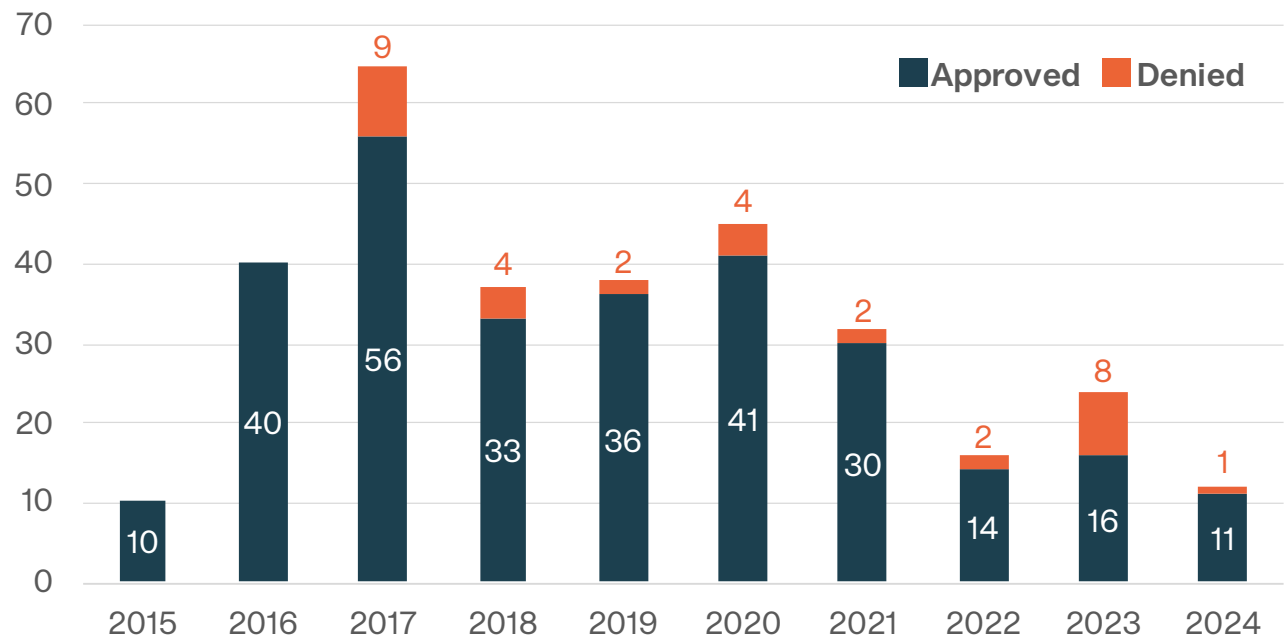
1. Several ongoing projects were in progress at the time of writing involving grants which were ongoing or not paid out in-full to date. As such, the lifetime amount for grants approved was used. The lifetime amount of funds issued under the CIP to date was slightly less at the time of writing (\$1.4 Million).

2. Investment amount based on project cost estimate information provided by applicants at the time of application submission. Please note that actual investment amount may differ.

4.0 | Elgincentives Implementation Data

Approvals vs Denials (2015 to 2024)

The chart below compares application approvals and refusals over the last ten years. On average, the County approved 29 applications per year, and has only refused 32 (around 10%) applications total over the past ten years. According to data tracked by the County, most refusals are related to the failure to meet eligibility requirements, premature project initiation, and zoning or other by-law/policy compliance issues.



Approved Applications by Municipality (2015 to 2024)

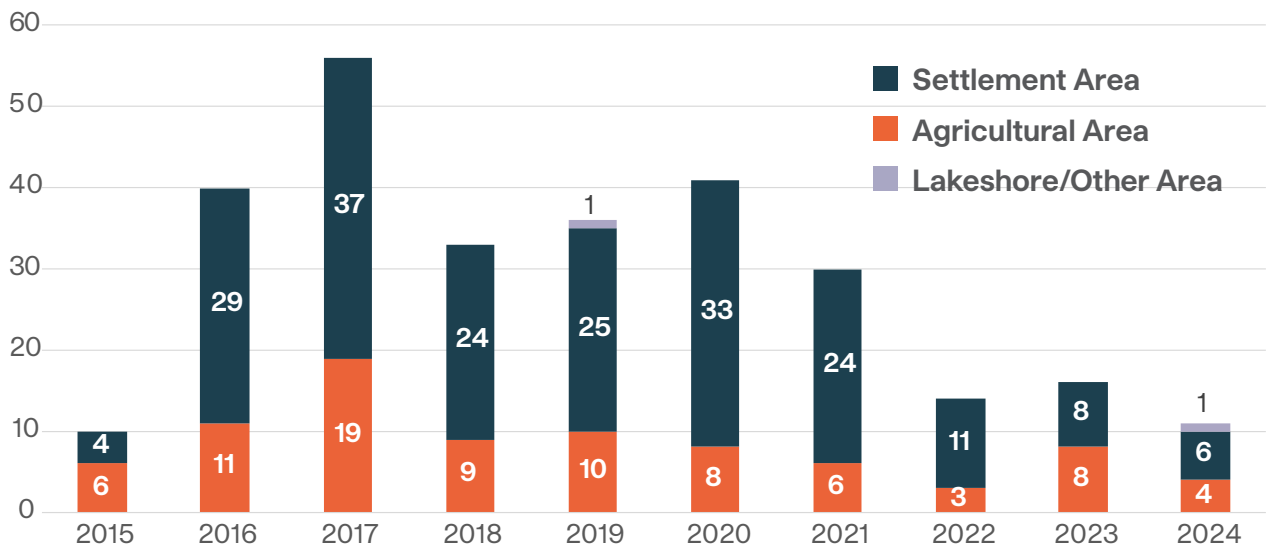
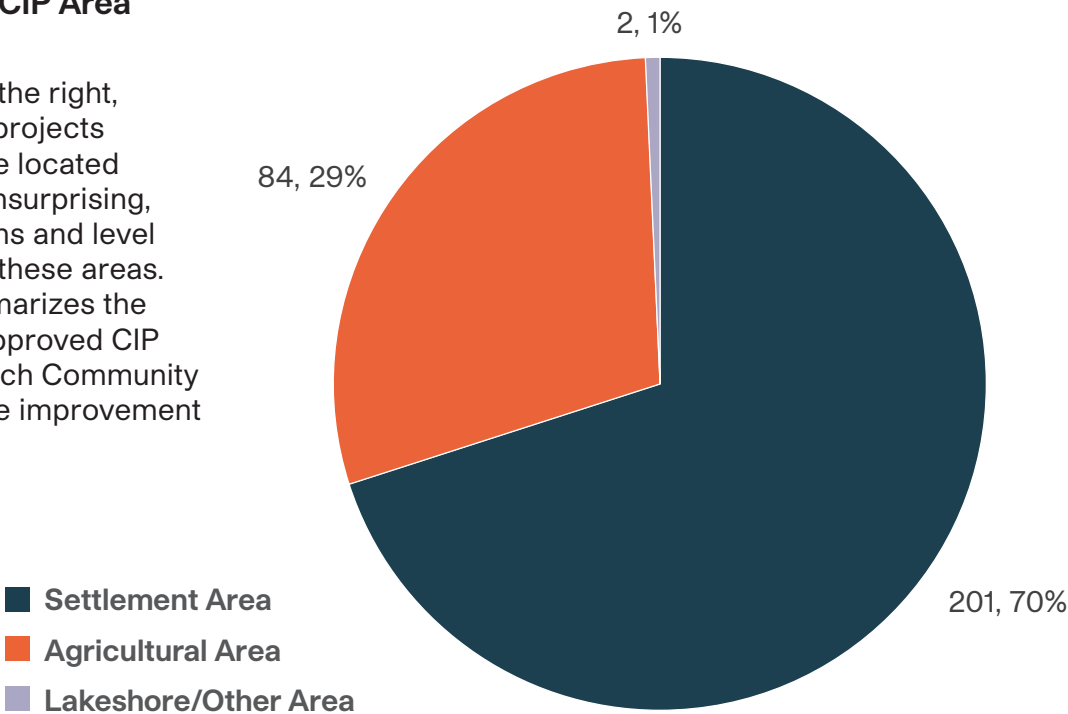
The table below summarizes the year-to-year total application submissions according to the Municipality in which the improvement project was located.

Municipality	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Totals
Aylmer	0	7	12	2	4	3	12	4	4	2	50
Bayham	0	3	5	4	4	0	0	1	1	1	19
Central Elgin	2	17	18	9	11	14	5	4	3	3	86
Dutton Dunwich	2	2	4	2	3	5	5	1	3	0	27
Malahide	1	1	5	4	2	5	1	1	1	3	24
Southwold	4	6	6	6	6	9	3	1	2	1	44
West Elgin	1	4	6	6	6	5	4	2	2	1	37
Totals	10	40	56	33	36	41	30	14	16	11	287

4.0 | Elgincentives Implementation Data

Approved Applications by CIP Area (2015 to 2024)

As shown on the pie chart to the right, around 70% of improvement projects supported under the CIP were located in Settlement Areas. This is unsurprising, given the programming options and level of support for applications in these areas. The chart further below summarizes the year-to-year distribution of approved CIP applications according to which Community Improvement Project Area the improvement project was located.



4.0 | Elgincentives Implementation Data

Lifetime Grants Approved and Amounts by Program (2015 to 2024)

The diagram below provides a look at the lifetime number of grants approved according to program, as well as the lifetime funding amounts approved under each stream.



4.0 | Elgincentives Implementation Data

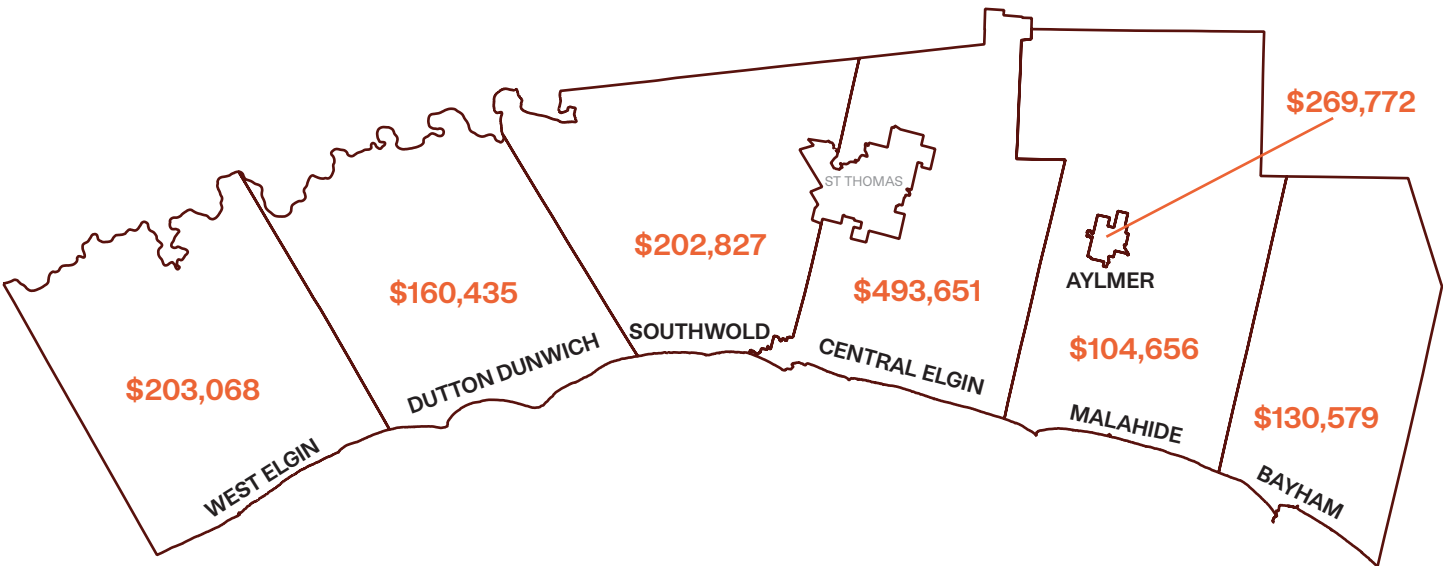
Lifetime Grants Monies Approved (2015 to 2024)

The figure below provides an overall comparison between the total grant monies *applied for* (~\$2.17 Million) and the total grant monies *approved* (~\$1.56 Million) over the lifetime of the CIP. The amount of lifetime grant money approved was around 28% less than the total applied for. This relationship can be impacted by a number of factors, including the number of applicants for a given year, ineligible costs being included in the request, or maximum caps on grant amounts per property per year. The map further below provides a breakdown of the amount of grant monies approved by each local municipality over the lifetime of the CIP.

Elgincentives Lifetime Grant Amounts Requested vs. Approved (2015 to 2024)



Elgincentives Lifetime Grant Amounts by Municipality (2015 to 2024)



4.0 | Elgincentives Implementation Data

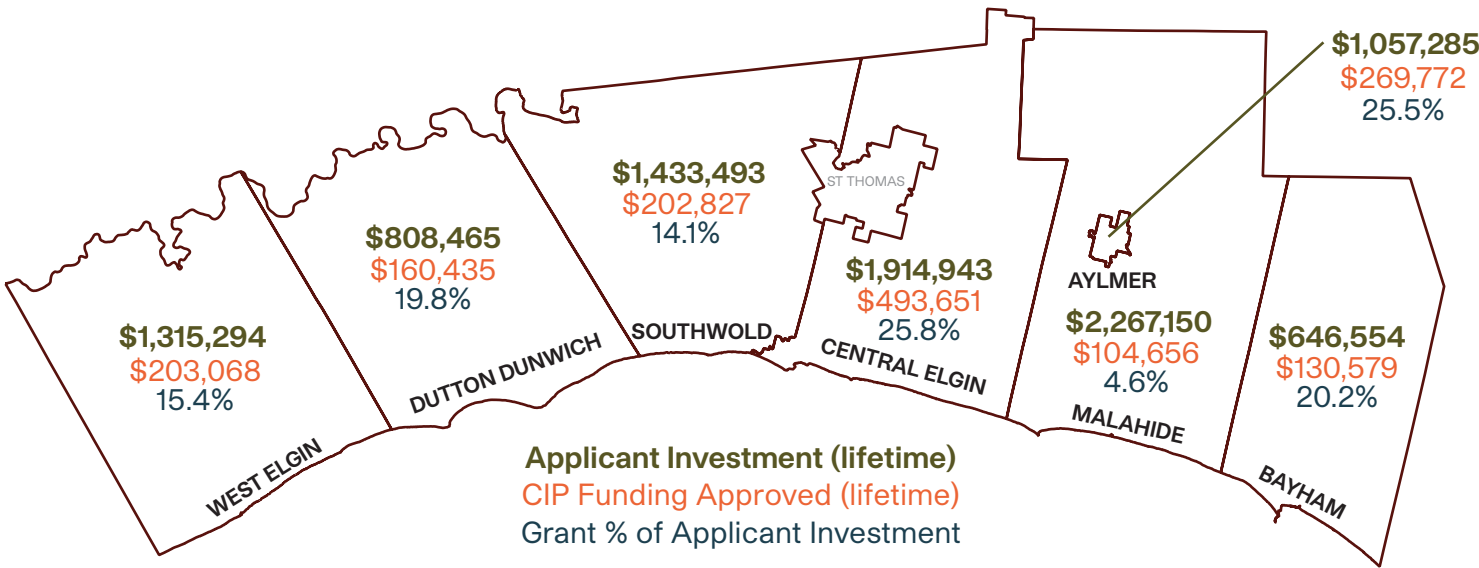
Year-to-Year Grant Amounts Approved by Municipality (2015 to 2024)

The table below provides a breakdown of the total grant monies approved year-to-year by each municipality. The County-wide grant total for each year is provided in the bottom row, while the overall total for each municipality is provided in the last column.

Municipality	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Totals
Aylmer	\$0.00	\$49.9k	\$41.3k	\$10.1k	\$30.4k	\$13.0k	\$78.4k	\$23.2k	\$16.9k	\$6.7k	\$269.8k
Bayham	\$0.00	\$32.6k	\$8.9k	\$24.9k	\$41.1k	\$0.00	\$0.00	\$9.0k	\$4.2k	\$9.8k	\$130.6k
Central Elgin	\$19.0k	\$128.5k	\$51.5k	\$56.6k	\$99.9k	\$74.5k	\$17.2k	\$15.8k	\$24.5k	\$6.1k	\$493.7k
Dutton Dunwich	\$28.9k	\$15.0k	\$11.3k	\$7.1k	\$23.1k	\$24.8k	\$31.5k	\$5.6k	\$13.2k	\$0.00	\$160.4k
Malahide	\$2.9k	\$1.4k	\$19.6k	\$18.1k	\$11.9k	\$27.5k	\$6.6k	\$12.2k	\$712.53	\$3.8k	\$104.7k
Southwold	\$19.8k	\$26.3k	\$27.5k	\$35.4k	\$17.8k	\$32.6k	\$16.0k	\$7.1k	\$13.4k	\$7.0k	\$202.8k
West Elgin	\$8.0k	\$17.2k	\$8.3k	\$40.8k	\$38.4k	\$41.2k	\$30.0k	\$7.2k	\$5.5k	\$6.6k	\$203.1k
Totals	\$78.6k	\$270.8k	\$168.5k	\$192.9k	\$262.5k	\$213.6k	\$179.8k	\$80.0k	\$78.4k	\$40.0k	\$1.56M

Applicant Investment in CIP Projects (2015 to 2024)

The map below provides a breakdown of the level of applicant investment (self-reported) in CIP projects by municipality over the lifetime of the Plan. Lifetime grant monies approved in each municipality are also shown, along with the percentage of the overall investment to provide a look at how the CIP programs have supported improvement projects over the last ten years.

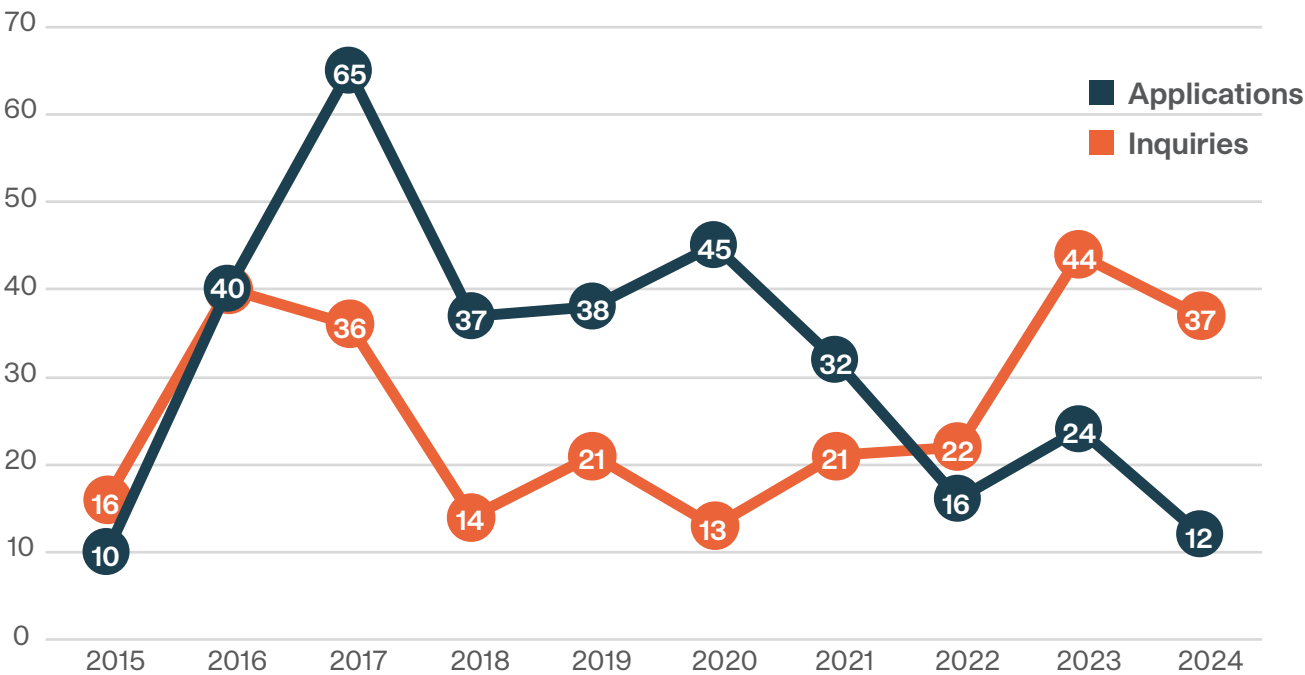
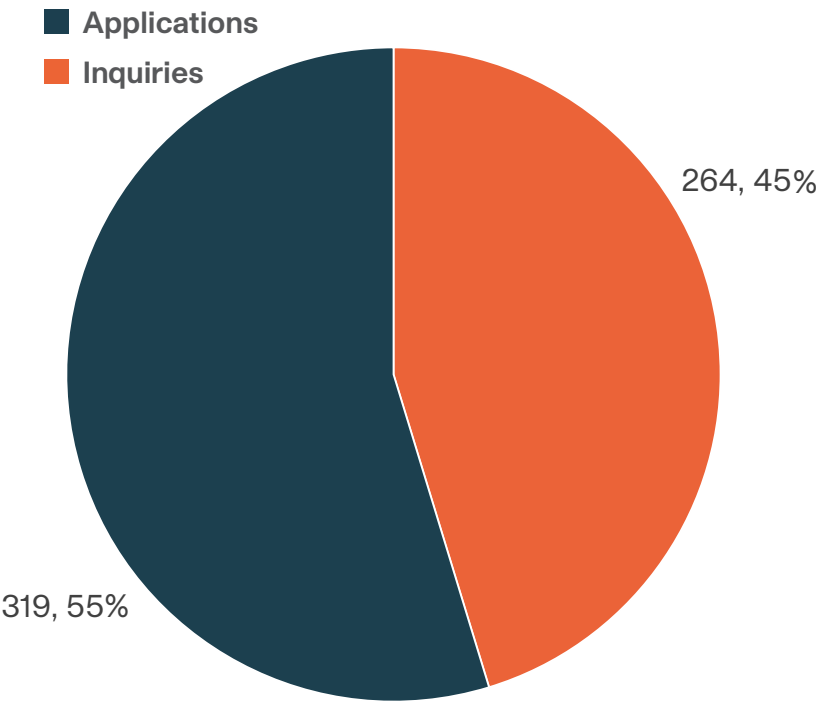


4.0 | Elgincentives Implementation Data

CIP Inquiries vs. Applications Submitted (2015 to 2024)

Interestingly, data collected by the County indicates that the number of CIP applications received outweighed the number of inquiries received. The inverse of this relationship is typical with many other types of municipal application processes (planning applications, business licenses, other grants, etc.). This may suggest that either applicants are familiar with the program and process (either through direct experience with the program and/or experience with other municipal processes), or information is generally straight-forward enough to allow the average applicant to apply with little difficulty. The charts below summarize the relationship between inquiries and applications submitted.

Staff have noted that recently, pre-consultations for CIP applications have been made mandatory to improve the quality of submissions. This is likely the contributing factor to the rise of inquiries from 2022 to 2024 as shown below.

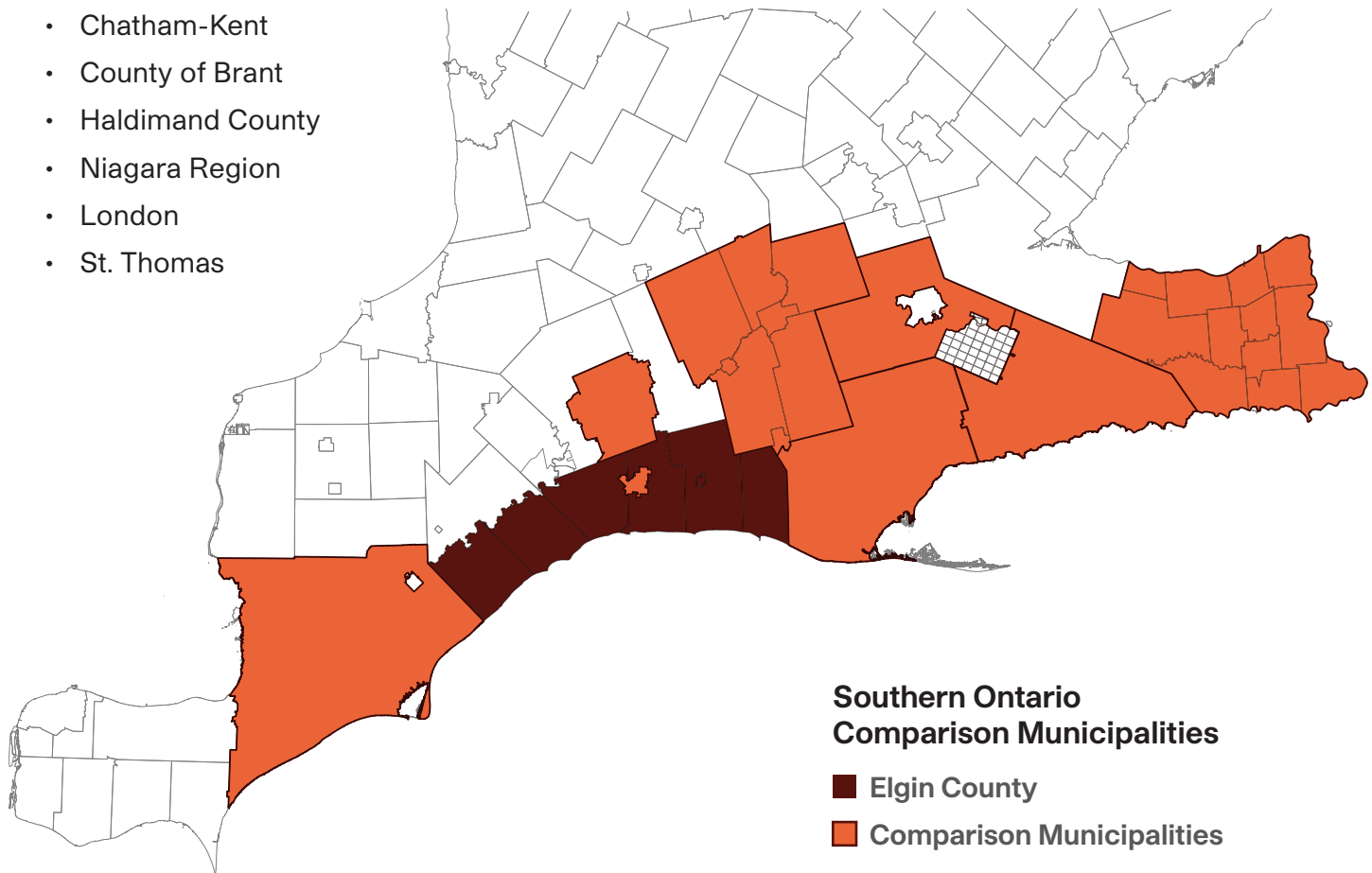


5.0 | Environmental Scan & Comparative Analysis

5.1 Introduction

Analysing Elgin incentives against similar programs in neighbouring municipalities can provide insights into Elgin's competitive advantage as well as best/contemporary practices. As such, a comparative analysis of area CIPs was conducted, reviewing the financial incentive programs, funding levels, and program structures offered by other counties and municipalities in the broader region. This environmental scan included the following upper- and single-tier municipalities:

- Norfolk County
- Oxford County
- Chatham-Kent
- County of Brant
- Haldimand County
- Niagara Region
- London
- St. Thomas



A more in-depth summary of each municipalities' CIP incentive programs is provided in Appendix B.

This review helped identify key strengths and gaps in the Elgin incentives programs relative to its municipal counterparts, highlighting areas where Elgin County may need to refine or expand its incentive offerings to remain competitive. The findings of this analysis informed a set of strategic recommendations to help enhance the program's effectiveness, increase participation, and improve its overall economic impact.

5.0 | Environmental Scan & Comparative Analysis

5.2 Summary of Comparison Municipalities

Please refer to Appendix B for more details on each Municipalities' Community Improvement Plan(s)



Norfolk County's CIP offers a diverse range of grants and tax-based incentives focused on pre-development work, agricultural diversification, and downtown revitalization. The program supports urban, hamlet, agricultural, and lakeshore areas, distinguishing itself with specific funding for agricultural buildings and environmental remediation. A multi-year Tax Increment Equivalent Grant (TIEG) provides property tax relief for large-scale projects.

- Strong focus on agriculture and rural economic development.
- Supports pre-development work through design grants and planning fee reimbursements.
- Multi-year tax incentives encourage long-term redevelopment.



Oxford County's CIP is highly targeted and primarily supports affordable housing and redevelopment through tax-based incentives. Rather than direct grants for property improvements, the County provides tax rebates and fee waivers, working alongside local municipal CIPs.

- No direct grants for façade or property improvements.
- Incentives require participation in local municipal CIPs.
- Affordable housing incentives reduce development costs through planning fee waivers.



Chatham-Kent administers two separate CIPs:

1. Municipal-wide CIP (CK CIP) – Focuses on tax relief, planning fee reductions, façade improvements, and housing development.
2. Downtown CIP (DCIP) – Supports streetscape enhancements, including cafés, patios, and outdoor commercial spaces.

The CK CIP offers some of the highest façade improvement grants in the region, with a maximum of \$40,000 per property.

- Two distinct programs, targeting economic development and downtown streetscapes.
- Strong incentives for façade improvements, affordable housing, and mixed-use development.
- Unique downtown outdoor space grants not commonly seen in other CIPs.

5.0 | Environmental Scan & Comparative Analysis



Brant County administers three targeted CIPs for Downtown Paris, Downtown Burford, and Downtown St. George. The program primarily funds façade improvements, housing conversions, brownfield redevelopment, and adaptive commercial reuse.

- Grants encourage downtown revitalization and adaptive reuse.
- Façade improvement grants scale based on property location, with higher incentives for riverfront properties.
- Brownfield redevelopment incentives support environmental studies and tax relief.



Haldimand County

Haldimand County operates two separate CIPs:

1. Downtown Revitalization CIP – Focuses on façade improvements, building restoration, housing conversions, and heritage preservation.
2. Rural Business and Tourism CIP – Encourages rural business growth, value-added agriculture, and commercial accommodations.

The County offers grants up to \$25,000 for major building restorations, alongside tax-based incentives for large-scale projects.

- Two CIPs address urban and rural economic needs separately.
- Incentives support building restoration, heritage preservation, and commercial accommodations.
- Full rebates for development charges and permit fees provide significant cost reductions.



Niagara Region's Gateway CIP is a performance-based, tax-increment program that provides property tax rebates and development charge relief for commercial and industrial projects. Incentives are awarded based on job creation, construction value, and environmental performance.

- Fully tax-based incentives—no direct grants.
- Funding levels depend on project performance in job creation and environmental sustainability.
- Long-term property tax rebates (5-10 years) encourage high-impact investments.

5.0 | Environmental Scan & Comparative Analysis



London
CANADA

London administers four city-wide, and eight neighbourhood-specific, CIPs. The programs vary widely, targeting housing, industrial growth, heritage preservation, and brownfield redevelopment. Notably, London offers substantial incentives for office-to-residential conversions and 0% interest loans for building improvements.

- Multiple CIPs allow for tailored approaches to redevelopment.
- Significant housing incentives, including \$35,000 per unit for office-to-residential conversions.
- Tax grants and 0% interest loans encourage long-term investment.



St. Thomas has a diverse range of grants, loans, and tax-based incentives supporting heritage preservation, façade improvements, residential development, and brownfield remediation. The Tax Increment Grant (TIG) program provides up to 10 years of tax relief for redevelopment projects.

- Strong focus on downtown revitalization, heritage restoration, and residential intensification.
- Up to \$12,500 per affordable unit in housing grants.
- Full development charge grants lower upfront costs for developers.

5.0 | Environmental Scan & Comparative Analysis

5.3 Stacking-up Against Neighbouring CIP Programs

The intent of this section is to highlight strengths, gaps, and potential areas for refinement to ensure Elgin County remains competitive and aligned with best practices in CIP programming.

Funding Levels

Elgin County's funding levels are generally mid-range compared to neighbouring municipalities. Most grants cap at \$10,000, with some smaller programs providing \$2,500 to \$5,000 for signage, property improvements, and façade upgrades. Some comparative examples include:

- St. Thomas and London offer more substantial façade and building improvement grants, with St. Thomas offering up to \$20,000 and London providing interest-free loans up to \$50,000 for façade improvements.
- Haldimand County and Norfolk County have select building and business improvement grants up to \$25,000, particularly for adaptive reuse, major renovations, and industrial projects.
- Niagara Region's Gateway CIP provides large-scale tax incentives (40-100% property tax reductions) for 5-10 years for major development projects, which is more aggressive than Elgin's tax increment-based approach.

Elgin's maximum grant per property of \$15,000 per year is on the lower end compared to some competing municipalities, especially for major projects.

Types of Programs

Elgin's incentives provide a comprehensive suite of incentives, covering key areas such as façade improvements, signage, property enhancements, energy retrofits, and tax increment grants. However, some notable gaps exist in comparison to other municipalities:

- Affordable Housing & Residential Development:
 - » Several municipalities (e.g., St. Thomas, London, Chatham-Kent) include specific incentives for housing intensification, conversions, and affordable housing development.
 - » London offers grants up to \$35,000 per unit for office-to-residential conversions, whereas Chatham-Kent provides \$5,000-\$7,500 per additional residential unit.
 - » Elgin County does not currently offer residential-specific grants, making it less competitive for incentivizing housing development—an identified local need.
- Brownfield Redevelopment:
 - » Elgin's incentives include tax-based incentives for brownfield sites, but some municipalities—such as Norfolk County, Niagara Region, and Haldimand County—offer higher tax assistance periods or separate grants for environmental remediation.

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- Adaptive Reuse & Commercial Redevelopment:
 - » Chatham-Kent, Brant, and Haldimand County provide specific grants for adaptive reuse of existing buildings (e.g., converting old structures into new commercial, industrial, or mixed-use spaces).
 - » Norfolk County offers a \$15,000 Agricultural Building Improvement Grant, which supports the conversion of farm buildings for new business purposes—a potential fit for Elgin’s rural economy.
- Development Charges & Permit Rebates:
 - » Several municipalities—St. Thomas, Chatham-Kent, and Haldimand County—offer full or partial refunds on planning and building fees to offset development costs.
 - » Elgincentives’ Application and Permit Fees Grant covers only up to \$2,000, while competing municipalities offer full development charge rebates (e.g., Chatham-Kent and London).

Program Administration & Accessibility

- Elgin County’s multi-tiered approach (County-administered but locally funded) is somewhat unique, as some counties delegate full CIP administration to lower-tier municipalities.
- Some municipalities—like Haldimand and Norfolk Counties—operate their CIP programs on a first-come, first-served basis with a set annual budget. Elgincentives’ structured intake process is beneficial but may require additional flexibility.

5.4 Recommendations & Takeaways

While Elgincentives provides a strong foundation for supporting local business investment, rural economic development, and downtown revitalization, it does not include a number of incentive programming found in other neighbouring municipalities such as housing incentives and development charge rebates.

The following key takeaways and recommendations have been identified through the environmental scan and comparative analysis:

1. Expand Financial Support for High-Impact Projects

- Consider increasing grant ceilings for key programs to better align with competitors offering \$15,000-\$25,000 for major building improvements and adaptive reuse.
- Expand tax increment grants to longer durations or higher rebate percentages for priority projects.

5.0 | Environmental Scan & Comparative Analysis

2. Introduce a Residential Development Grant

- Other municipalities actively incentivize affordable housing, residential intensification, and upper-storey conversions. While Elgincentives supports mixed-use development under the building conversion grant that could be used to facilitate conversion of upper-floor space into housing, there is an absence of discrete residential programs.
- A Residential Intensification Grant could provide funding for housing-related projects (e.g., mixed-use developments, conversions, and affordable housing initiatives).

3. Enhance Brownfield Redevelopment Incentives

- Some municipalities provide standalone remediation grants in addition to tax rebates.
- Consider adding a Brownfield Remediation Grant to offset environmental study and cleanup costs.

4. Support Adaptive Reuse & Rural Economic Diversification

- Several municipalities provide targeted grants for adaptive reuse of buildings, agri-business expansion, and rural commercial redevelopment.
- A Building Reuse & Expansion Grant could support farm diversification, agri-tourism, and mixed-use conversions.

5. Increase Support for Development Charges & Permit Rebates

- Some competing municipalities fully cover development charges and planning fees for qualifying projects.
- Consider expanding the Application & Permit Fees Grant to reduce barriers to investment.

6. Streamline Application & Administrative Processes

- Several municipalities employ an online, fully-digital intake for applications, allowing for easier data collection, processing, and tracking. This could be considered by Elgin to help streamline application processes.

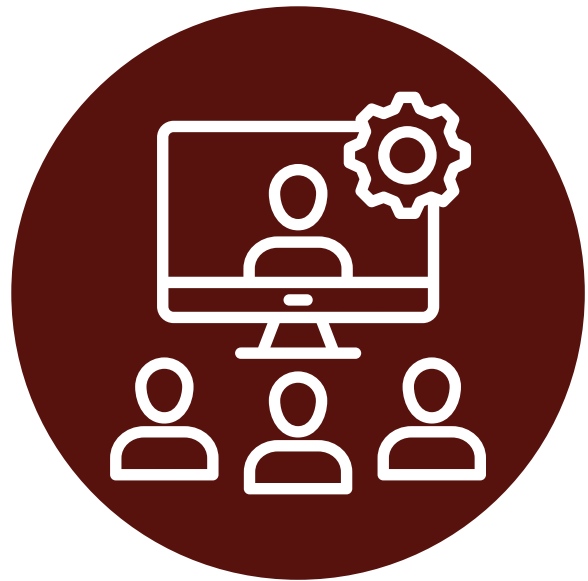
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6.1 Community Stakeholder Workshop

6.1.1 Introduction

In November 2024, the County hosted a workshop with representatives from the business community focused on assessing changes and needs of the business community in Elgin as it relates to Elgincincentives CIP programming. The primary goal was to evaluate the existing CIP's effectiveness and explore ways to adapt it to the County's evolving demographic, economic, and community landscape. Key discussions centered on demographic shifts towards younger families, the increasing need for diverse retail options, and the impact of new developments like the new EV plant in St. Thomas.

Specific challenges such as vacant storefronts, affordable housing shortages, and barriers to small business development were highlighted. Participants also provided actionable suggestions, emphasizing the need for better marketing, more accessible incentives, and expanded support for industries like agritourism and agricultural processing.



6.1.2 Observations on Changes Over the Last 10 Years

Physical Changes: Significant development has occurred in several areas, such as Port Stanley and Aylmer. Seasonal population shifts, particularly in Port Stanley, have created new economic opportunities. Main streets in larger centres have experienced redevelopment, though some smaller communities report stagnation and disrepair.

Market Changes: There has been increased tourism, especially in Aylmer, which has shifted towards becoming a destination for visitors. A noticeable shift in retail and service demands has occurred, with younger demographics and immigrant communities driving these changes. Industries like breweries and cideries have grown, while wineries have declined, leaving Elgin County with only one remaining winery.

Demographic Shifts: Communities like Port Stanley have transitioned from older populations to younger families. Growth in immigrant populations has contributed to new housing and service demands. Additionally, aging populations and long wait lists for senior housing, such as 279 people waiting for senior units, highlight the need for targeted housing solutions.

6.1.3 Challenges and Areas for Improvement

Economic Challenges: High vacancy rates in storefronts, present significant barriers to economic vibrancy. Affordability concerns for both housing and commercial lease spaces hinder small business growth. Furthermore, the lack of transit options and complementary services, such as daycares, creates additional challenges for younger families and workers.

Program Awareness and Access: Many participants were unaware of the Elgincincentives program's existence or unclear about its benefits and eligibility criteria. Businesses report that the grant application process can be intimidating and overly complex, which discourages participation. The need for proactive local municipal partner communication and enhanced marketing was emphasized repeatedly.

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Grant Limitations: Current grant amounts are perceived as insufficient for certain projects. Stakeholders suggested that Tax Increment Equivalent Grant (TIG) structures could benefit from extended relief periods, such as ten years instead of five. Additionally, some businesses recommended incorporating loan frameworks alongside grants to increase flexibility.

Barriers to Business Development: Entrepreneurs face difficulty accessing support due to fear of regulatory complexities. Limited support for innovative uses of vacant heritage buildings or creative business models further restricts growth. Feasibility studies, which could inspire young entrepreneurs, are underutilized due to a lack of awareness and complexity in the application process.

6.1.4 Suggestions for Future Improvements

Grant Structures: Higher grant amounts for impactful projects should be considered. Stakeholders suggested introducing greater flexibility, such as ad-hoc application periods, retroactive support for projects completed within the last 6-12 months, and allowing multiple businesses to apply jointly for combination grants.

Simplifying the Process: To reduce barriers for entrepreneurs, creating automatic approval pathways for applicants who meet mandatory criteria is essential. Streamlining discretionary approvals and investing in marketing the program by emphasizing its benefits and success stories can further improve participation.

Targeted Support Areas: Focus on specific industries such as agritourism, destination businesses, and small-scale industries, as well as affordable housing developments. Increasing support for feasibility studies to help businesses plan projects effectively can also enhance outcomes. Partnerships with financial institutions could provide additional support mechanisms.

Community and Economic Development: Beautification projects for downtown areas and main streets should be prioritized. Programs that support affordable housing and higher-density developments can address housing gaps. Additionally, transit solutions and tourism infrastructure are critical to improving accessibility and accommodations. Support for agricultural processing and secondary industries was also noted as a vital area for expansion.

6.1.5 Role of Elgincentives Moving Forward

Vision for the Program: Stakeholders envision Elgincentives as a critical tool for driving economic growth, beautification, and community sustainability. The program should evolve to meet the needs of both younger and aging populations, focusing on affordability and accessibility. Enhancing alignment with local municipal priorities and broader economic development efforts was seen as essential.

Top Priorities: Affordable housing and housing diversity, revitalization of vacant storefronts and heritage buildings, and expanding support for small businesses and entrepreneurs are key. Enhancing marketing and awareness of the program and strengthening partnerships with municipalities and businesses to maximize impact are also important priorities.

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6.1.6 Key Takeaways and Conclusions

1. **Program Flexibility:** Elgincentives should adopt a more adaptable approach to application periods, grant amounts, and eligibility criteria to better serve the diverse needs of Elgin County's communities.
2. **Process Simplification:** Simplifying the grant application and approval process for both implementation committee members and applicants alike will reduce barriers and encourage broader participation, particularly from small businesses and entrepreneurs, and continued efficiency with CIP administration.
3. **Enhanced Marketing:** Improved outreach and education about the program's benefits and successes are essential for increasing engagement.
4. **Strategic Focus Areas:** Prioritize affordable housing, agritourism, and beautification projects to align with stakeholders' vision for vibrant, sustainable communities.
5. **Collaboration Opportunities:** Explore partnerships with municipalities, community organizations, and private developers to expand the program's reach and impact.

6.2 Local Municipal Interviews

6.2.1 Introduction

As part of the ongoing review, a series of one-on-one interviews were conducted with senior local municipal staff across Elgin County. The purpose of these interviews was to assess the effectiveness of the current CIP, evaluate resource availability and constraints, and explore opportunities to enhance implementation through improved collaboration and resource alignment. Interviews were held with:

- Bayham,
- Malahide,
- Central Elgin, and,
- Southwold.

While no interview was conducted with the Town of Aylmer, written comments were provided.

The interviews focused on understanding the strengths and limitations of the CIP from an administrative perspective, identifying areas where financial, organizational, and infrastructure resources may be limiting factors, and considering the potential for leveraging existing municipal partnerships. Additionally, insights were gathered on the efficiency of the program's administration, its impact on economic development and community revitalization, and opportunities for process improvements.



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By engaging key municipal staff, this consultation process aims to ensure that the CIP is aligned with local priorities and has the necessary support mechanisms to enhance its effectiveness moving forward.

6.2.2 Questions & Interview Format

Each interview was structured as a 30-minute session with senior municipal administration from various local municipalities within Elgin County. Participants were asked to provide their perspectives on the CIP's implementation, focusing on three key areas:

Effectiveness

- How well is the current CIP addressing the community's needs and priorities (e.g., housing affordability, economic development, community beautification)?
- What incentive programming is working well?
- Are there areas where the programming falls short or needs adjustment?

Participation

- Has the CIP effectively engaged local businesses, residents, and other stakeholders in its implementation?
- Are there gaps in communication, collaboration, or inclusivity that should be addressed?

Process

- How efficient has collaboration between local municipalities and the County been within the CIP process?
- Are there components of the application and administration process that work well or need improvement?
- Are there processes, tools, or resources that could improve the efficiency and effectiveness of implementation moving forward?
- These structured discussions provided an opportunity for municipal staff to share their firsthand experiences with CIP administration, highlight key successes and challenges, and suggest refinements to improve its impact at the local level.

6.2.3 Summary of Feedback

Feedback from senior municipal staff revealed both strengths and challenges in the current CIP. While there was general support for the program, many respondents identified areas for process improvements, better communication, and a more strategic focus on impactful projects. Below are the key themes that emerged from the interviews.

Strategic Focus and Funding Priorities

- **Affordable Housing as a Priority:** Several municipalities emphasized the need for a County-wide CIP focused on affordable housing. Concerns were raised that Elgin County contributes less per capita to housing compared to provincial averages, and that partnerships with St. Thomas should be re-evaluated.
- **Focus on Impactful, Larger-Scale Projects:** Many felt that existing grants are too small to be meaningful, suggesting that bigger, more impactful funding streams (including tax-increment/

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incentive grants) should be introduced.

- **Diversification of Funding Streams:** Some municipalities suggested adding new funding categories, such as rural/on-farm diversification and targeted support for existing businesses.
- **Need for Clarity on Regional Economic Development Criteria:** There was concern about defining what constitutes “significant economic development,” with one respondent suggesting a threshold of at least 250 new jobs for incremental tax write-offs.

Administration, Process, and Collaboration

- **Simplify the Administrative Process:** Several respondents noted that the current process is too complex and discourages applicants. Recommendations included more flexible intake dates, a better scoring system, and streamlining approvals to avoid unnecessary delays.
- **CAO Involvement Should Be Re-Evaluated:** Multiple municipalities suggested that CAOs should not be directly involved in the application process, as they lack the resources or time. Some recommended shifting this role to planning and building departments for better alignment.
- **Earlier Municipal Input in the Application Process:** Many municipalities expressed frustration that local municipalities are involved too late in the decision-making process, which sometimes results in zoning or regulatory conflicts. Earlier review by municipal staff could help identify issues before applications advance too far.
- **Greater Role for the County in Administration:** Some suggested that the County should take full control of Elgincentsives administration—including agreements and funding—while still allowing lower-tier municipalities to provide comments on applications.
- **Need to Better Review Guidelines:** A number of participants noted the lack of knowledge about what constitutes good urban design, or a good CIP project advising that better guidance or guidelines are needed to assist in evaluating applications.

Communication, Outreach, and Promotion

- **Need for Stronger Promotion of the CIP:** Several municipalities noted that businesses and property owners are unaware of the program, leading to low participation in some areas. More dedicated advertising and outreach efforts were recommended.
- **More Localized Engagement with Businesses and Community Groups:** Suggestions included walkabouts, site tours, and face-to-face engagement to improve awareness and participation. Helping municipal councils understand the programming could also help local councils become better advocates for the CIP.
- **Improved Online Tools for Applications:** The development of a CIP website portal for submissions, which could improve accessibility and efficiency was also suggested.

6.2.4 Conclusions

While the CIP is clearly valued amongst the local municipalities in Elgin County, there are clear opportunities for refinement considering the above. The strongest feedback centered on the need for more impactful funding, a streamlined process, stronger local engagement, and a clearer administrative structure. Addressing these areas could enhance the program’s efficiency, expand its reach, and better align it with local and regional economic development priorities. Given the strong administrative relationship between the County and local municipal partners, the County should continue to work with its local partners to clarify and refine strategic focus and funding priorities under the Plan.

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6.3 Public Survey

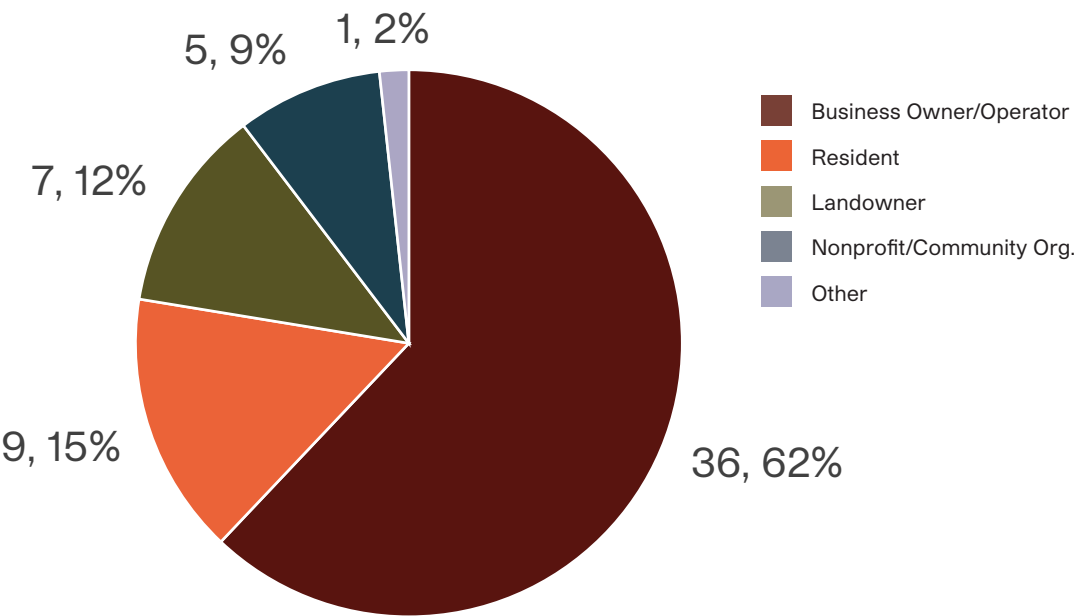
To complement the stakeholder workshop and further inform the review of the Elgincentives Community Improvement Plan (CIP), the County of Elgin also conducted a public survey. The survey was made available for four weeks and gathered a total of 58 submissions, with just over 60% of respondents identifying as members of the business community. While the overall number of responses was modest—the level of detailed feedback being sought, and the need for direct experience with the program—valuable insights were still gleaned from the submissions.

The following section provides a summary of the responses gathered through the public survey.



Which BEST describes your relationship with Elgin County/the region? (N=58)

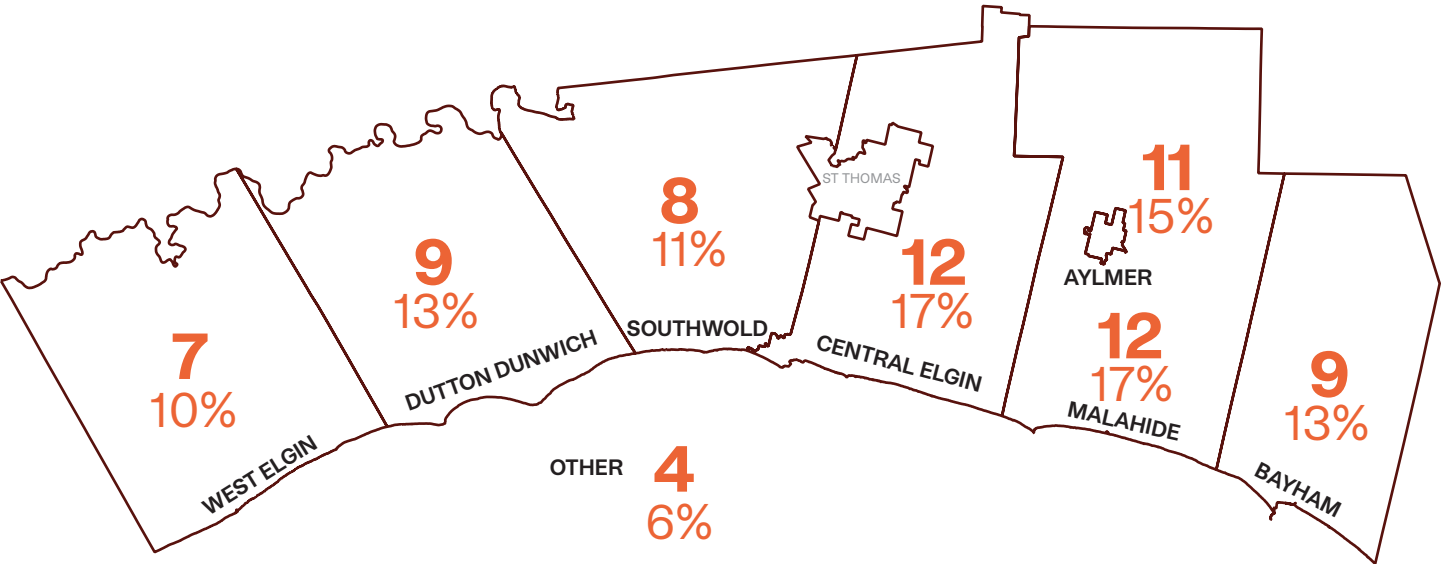
The majority of respondents identified as business owners or operators, reflecting strong engagement from the local business community. Smaller groups included landowners, residents, and nonprofits/ community organizations.



In which area of Elgin County are you primarily based? (N=72)

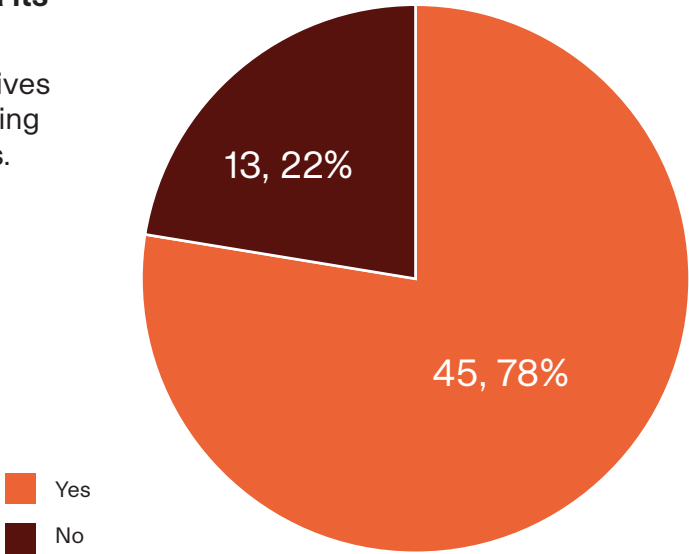
Respondents were distributed across Elgin County, with the Municipality of Central Elgin, the Township of Malahide, and the Town of Aylmer being the most represented areas. Other municipalities also contributed notable input, reflecting broad geographic engagement across the region.

Note: The total number of responses to this question (72) exceeds the total survey respondents (58) because this was a “select all that apply” question, allowing participants to indicate multiple areas of operation or association.



Are you aware of the Elgincentives CIP and its financial incentive programs? (N=58)

Most respondents were aware of the Elgincentives CIP and its financial incentive programs, indicating strong program recognition among participants. However, a smaller but notable portion was not familiar with the program, suggesting room for improved outreach to enhance awareness.



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How did you first learn of or hear about Elgincentives? (N=45)

Summary of Responses:

- **Local Government and Municipal Channels:** Respondents frequently mentioned hearing about Elgincentives through county or municipal officials, councils, or administrators, such as CAOs, mayors, council meetings, and municipal communications.
- **Business and Economic Development Networks:** Many respondents cited business organizations and networks as their sources, including Business Improvement Areas (BIAs), the St. Thomas & District Chamber of Commerce, and business events. The BR&E (Business Retention and Expansion) program and the Elgin Business Resource Centre (EBRC) were also noted as key channels.
- **Community Partnerships and Networks:** Word of mouth emerged as a prominent source of information, with respondents mentioning friends, colleagues, service club members, and community partners. Contractors and other business connections were also noted as significant contributors to awareness.
- **Media and Online Sources:** Information about the program reached respondents through local newspapers such as Aylmer Express, newsletters, and social media. The Elgin County website and online mailings were also effective in spreading awareness.
- **Personal Involvement and Past Applications:** Several respondents learned about Elgincentives through personal involvement, either as past applicants or recipients of grants. Direct interactions with program administrators also played a role.
- **Events and Specific Programs:** Specific events and programs, including COVID-19 Info Sessions & Business Events and St. Thomas SBEC (Small Business Enterprise Centre) meetings, were identified as valuable sources of information.

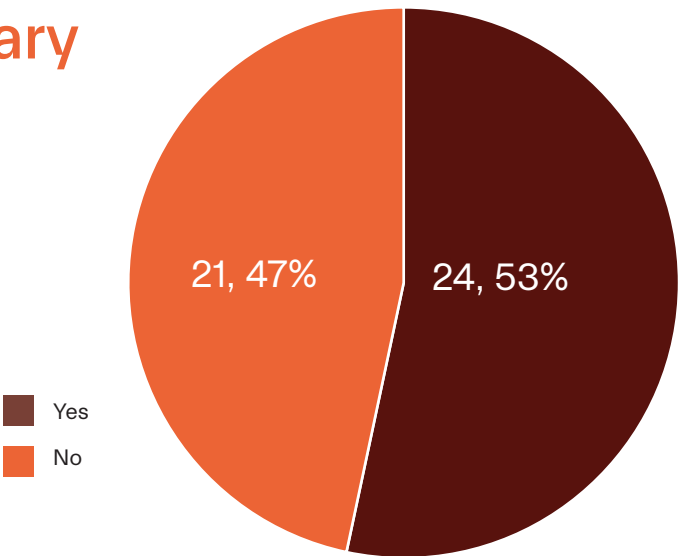
Key Takeaways:

- Municipal and government communications, business networks, and word of mouth are dominant ways people learn about Elgincentives.
- Some responses suggest limited knowledge about the program even among those familiar with the channels (e.g., “I don’t know much about the program though”). This highlights the need for enhanced outreach and clear information.
- Past successes (e.g., businesses being awarded funds) shared through media and community channels seem to help spread awareness.
- The high frequency of “word of mouth” responses underscores its importance and suggests leveraging community advocates and past participants more effectively.

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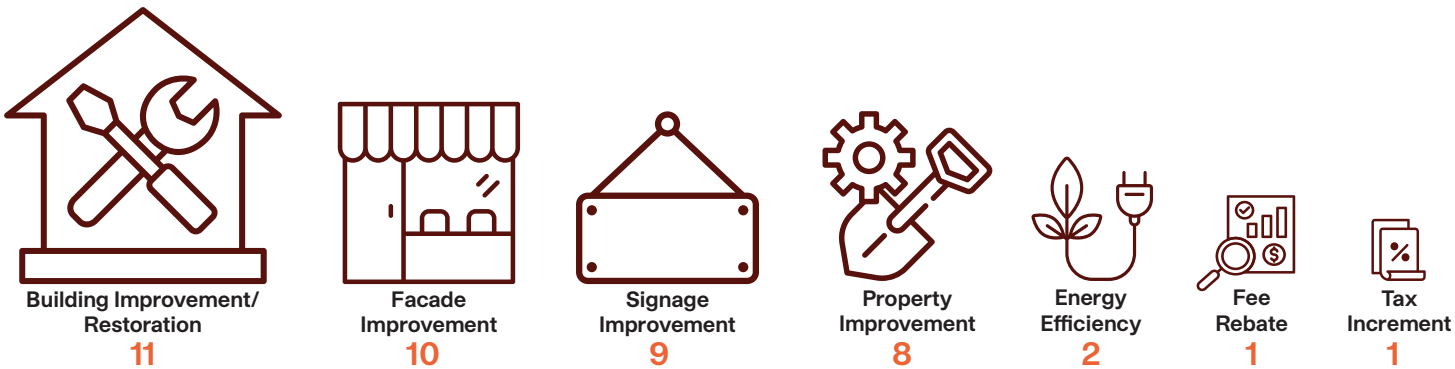
Have you applied for and/or received financial incentives through the Elgincentives CIP for one or more projects in the past? (N=45)

Just over half of respondents indicated they had applied for and/or received financial incentives through the Elgincentives CIP in the past, while a sizable portion had not. This highlights significant program engagement while also pointing to opportunities to attract new participants.



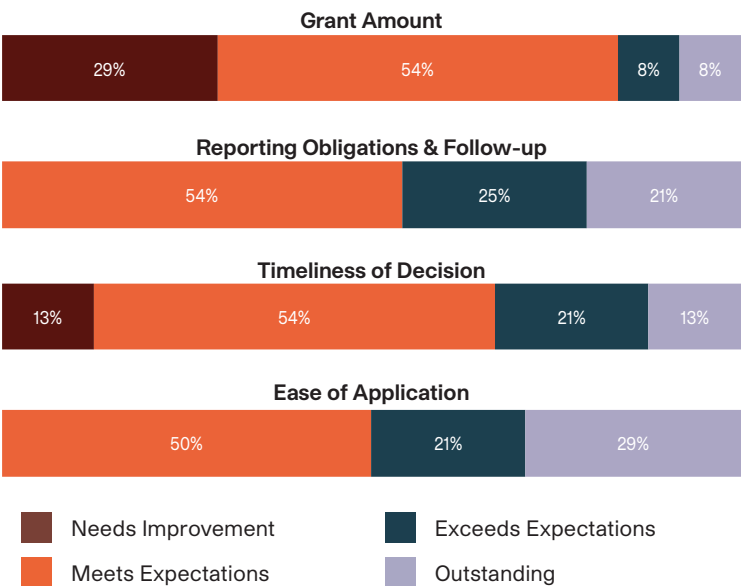
What CIP financial incentive programs have you applied for? (N=42)

Building improvement, façade improvement, and signage improvement were the most frequently applied-for incentive programs, with fewer applications for grants related to energy efficiency, planning/building fees, and tax increment equivalent grants (TIEG). This suggests that physical property enhancements are the primary focus for most applicants.



How would you rate your experience with your application in each of the following categories? (N=24)

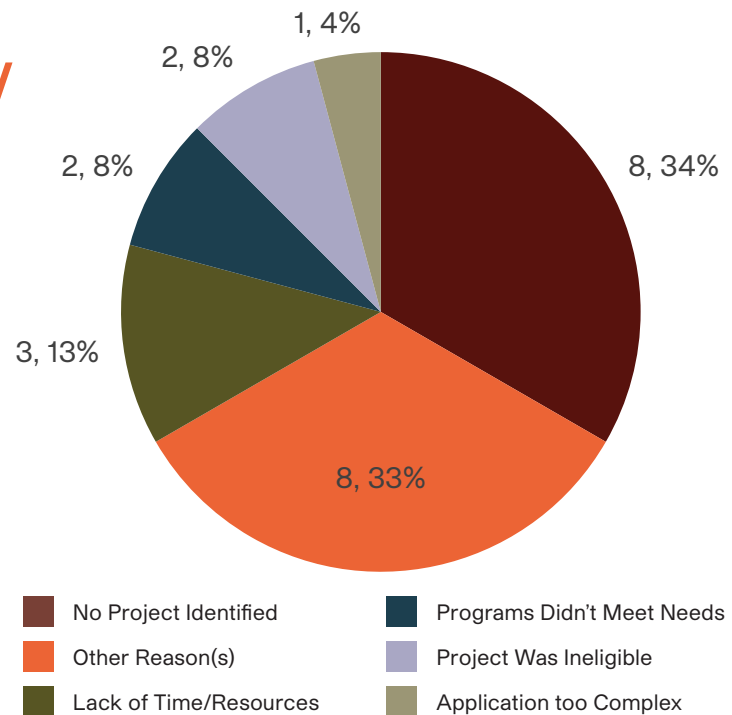
Respondents generally had a positive experience with the application process, particularly in terms of ease of application and reporting obligations, which most found met or exceeded expectations. However, grant amounts received the most critical feedback, with a notable portion of respondents indicating this category “needs improvement.” Timeliness of decisions was mixed, with many stating it met expectations, though some suggested room for improvement. Overall, the results suggest that while the application process is effective, adjustments to funding levels and decision timelines could enhance satisfaction.



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If you decided not to apply for funding through Elgincentives, what factor(s) influenced your decision not to participate?

The most common factors influencing respondents' decisions not to participate in the program were not having a qualifying project or improvement and feeling that the programs did not align with their needs. A smaller group cited a lack of time or resources to apply, while fewer mentioned ineligibility or that the application process seemed too complex. These responses suggest that program alignment with project goals and greater outreach about eligibility could encourage broader participation.



What parts of the application process or program(s) worked well for you? N=23

Summary of Responses

- **Ease of Application Process:** Respondents frequently praised the simplicity and straightforward nature of the application process, describing it as easy to follow, fill out, and prepare. Many noted that the process was seamless and well-organized, making it accessible even for small business owners.
- **Staff Support:** Staff assistance stood out as a critical factor in the success of the program. Respondents appreciated the guidance provided by staff throughout the application process, including help with understanding program requirements, answering questions, and reviewing applications. Flexibility and availability of staff were frequently highlighted.
- **Positive Program Impact:** Many respondents emphasized the value of the program in enabling business improvements that would not have been possible otherwise. Specific examples included funding for property enhancements, year-round business expansion, and improvements to heritage buildings and signage that benefited tenants and commercial operations.
- **Initial Impressions and Meetings:** The initial stages of the application process, including meetings with Elgin representatives, were often mentioned as being particularly helpful and well-executed. These early interactions left a positive impression on participants.
- **Unique Opportunity:** Some respondents noted that the program offered a rare chance for funding, especially in areas where they did not qualify for other grants, subsidies, or incentives. The program was described as unique and impactful for their business goals.
- **Room for Follow-Up Improvements:** While the overall application process was well-regarded, one respondent mentioned that follow-up stages of the process could be improved, though specifics were not detailed.

Key Takeaways:

- The application process is widely regarded as simple, efficient, and user-friendly.
- Staff support plays a crucial role in ensuring the program's success, with many respondents highlighting their helpfulness and expertise.
- The program has a significant positive impact on small businesses, providing opportunities for growth,

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improvement, and property enhancement.

- The program's unique focus on areas such as heritage building enhancements and signage creates value that is not typically offered by other funding sources.
- One respondent noted that initial application stages were particularly strong, but that follow-up processes could benefit from further improvements; however, no further details or suggestions were provided by the respondent as to what those "further improvements" would look like.

What challenges (if any) did you experience with the application process or program(s)? N=24

Summary of Responses

- **Funding and Project Scope Challenges:** Some respondents noted that the funding amount provided was insufficient to cover the full cost of their projects. Others expressed difficulty deciding which projects to prioritize due to the amount of work needed or challenges interpreting the value of different grant components.
- **Application Process and Requirements:** Several participants found certain aspects of the application process challenging, such as the requirement to obtain multiple quotes, particularly for specialized projects like signage. This was seen as cumbersome and unnecessary. Other challenges included understanding which sector to apply to and the complexity of paperwork.
- **Program Clarity and Consistency:** A few respondents highlighted inconsistencies in the program, such as changing standards for applications year over year. Others found the grant allocation process confusing, with uncertainty around how funding amounts were decided based on the number of applicants in a given period.
- **Timing and Lead Time:** The time required for application submission and approval was identified as a challenge, particularly for businesses needing to move quickly on projects. Suggestions included having more frequent intake periods or allowing projects to begin before decisions are finalized.
- **Unique Cases and Eligibility Issues:** Some respondents faced unique barriers, such as zoning issues for properties or eligibility restrictions (e.g., the requirement to be in business for a certain number of years). One participant suggested allowing funds to cover materials for self-led work rather than relying solely on contractor quotes. It should be noted that the County has funded projects in the past where participants undertook the work, but in these cases quotes for materials are still required.
- **General Positive Feedback:** A significant number of respondents reported no challenges, stating the program was clear, straightforward, and easy to follow. Some recommended broader promotion of the program's variety of options, as there is a perception that it focuses primarily on façade improvements.

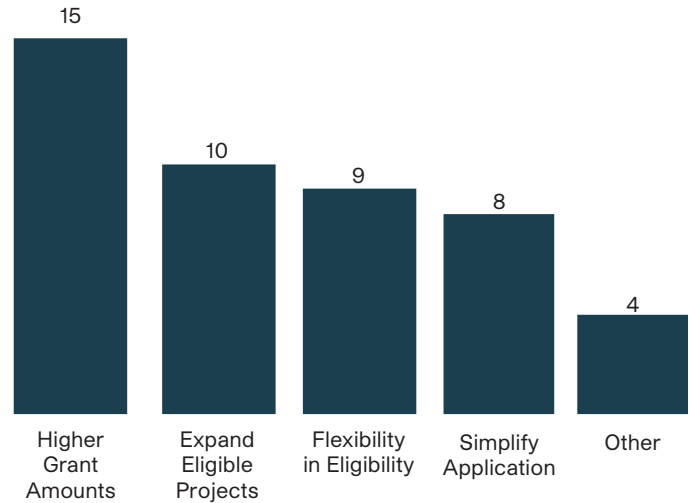
Key Takeaways

- The funding structure and allocation process may benefit from greater transparency and flexibility to better meet applicant expectations and project costs.
- Simplifying requirements, such as the need for multiple contractor quotes, could reduce application barriers and improve accessibility for smaller businesses or self-led projects.
- Improved clarity and consistency in program standards year over year would help alleviate confusion among applicants.
- Faster application turnaround times or more intake periods would support businesses operating on tighter timelines.
- Expanding promotion to highlight the variety of eligible project types could address misconceptions about the program's scope.

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What improvements (if any) would you like to see in the CIP programs? (N=46)

The most commonly suggested improvement to the CIP programs was higher grant amounts, highlighted by a significant number of respondents. Other priorities included expanded types of eligible projects, greater flexibility in grant uses, and a simplified application process, each noted by smaller but notable groups of respondents. These responses suggest a focus on increasing program accessibility and aligning funding with broader project needs.



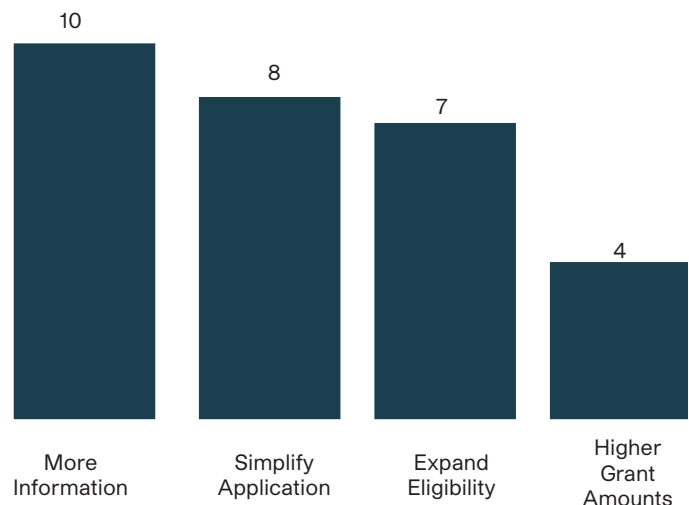
What types of community improvement projects do you think would most benefit the County and/or its local municipalities? (N=32)

Respondents identified affordable housing creation/support and property redevelopment of vacant lands or brownfields as the most beneficial types of community improvement projects for the County, with both receiving strong support. Public space enhancements also ranked highly, reflecting a desire for more vibrant and accessible shared spaces. Other priorities included building or façade improvements, tax incentives for development, and grants for energy efficiency upgrades, though these were mentioned less frequently. The responses emphasize a focus on addressing housing and land use challenges while enhancing the community's public and physical environments.



What (if anything) do you think would encourage you (or other people/businesses in the County) to participate in a CIP financial incentive program? (N=29)

The most commonly cited factor for encouraging participation in a CIP financial incentive program was the need for more information about available programs, reflecting a demand for greater outreach and communication. Respondents also highlighted the importance of a simplified application process and expanded types of eligible projects, with higher grant amounts being noted less frequently. These responses suggest that improving awareness and accessibility could significantly boost participation.



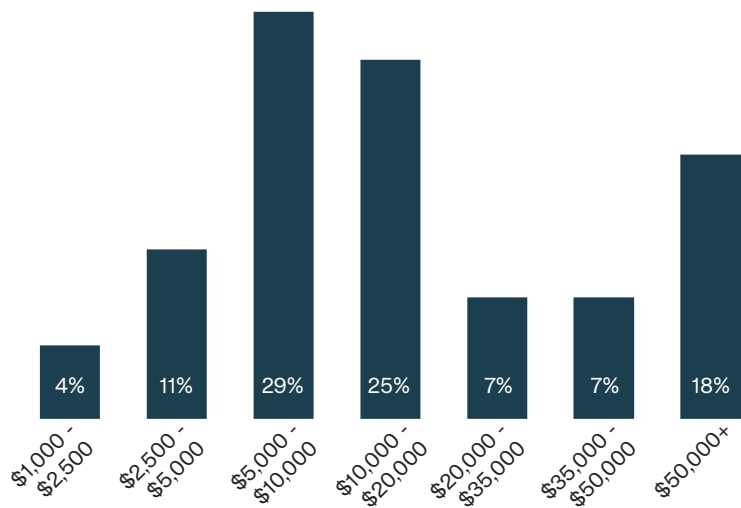
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Do you have any planned/upcoming improvement projects that you think would benefit or improve the broader community?

- **Building and Facility Improvements:** Many respondents mentioned projects focused on improving existing buildings and facilities. Examples included upgrading historical buildings to maintain operations, enhancing accessibility features (e.g., accessible entrances and washrooms), and completing major renovations to improve infrastructure, facades, and systems.
- **Business Expansion and Development:** Respondents expressed interest in expanding their businesses through additional storefronts, local dining options, or increased operational space. Some noted plans to acquire or expand into adjacent properties, hire more team members, or add new features like industrial strip malls.
- **Tourism and Educational Enhancements:** Several projects aimed at boosting tourism and education were highlighted, including developing on-farm retail spaces, building educational tourism centers, and creating new experiences like botanical gardens and guided tours. Unique ideas included installing a large statue of cattle for farm tourism and updating gardens with native plants to certify as a nature sanctuary.
- **Streetfront and Community Beautification:** Respondents shared plans to enhance the public and private realms with streetfront improvements, such as signage, rest areas, safety features, and beautification efforts to attract pedestrian traffic.
- **Sustainability and Energy Projects:** Some respondents prioritized sustainability initiatives, such as implementing environmental programs to track their carbon footprint, incorporating energy-efficient features, and educating visitors on sustainable agriculture practices.
- **Signage and Branding:** A significant number of projects included updates to signage, either for branding purposes or to improve visibility and appeal. These ranged from refurbishing gas station signage to highway signage to attract visitors.

What is the MINIMUM financial incentive grant amount that you think would provide meaningful support for this project? (N=28)

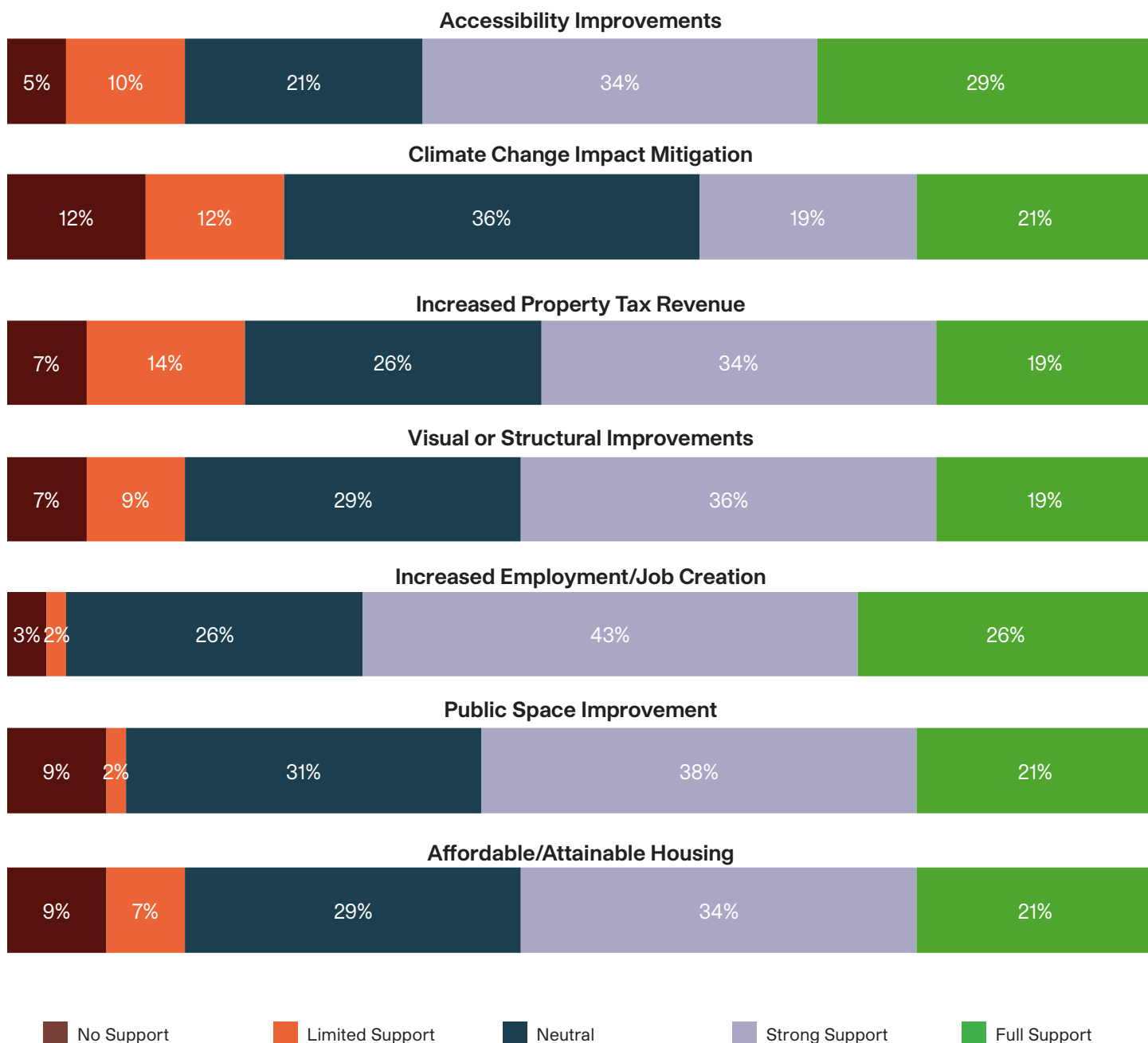
The majority of respondents indicated that a minimum financial incentive grant of \$5,000 to \$10,000 or \$10,000 to \$20,000 would provide meaningful support for their projects, with these ranges being the most frequently selected. Smaller groups favored grant amounts of \$20,000 to \$35,000 or higher, with a notable portion identifying \$50,000+ as the minimum needed. These responses suggest that meaningful support for most projects lies in mid-to-high grant ranges, though larger-scale projects may require significantly higher funding levels.



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What level of support would you have for public funds (i.e. tax dollars) being used for the following. (N=58)

Respondents showed the strongest levels of support for public funds being used for affordable housing, public space improvements, and accessibility improvements, with these categories receiving high levels of “strong” and “full” support. Increased employment/job creation and visual or structural improvements also received substantial backing. Climate change impact mitigation and increased property tax revenue saw more neutral or moderate responses, with less overwhelming support compared to other categories. Overall, the results reflect a preference for public funding to address housing, accessibility, and community enhancement needs.



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Do you have any additional feedback or suggestions for the County to consider as part of the community improvement plan review? (N=28)

Summary of Responses

- **Program Accessibility and Communication:** Respondents emphasized the need for clearer communication about program eligibility and zoning requirements, including easier ways to check zoning and understand why certain projects may not qualify. Suggestions included increasing advertising, providing advance notice through tax statements or public records, and using business networks like BIAs to reach more potential participants.
- **Support for a Broader Range of Projects:** Many respondents advocated for expanding the program to include projects like greenspace initiatives (e.g., living walls, rooftop gardens), agriculture-focused efforts, and improvements to institutional and non-profit buildings that attract tourism. Several highlighted the need to support both established and new businesses, especially in underrepresented areas like the west end of the county.
- **Sustainability and Community Improvements:** There were calls for prioritizing sustainable projects and beautification efforts, such as improving main streets in small towns, enhancing public spaces, and addressing environmental concerns like pollution and carbon footprints. Respondents linked these initiatives to creating vibrant, welcoming communities.
- **Funding and Financial Concerns:** Participants expressed concerns about the program's funding stability, suggesting that reduced municipal taxes could threaten program resources. Others recommended increased grant amounts, ensuring more businesses can benefit, and providing clearer information about the types of projects the program supports.
- **Zoning and Eligibility Issues:** Several responses pointed to zoning restrictions as a significant barrier, particularly for non-profits and organizations with institutional zoning. Respondents argued that zoning should not disqualify projects that drive tourism and economic activity, as these align with the program's goals.
- **Positive Feedback on Program Continuation:** Many respondents praised the program, emphasizing its importance for the community and urging the county to continue it. Specific examples of successful projects across the county were cited as evidence of the program's value.

Key Takeaways

- Improved communication and clearer eligibility guidelines, especially regarding zoning, would help applicants navigate the program more effectively.
- Expanding the program's scope to include diverse projects, such as greenspace initiatives and institutional buildings, could address broader community needs.
- Sustainability projects and beautification efforts remain priorities, linking environmental and community well-being with economic development.
- Funding stability and increased grant amounts would ensure more businesses and projects can benefit, particularly in underserved areas.
- Zoning restrictions should be reevaluated to prevent disqualifying projects that support tourism and community engagement.
- Strong support exists for continuing the program, with many citing its positive impact on the county.

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6.4 Overall Conclusions & Takeaways from the Public Survey

The results of the public survey provide valuable insights into the strengths and opportunities for the Elgincentives CIP. Respondents expressed strong support for the program's role in fostering economic growth, beautification, and community revitalization. The feedback highlighted the program's accessibility, with many participants praising the application process and the assistance provided by staff. Key takeaways from the survey included:

- **Enhanced Communication and Outreach:** Respondents emphasized the need for better awareness of program offerings, eligibility criteria, and funding opportunities.
- **Increased Grant Amounts:** Many participants identified the current funding levels as insufficient for meaningful project support and suggested increases.
- **Expansion of Eligible Projects:** Calls for the program to support a broader range of projects, including affordable housing, sustainability initiatives, and community spaces, were prominent.
- **Simplified Application Process:** While generally seen as accessible, some respondents highlighted areas where further simplification could encourage greater participation.
- **Support for Both Established and New Businesses:** Feedback reflected the importance of balancing support for existing businesses with efforts to engage newer ventures.
- **Priority Focus Areas:** Affordable housing, public space improvements, accessibility enhancements, and sustainability emerged as the top priorities for future funding and program evolution.

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7.1 CIP Structure

In reviewing the Elgincentives CIP, it is important to assess how effectively the CIP is organized and presents information. A well-structured CIP should be logically arranged, clearly articulate its purpose and scope, and provide accessible details on financial incentives, administrative processes, and implementation frameworks. This review examines key structural components such as document organization, readability, purpose and scope, financial details, governance frameworks, use of visuals, and monitoring mechanisms. By analyzing these elements, the review aims to determine whether the document facilitates efficient navigation, transparency, and usability for its intended audience.

7.1.1 Document Organization & Layout

Overall the Elgincentives CIP is structured logically, with well-defined sections and sub-sections that provide a clear framework for readers. Each section follows a logical progression, beginning with foundational context before detailing program specifics and implementation. The document is generally easy to navigate with a clear table of contents, sequential section numbering making it generally easy to reference and locate information. It employs bolded section titles and bullet points to highlight key points, ensuring clarity and effectively summarizes financial incentives, eligibility criteria, and program structures. A glossary at the end of the document assists in defining key technical terms such as ‘tax increment financing’, ‘brownfield site’, and ‘priority area’, which can be beneficial for readers unfamiliar with planning terminology. The document also includes appendices that provide an overall key map and additional reference materials.

Opportunities for improvement

- Enhance cross-referencing between sections to better link key information (e.g., financial programs with eligibility criteria)
- Ensure consistency in formatting of tables and charts for clarity.
- Ensure uniform font, font size, weight (bold, italic), and spacing across all sections, including tables and appendices.

7.1.2 Clarity & Readability

The CIP generally uses clear, technical, and structured language throughout and effectively outlines financial incentives, eligibility criteria, and administrative processes in a way that is informative rather than overly complex. Key sections, such as Financial Incentives and Application Process, provide step-by-step clarity, making it easier for stakeholders to understand and avoids excessive redundancy, keeping information succinct and to the point. However, certain sections could benefit from the use of more plain language wording to make the CIP more accessible to the general public and applicants who likely will not have planning, financial, or policy expertise. While the CIP does a good job of balancing technical detail with readability, some areas rely heavily on municipal and planning terminology without explanation. Further, not all technical terms are included in the glossary. Certain policy-specific phrases (e.g., “development charges,” “incremental tax rebates”) could be explained in plain language within the main text rather than requiring the reader to refer to appendices.

Opportunities for Improvement

- Some sections, particularly in the administrative and governance portions, use formal and technical language that may be difficult for lay people to understand. Use of technical language to ensure legislative and policy compliance needs to be balanced with the need to ensure the document is accessible and understood by the general public.
- Certain financial and tax-related discussions (e.g., Tax Increment Equivalent Grant &

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Brownfield Tax Assistance Program) could benefit from simplified explanations or practical examples to improve clarity for potential applicants as the document assumes familiarity with municipal tax structures, CIP-specific terminology, and government funding mechanisms.

- Certain terms like “incremental tax increases,” “brownfield redevelopment,” and “priority areas” could benefit from simpler explanations or real-world examples.
- A “Frequently Asked Questions” (FAQ) section or separate document could help clarify key concepts for potential applicants.

7.1.3 Purpose & Scope

The CIP effectively outlines its purpose and intended impact early in the document. The introduction clearly states the purpose of the plan and also explains that the plan is a county-wide initiative that municipalities can adapt to their local needs, ensuring flexibility within a unified framework. The goals and objectives are explicitly listed, making it easy to understand the key priorities of the plan and the scope of incentives and eligibility is clearly addressed. The CIP clearly acknowledges its legal foundation under the Planning Act, demonstrating compliance with provincial legislation and the administrative section specifies that municipalities must independently adopt the plan.

The CIP clearly identifies Community Improvement Project Areas (CIPAs) and specifies that each municipality within Elgin County is responsible for adopting and implementing the plan. The eligibility criteria for different financial incentive programs are well-defined and the document differentiates between priority areas and general coverage areas, specifying how funding levels may vary based on location.

Opportunities for Improvement

- While the overall intent of the CIP is well-communicated, the document does not include a strong explanation of the rationale for creating and maintaining a CIP (e.g. what history brought

the County and local municipalities to create a CIP; what economic and physical conditions in the County contributed to its creation?).

These elements can ground a plan in its real life context and provides context for why the plan was created, and why the specific set of incentives and programming were chosen.

- The community improvement project areas noted in Appendix I of the Plan may not reflect those in local official plans and this should be confirmed. If local municipalities need to amend their official plans, this should be conducted at the same time as adoption of any revised/updated CIP.
- References to the County’s broader economic development and planning frameworks are becoming (or are) outdated and should be revised. Further, a dedicated section or table comparing the CIP’s alignment with municipal, county, and provincial objectives would provide greater clarity and policy context.

7.1.4 Financial & Program Details

The document effectively outlines its financial incentive programs, providing a detailed breakdown of the grants, tax incentives, and eligibility criteria. The document dedicates Section 5.0 (Financial Incentive Programs) to describing the available programs, ensuring a structured presentation. Each program includes a purpose, funding structure, eligibility criteria, and eligible project types, ensuring clarity for applicants. The inclusion of a summary table (page 5-27) enhances accessibility by providing a quick-reference guide to funding amounts and eligibility.

Each financial program is distinct in terms of purpose and structure, ensuring applicants understand what type of funding they may receive and the eligibility of multiple grants per property is clearly stated, ensuring applicants know which programs can be combined. Explicit funding limits and eligibility conditions prevent overuse or misuse of resources. Further the CIP specifies that funding is allocated annually by both municipal and county councils, with specific considerations for priority areas and economic impact. The document clearly states that priority Areas (downtowns,

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tourism corridors, and employment lands) receive enhanced funding amounts and that not all financial incentives may be available every year, as availability is subject to annual budget approvals.

Opportunities for Improvement

- Some programs could provide illustrative examples, helping potential applicants understand practical and supportable projects.
- Some financial details are spread across multiple sections, requiring users to navigate back and forth for full clarity.
- The eligibility criteria for some grants, such as the Tax Increment Equivalent Grant and Brownfield Tax Assistance Program, are complex, which may discourage smaller applicants from applying.
- Maximum funding amounts/caps should be reviewed to ensure they reflect the 2025 market (e.g. since 2015 the cumulative inflation has increased by almost 30%).
- The Financial Incentives Summary Table could be enhanced with colour coding or section divisions to visually differentiate major grants, supplemental grants, and tax-based incentives.

7.1.5 Administrative & Implementation Framework

The governance structure for the CIP is well-defined explaining the relationship between the County, local municipality, and the Elgincentives Implementation Committee. The roles and responsibilities of key bodies involved in application processing, decision-making, and funding disbursement are generally clear and well-scoped. While the administration process is clearly outlined, the criteria for decision-making beyond “following the goals and objectives of the CIP” remain vague. Further, while the CIP includes appeal provisions for rejected applicants, it does not clarify the grounds for appeal or whether an independent review mechanism exists. The CIP also acknowledges that “other community improvement plans may exist in the municipality,” but does not specify how overlapping CIPs would, or could be, coordinated.

With respect to reporting structures, the

Implementation Committee is required to report annually to both the local municipality and Elgin County Council regarding financial incentives in effect, however it is unclear if this is done in practice. The budgeting process is clearly defined stating that once annual budgets are exhausted, no more grants will be provided until the following year. Further, the Plan clearly states that incentives are not retroactive, in accordance with legal interpretations of the Planning Act by the Province.

Opportunities for Improvement

- With the CIP having been in effect for a decade, administrative and governance processes should be revised to reflect standard practices that have worked well, and to remove practices that have not served their purpose.
- Decision-making transparency could be more clearly defined by incorporating more detailed evaluation criteria or developing associated guidelines (e.g. urban and rural design guidelines) to help ensure consistent and good quality decision making.
- Consider opening up the Implementation Committee to urban planning, design, and/or economic professionals who can provide greater input and assistance in decision-making.
- The appeal process should be reviewed for relevancy. This is not required under legislation and not common for most municipal decision-making outside of planning.

7.1.6 Use of Visuals & Supporting Materials

The CIP utilizes maps, tables, and schedules to visually communicate key aspects of the plan providing spatial and comparative understanding of programs and the summarization of financial incentive programs through a table, and the application process through a flow chart, are also efficient for quick reference. Despite this, the CIP includes very few other visuals such as photographs, diagrams, drawings, or schematics. While the document includes example projects for each financial incentive program these are only described in text. Case study-style examples

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in the CIP provide tangible explanations of the program's benefits, but again do not include any visual representations.

Opportunities for Improvement

- Incorporate a wider range of visuals including photographs, diagrams, and drawings to provide greater clarity to the text and enhance readability and the document's aesthetics. This could include before-and-after images of exemplary projects and infographics, or visual examples demonstrate how funds can be applied for different property improvements.
- Consider adding enhanced process flowcharts illustrating the application and approval journey.
- After 10 years of implementation, consider including real case studies showcasing previous project successes with visuals.

7.1.7 Monitoring & Evaluation Framework

The CIP provides for a monitoring strategy in Section 8, which establishes a framework for tracking the performance of Elgincentives. The monitoring program has a clearly defined purpose and includes regular report to local and county councils to ensure transparency and accountability. The Monitoring & Evaluation Framework also includes a structured approach to performance measurement, including performance indicators, annual data collection and reporting to councils, and five-year review periods for the CIP. The Framework also includes an extensive list of targets or key performance indicators (KPI) which are intended to be monitored on a municipality-by-municipality basis and include targeting two to three new businesses per year in each local municipality; the expansion of at least one 'accommodation establishment' per year in each local municipality; and three industrial business expansions per year in each municipality by year five of the CIP's implementation.

Opportunities for Improvement

- KPIs are aggressive and likely not achievable on a municipality-by-municipality basis. They should be revisited and revised to reflect more realistic targets.

- There are no qualitative success indicators beyond financial and numerical tracking. Such indicators could include: improved business confidence; general visual improvements in commercial areas; positive community perceptions, etc.
- This section could also consider establishing mechanisms for gathering feedback from program participants to assess real-world impact.
- Consider incorporating external auditing requirements at five- or ten-year intervals to review benefits of public investments in private properties.
- Consider benchmarking against area CIPs to incorporate best practices and ensure public investments through the program remain competitive.

7.2 CIP Implementation & Administration

The Elgincentives CIP has a structured application process designed to guide applicants from initial inquiry through to funding approval and project completion. This process is outlined in the CIP's implementation framework and provides a consistent approach to reviewing and evaluating grant applications. At a high level, the application process follows these steps:

1. **Inquiries & Initial Contact:** Prospective applicants learn about the program through various channels, including word of mouth, municipal referrals, and the County's website.
2. **Pre-Consultation Meeting:** County staff meet with applicants to discuss eligibility, required documentation, and application requirements.
3. **Application Submission & Review:** Applications are screened for completeness before being forwarded to the Implementation Committee for evaluation.
4. **Evaluation & Scoring:** Applications are scored based on a standardized evaluation matrix, determining funding eligibility and prioritization.

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5. Approval & Funding Allocation: Approved applications receive a portion of available funding, which is distributed using a weighted scoring system.
6. Project Implementation & Monitoring: Applicants complete their projects, submit proof of expenditures, and receive funding upon final verification.
7. Project Close-Out: A post-project review occurs, but there is currently no formalized process for celebrating success stories or tracking long-term impact.

While this framework provides structure, feedback from County Staff and local municipalities indicates several operational challenges and inefficiencies in the implementation of the process. The following section provides a critical analysis of these pain points and explores opportunities to improve the program's accessibility, efficiency, and impact.

7.2.1 Application Process

While the Elgincentives application and approval process is structured, feedback from consulted stakeholders has revealed several operational inefficiencies and challenges that affect both applicants and administrators. These issues highlight areas for potential refinement to improve efficiency, accessibility, and the overall impact of the program.

1. Inquiries & Awareness

- Applicants appear to learn about the CIP through a various channels including word-of-mouth, website search, or external referrals as opposed to organized communications methods on the part of the County or local municipalities, potentially leading to missed opportunities to engage with potential applicants.
- Despite its age and relative success in implementation, there appears to be a continued limited awareness of the program and/or its details amongst potential applicants and municipal staff in local municipalities.

- A lack of online/digital tools makes the inquiry process more cumbersome for potential applicants.

Opportunities for Improvement:

- Expand direct outreach efforts by the County with local municipalities to increase awareness and improve referrals.
- Develop a digital pre-screening or inquiry tools to help guide potential applicants through the initial stages of the application process.

2. Pre-Consultation Meetings

- Meetings with County Staff have been integral to helping applicants navigate the application process, but many applicants struggle to articulate their project's goals and scope.
- A significant number of "tire-kickers" enter the process but fail to follow through with a completed application.

Opportunities for Improvement:

- Develop a standardized pre-screening checklist to help applicants self-assess their project's fit before booking a consultation.
- Create clearer guidance materials and FAQ resources to streamline the pre-consultation process.

3. Application Submission & Review

- Staff review applications for completeness, ensuring eligibility before forwarding them to the Implementation Committee.
- Many applications are incomplete or incorrect, requiring additional back-and-forth with applicants, delaying the process and consuming staff time.
- The lack of a digital/online application system makes it harder to track progress and ensure completeness.
- The fixed intake deadline can sneak up on potential applicants, leading to missed opportunities or last-minute applications, increasing the administrative burden.

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Opportunities for Improvement:

- Introduce a rolling intake period or additional application windows.
- Implement a web-based application system with required fields and validation checks to prevent incomplete submissions.
- Offer application workshops or tutorial videos to help applicants submit complete and accurate applications.

4. Evaluation & Scoring Process

- Applications are reviewed by the Implementation Committee, which includes representatives from local CAOs, finance, economic development, and planning.
- The current scoring system is quantitative, with a pass/fail approach, and lacks a qualitative or discretionary review element.
- Because funding is distributed using a weighted average, applicants are incentivized to request the maximum amount, even for smaller projects.
- Scoring inconsistency between committee members has been noted, and eligibility criteria may need refinement to prioritize higher-impact projects over a high quantity of applications.

Opportunities for Improvement:

- Introduce a qualitative component to the evaluation process to allow for more strategic funding allocations.
- Refine the evaluation matrix and scoring criteria to ensure that higher-impact projects receive appropriate funding levels.
- Consider capping grant requests based on project scale or need, rather than an open-ended structure that encourages applicants to maximize their requests unnecessarily.

5. Application Approval & Funding Allocation

- Approved applications are funded based on a weighted scoring system, dividing the available funding “pie” among applicants.
- Because of limited funding, there is no guarantee that high-scoring projects will

receive their full requested amount, which may undermine the program's ability to deliver meaningful impact.

- The ability for applicants to appeal funding decisions has created administrative complications.

Opportunities for Improvement:

- Consider removing the appeals process, as outlined in the CIP, to reduce administrative burden and ensure finality in funding decisions.
- Explore a tiered funding model where high-priority projects receive a greater proportion of available funds, rather than equal distribution across all applicants.

6. Implementation & Project Execution

- Approved applicants enter into a formal funding agreement with the County and their local municipality.
- Delays in executing funding agreements have been noted, impacting project timelines.
- Some projects funded under Elgincentives fail to create lasting economic benefits, particularly those in seasonal or short-lived businesses.

Opportunities for Improvement:

- Strengthen project selection criteria to prioritize applicants with long-term business plans and sustainable impacts.
- Provide more hands-on support to ensure successful implementation and completion.

7. Project Monitoring & Close-Out

- Receipts and proof of project completion must be submitted before funding is disbursed.
- While a post-project interview is conducted, there is no formal process for celebrating successful projects or sharing success stories.

Opportunities for Improvement:

- Establish a formal project showcase or promotional strategy to highlight success stories and encourage broader participation.

7.0 | Elgincentives Diagnostic

- Explore a “recognition program” or annual awards event to further promote Elgincentives and demonstrate its impact.

Key Recommendations for Process Improvement

The Elgincentives application and evaluation process presents some challenges that impact efficiency and accessibility. By implementing key process refinements, better communication strategies, and a more targeted funding approach, Elgin County can enhance the effectiveness of the program and ensure that incentives drive meaningful community improvements. Based on these findings, the Elgincentives application and approval process could benefit from several key improvements as follows:

- Implement a more flexible intake process, either through rolling applications or additional intake windows, to avoid last-minute rushes and improve participation.
- Introduce an online application portal with built-in validation checks to reduce errors, minimize back-and-forth communications, and streamline approvals.
- Enhance pre-screening and consultation efforts by providing self-assessment tools, better applicant guidance, and clearer eligibility information before submission.
- Refine the evaluation process to introduce a qualitative review component, ensuring that funding is distributed based on impact and long-term sustainability rather than just quantity of applications.
- Reassess funding distribution models to avoid over-saturation of funds across too many projects and focus on higher-value investments.
- Improve outreach and marketing to increase program awareness, particularly in rural areas and among local municipalities.
- Develop a post-project promotion strategy to showcase funded projects, share success stories, and encourage participation.

7.3 Ease of Access to Information on the CIP

Unless an individual knows what they’re looking for, the Elgincentives program can be difficult to find. On the Elgin County website, the current line of access to information on the website from the homepage is, in order of clicking headings found at the top of the page:

- » Home Page
 - » Doing Business
 - » How We Help
 - » Grants

Upon arriving at the “How We Help” page, there is a paragraph entitled “Grants” that briefly mentions Elgincentives. No links or further information is made available from this page. The only way to obtain further information (based on the messaging on this page) appears to be to contact the County. This may deter some people from digging deeper as they may not wish to take the initiative in contacting the County.

Recommendations

- Create a more streamlined route to info on the CIP – using clearer terms “How We Help” vs. “Financial Incentives”, or “Economic Development Support”, for example.
- Introduce a direct link and/or a dedicated grants page within the municipal website

An alternative means for finding information on Elgincentives was through a search engine by looking for “Elgin County Grants” or something similar. In most cases, the first result was the Elgin County “Progressive by Nature” economic development webpage. Upon arriving at the site, the current line of access to information on the CIP is:

- » Home Page
 - » Business Resources
 - » Elgincentives

7.0 | Elgincentives Diagnostic

Compared to the County's municipal website, this line of access to information is relatively streamlined. However, again, if one is not familiar with the "Progressive by Nature" page, it may be difficult to stumble across.

Recommendations

- Post the actual CIP document to the website so that people can learn and understand the vision/goals behind what the grants are trying to achieve.
- Should consider how the CIP administration structure is presented to the public – as of now, it may appear to some that the local municipalities just support the program, but have limited involvement. Clearer messaging is important.
 - » It may not have been an issue people have expressed, but it is not clear who implements the CIP / how it's implemented

7.4 Local Implementation

A scan of local municipal websites was completed to see how much information is available on the Elgincentives, and whether there are other local CIPs besides elgincentives.

Municipality	Info Readily Available?	Is there a local CIP?
Bayham	No	No
Central Elgin	No	No
Dutton Dunwich	Yes, not on Elgincentives (LINK)	Yes (LINK)
West Elgin	Yes (LINK)	No

Municipality	Info Readily Available?	Is there a local CIP?
Aylmer	Yes, but difficult to find (LINK)	Yes (LINK)
Malahide	No	No
Southwold	Yes, but limited (LINK)	No

While the CIP is County-developed and led, legislatively speaking, it must technically be administered and implemented through the local municipalities. Despite this, only four of the seven local municipalities currently have any information related to community improvement plans on their websites and, of these four, only three mention Elgincentives and refer to the County. As a further note, some of the information on the CIP was difficult to find unless specific keywords were used in a search engine, which likely means that an average person in the County will have a difficult time finding any information on Elgincentives at the local level unless they know what they're looking for.

Recommendations

- Encourage greater coordination of implementation efforts across all seven local municipalities in the County
- Undertake more coordinated and consistent advertising/information support at local level. Work with local municipalities to set up dedicated spaces for info on the CIP.

8.0 | Conclusion & Next Steps

8.1 Conclusion

Based on the research and analysis conducted for this report, the Elgincentives Community Improvement Plan (CIP) has played an important role in fostering economic development, property enhancement, and business investment across Elgin County. Over the past decade, it has supported numerous projects, strengthened local economies, and contributed to the revitalization of the County's downtowns and main streets corridors. However, as the economic and demographic landscape of the County evolves, this review highlights several key areas where the program can be refined to improve its effectiveness, accessibility, and long-term impact.

While the CIP remains a valuable tool for driving investment, modifications are needed to ensure it continues to meet the needs of the County and its local municipalities. Stakeholder feedback, comparative analysis, and program data indicate that adjustments in funding structures, administration, program outreach, and eligibility criteria will help the CIP remain competitive and impactful. Strengthening governance, streamlining application processes, and broadening the scope of incentives would also help enable the CIP to provide greater economic benefits and facilitate strategic community improvements.

To that end, this report provides a roadmap for enhancing Elgincentives, ensuring that it remains a responsive and effective tool for economic growth and community revitalization.

8.2 Next Steps

The County of Elgin and its local municipalities must work collaboratively to implement these recommendations and ensure that Elgincentives remains a valuable and effective economic development tool. The following steps are recommended to be taken by the County in the near term as part of a recommended review and update to the existing Elgincentives CIP:

Engagement & Re-Visioning – Conduct community engagement to update the program's vision, goals, and strategic direction.

Policy & Administrative Updates – Develop a revised CIP framework incorporating the recommended structural and administrative changes.

Funding Adjustments – Work with local municipal partner and county councils to re-assess program funding and new incentive streams.

Implementation of Digital Tools – Launch an online application system and centralized CIP information hub.

Enhanced Outreach Strategy – Develop targeted marketing campaigns and establish local champions to promote the program.

Performance Monitoring & Review – Implement new tracking mechanisms and ensure regular performance reporting to local and county councils.

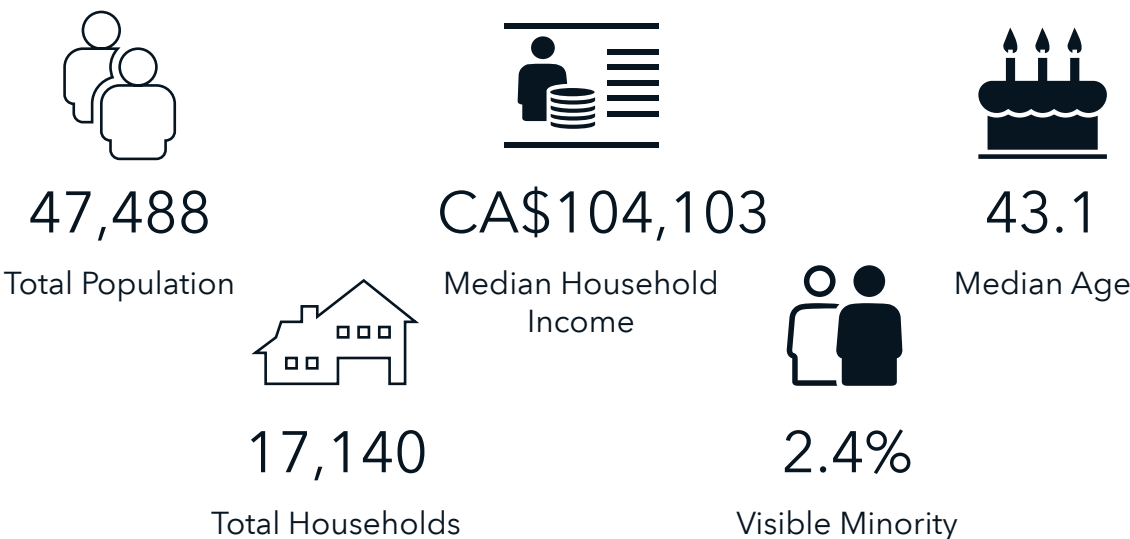
Appendix A

Elgin County Community Profile

This appendix presents a snapshot of Elgin County's socio-economic and demographic profile using 2024 data from Environics Analytics and the latest Statistics Canada Census (primarily 2021). As a complement to the broader review of Elgin County's Community Improvement Plan (CIP), the information contained here provides additional context that may be useful for future decision-making. Community profiles such as this help to identify where targeted investment, revitalization, and policy intervention can be most impactful. By examining income levels, housing types, employment trends, consumer behaviours, and population dynamics, the data can help the County tailor its CIP (and broader economic development decision-making) to the needs of both current and future residents and businesses.

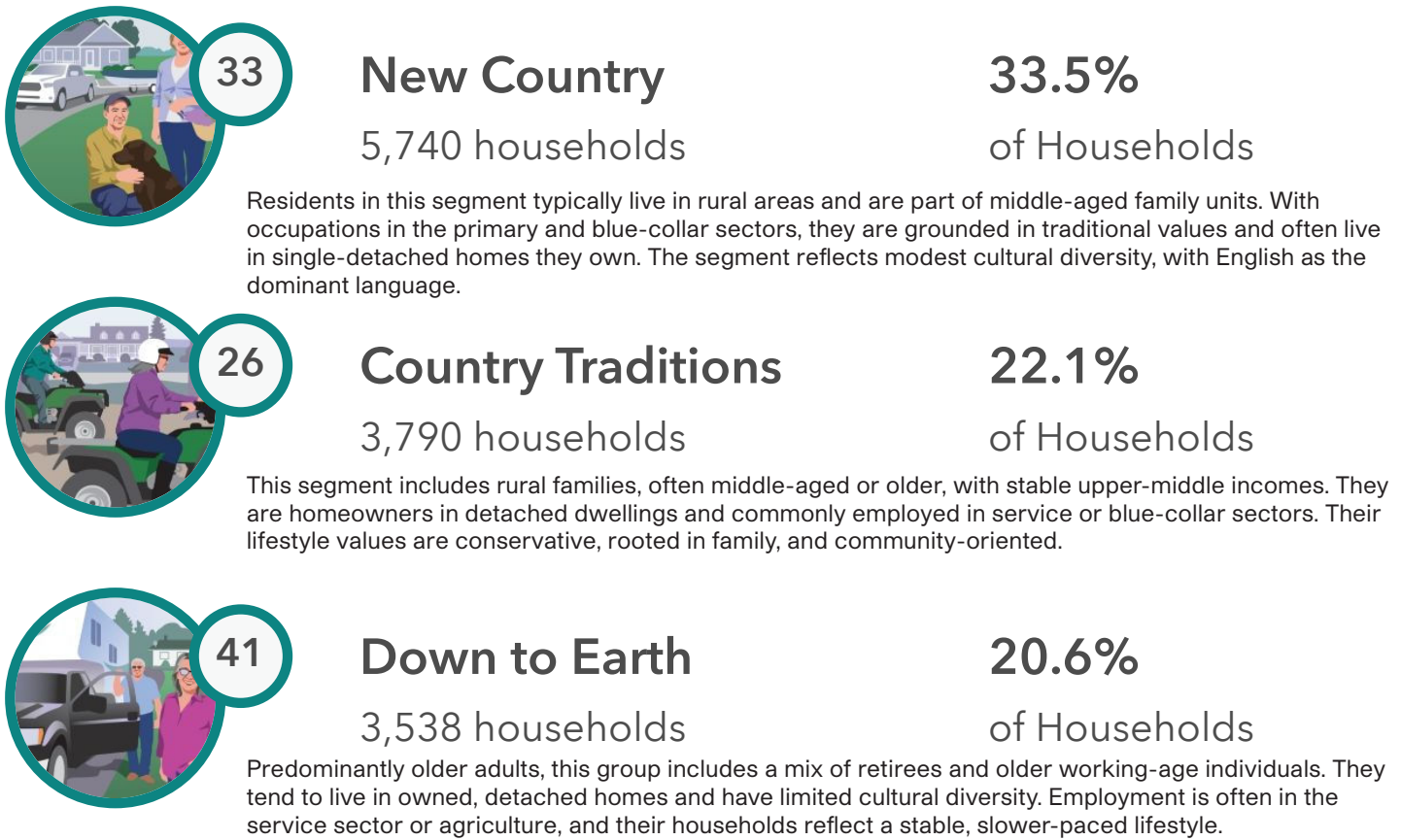
A1 | Elgin County Target Market Profile

Key Facts



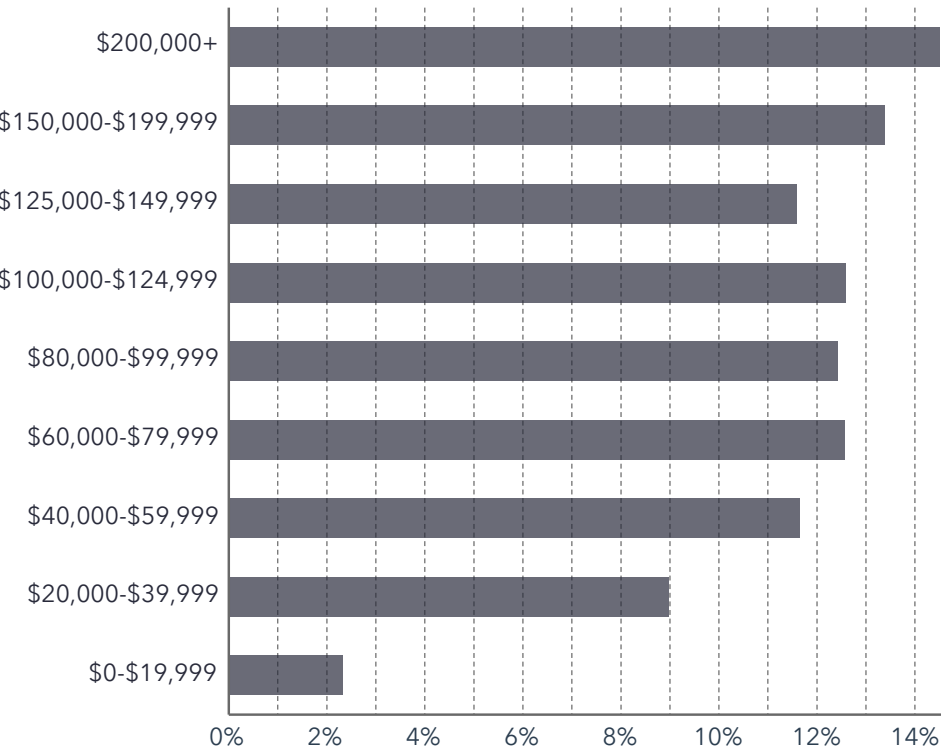
PRIZM segments

PRIZM is broken into 67 segments that capture current demographics, lifestyles and values in communities across Canada. Used by Environics, it's used to help gain a better understanding of markets at the community level. The dominance of “New Country,” “Country Traditions,” and “Down to Earth” PRIZM segments in the County reinforces a rural, community-oriented culture.



A1 | Elgin County Target Market Profile

Household Income



Household income in Elgin County is concentrated in the mid-range brackets, particularly between \$60,000 and \$125,000 annually, with fewer households earning at the highest or lowest ends of the spectrum. This suggests a relatively stable middle-income base.

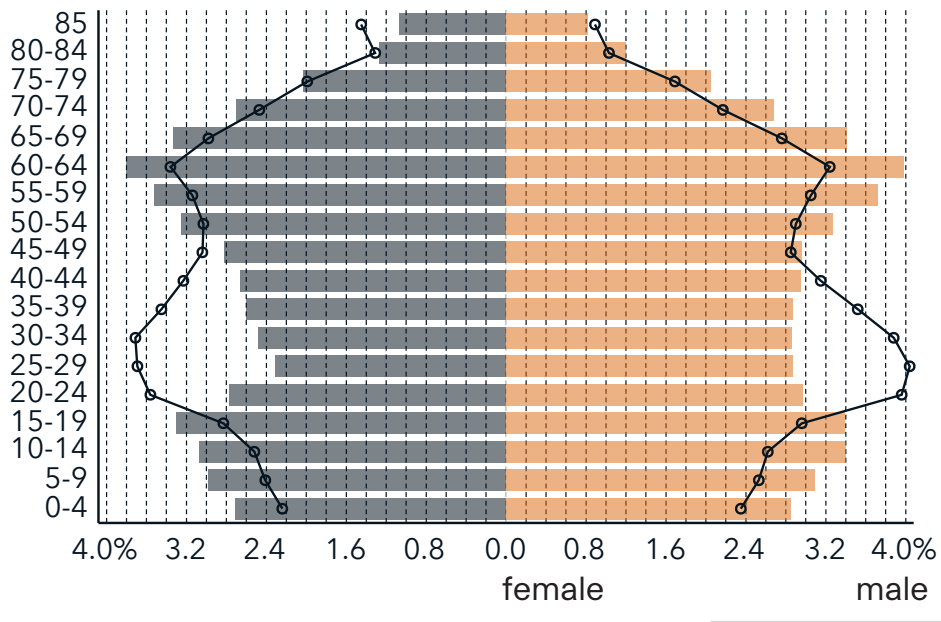
Population by Age and Sex

The largest group:

2024 Males 60 to 64 Yrs:
Percent

The smallest group:

2024 Males 85 or Older:
Percent



The population distribution in Elgin County is relatively balanced across age groups, though skewed slightly older. The largest cohort in 2024 is males aged 60–64, signaling a significant approaching retirement population. Conversely, the smallest group is males aged 85+, which is consistent with life expectancy trends. Considering this, the County may wish to consider exploring CIP tools or initiatives that support age-in-place strategies, accessible public spaces, and senior-friendly infrastructure investments.

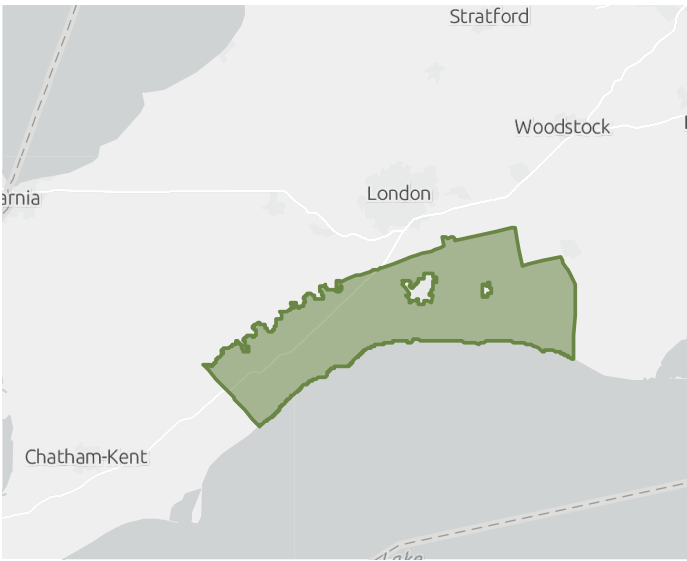
A1 | Elgin County Target Market Profile

Household Spending

Description	Total Area Spending	Average Household	Index
Total Household Expenditures	CA\$2,376,628,495	CA\$138,660	106
Clothing	CA\$62,096,753	CA\$3,623	94
Education	CA\$33,423,376	CA\$1,950	104
Food	CA\$267,065,928	CA\$15,581	103
Games of Chance	CA\$15,116,819	CA\$882	63
Health Care	CA\$127,349,530	CA\$7,430	125
Household Furnishings and Equipment	CA\$77,421,725	CA\$4,517	109
Household Operations	CA\$107,124,464	CA\$6,250	103
Income Tax	CA\$331,671,541	CA\$19,351	85
Improvements Owned Residence	CA\$113,048,900	CA\$6,596	180
Improvements Alterations Vacation Home	CA\$2,464,234	CA\$144	55
Miscellaneous Household Expenditures	CA\$32,248,948	CA\$1,882	104
Personal Care	CA\$41,361,044	CA\$2,413	98
Pet Expenses	CA\$24,018,027	CA\$1,401	164
Recreation	CA\$76,213,037	CA\$4,447	93
Reading Materials and Other Print	CA\$3,246,223	CA\$189	98
Shelter	CA\$354,212,978	CA\$20,666	98
Tobacco Products, Alcoholic Beverages	CA\$56,177,222	CA\$3,278	86
Current Consumption	CA\$1,544,935,630	CA\$90,136	103
Financial Transactions	CA\$2,053,864,585	CA\$119,829	101
Personal Insurance Premiums, Retirement	CA\$112,011,776	CA\$6,535	105
Money, Gifts, Contributions, Support Pay	CA\$65,245,638	CA\$3,807	144
Transportation	CA\$291,877,582	CA\$17,029	116

Source: Environics Analytics 2024, 2019, 2021, 2027, 2029, 2034, based on data collected by Statistics Canada for the current Canadian Census. <https://doc.arcgis.com/en/esri-demographics/latest/esri-demographics/canada.htm>

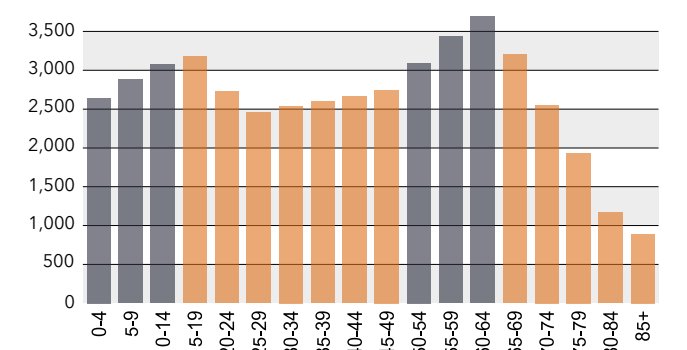
A2 | Elgin County Economic Development Initiative



Labour Force Replacement Ratio

0.84 ↑
LFRR Labour Force Replacement Ratio
This is 7% higher than **Ontario**.
Ontario has a value of **0.78**.

Age Breaks by Five Year Groupings



The highlights age breaks are used in the creation of the Labour Force Replacement Ratio. LFRR = (Ages 0 to 14)/(Ages 50 to 64)

Compound Annual Population Growth Rate

-0.9%	2.4%	1.0%
'19-'21 - Population	'21-'24 - Population	'24-'29 - Population




Core Demographic Variables

New Country

Dominant PRIZM Name

47,488	37,149
Total Population	Daytime Population
43.1	17,140
Median Age	Total Households
CA\$104,103	88.3%
Median Income	Own Residence
14.2%	92.4%
University Degree	Employment Rate
11.7%	33.3%
Self Employed	Mobility Status 5 Year
281	2.4%
Recent Period of Immigration Since '22	Visible Minorities

Primary Household Expenditures

CA\$20,665.87	
2024 Shelter: Average Comparison data is not available	CA\$20,666
	Shelter
CA\$17,029	
Transportation	
CA\$15,581	
Food	

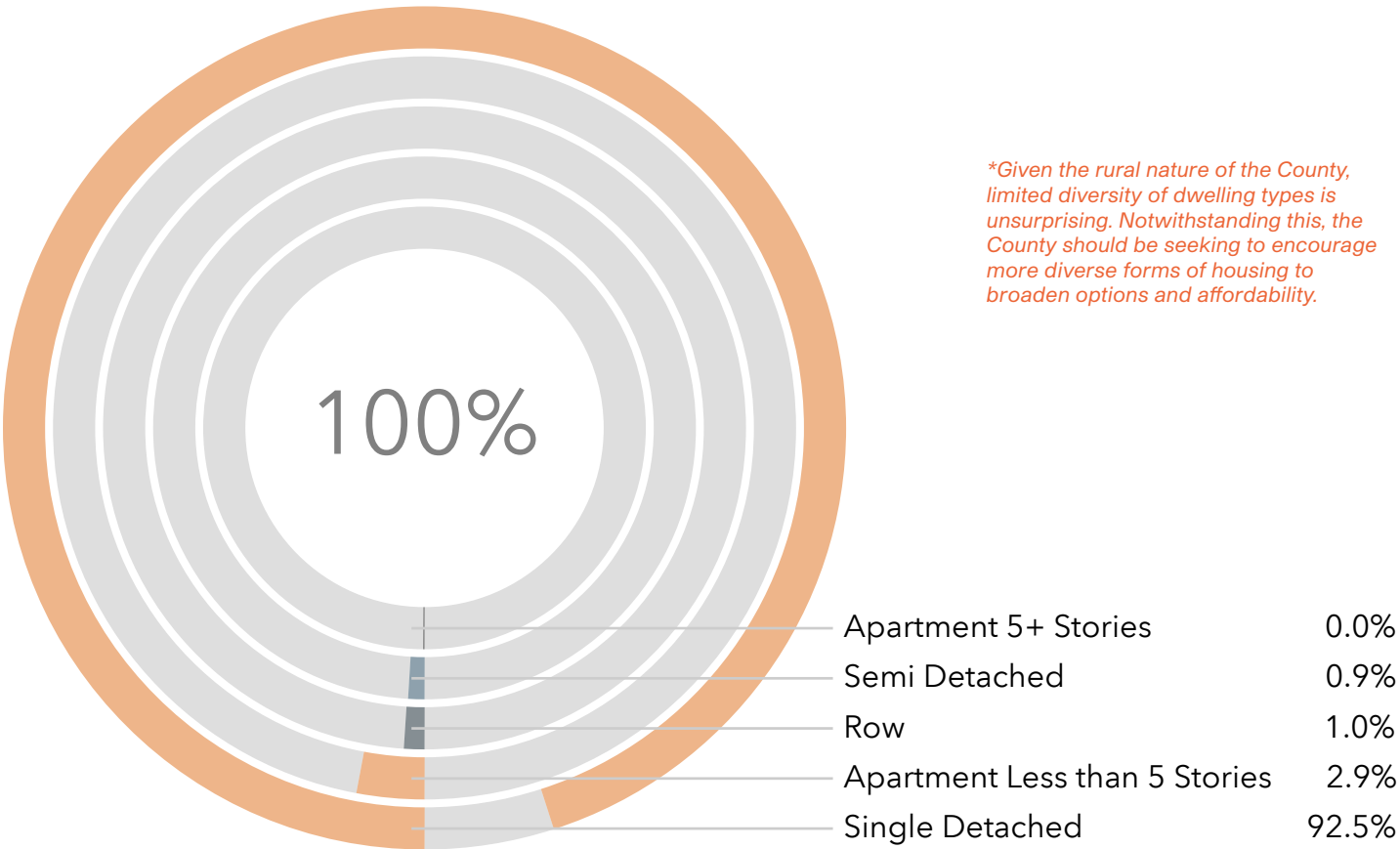
Secondary Household Expenditures

	
CA\$1,950	CA\$3,623
Education	Clothing
CA\$7,430	
Health Care	

Source: Environics Analytics 2024, 2019, 2021, 2027, 2029, 2034, based on data collected by Statistics Canada for the current Canadian Census. <https://doc.arcgis.com/en/esri-demographics/latest/esri-demographics/canada.htm>

A2 | Elgin County Economic Development Initiative

Dwelling Residence Type



Elgin County’s residential landscape is dominated by single-detached dwellings, which make up 92.5% of all homes. Other dwelling types, such as apartments and row or semi-detached housing, are almost entirely absent*. At the same time, the County’s average household size of 2.74 exceeds both the Ontario (2.63) and Canadian (2.49) averages. Considering this, the County may wish to consider exploring CIP tools that encourage the development or adaptive reuse of a broader range of housing types—particularly compact, multi-unit, and rental forms—in appropriate locations. Such diversification could better accommodate seniors, newcomers, and smaller households, and align with broader housing affordability and intensification goals.

Average household size

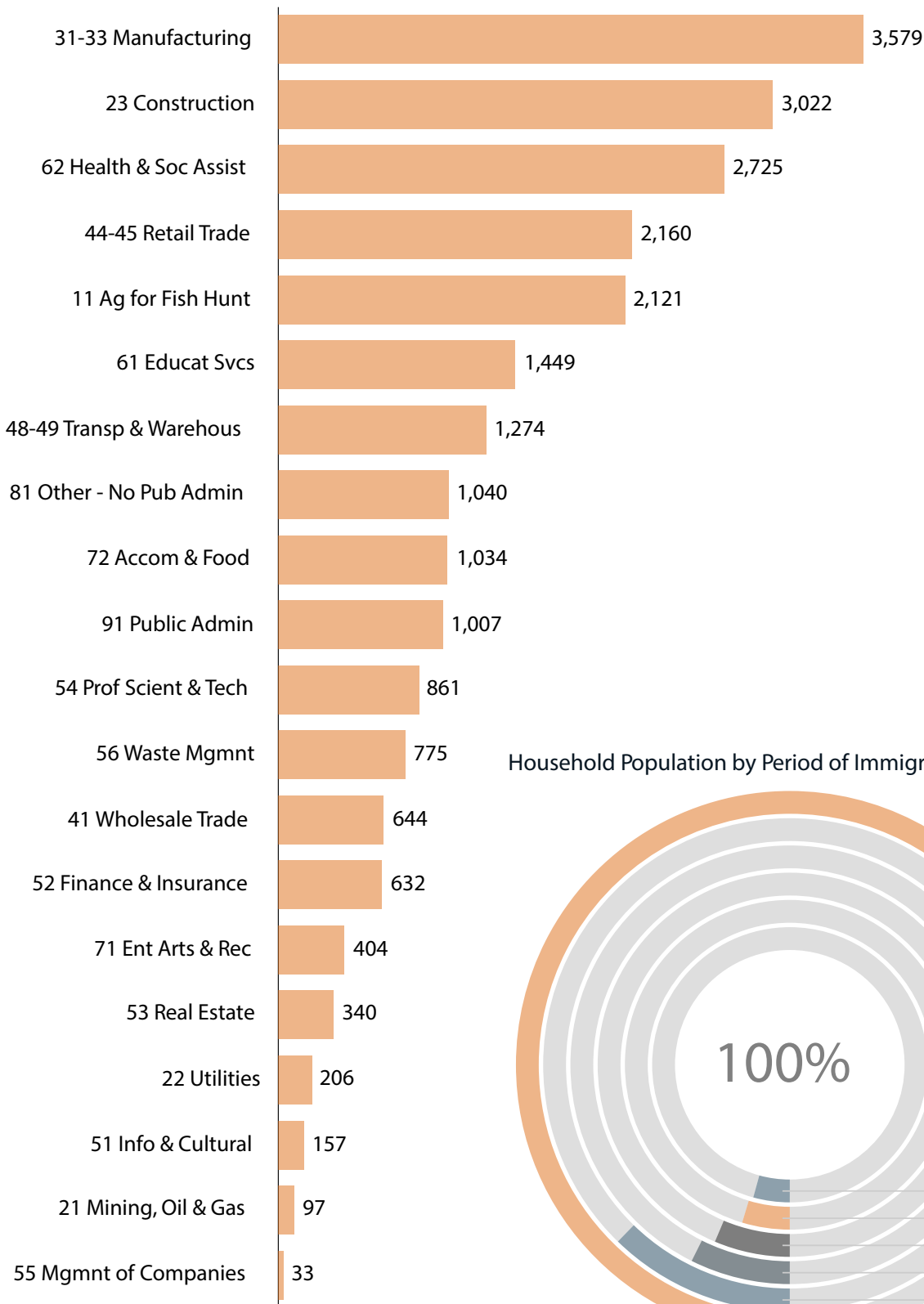
for this area

2.74 which is more than the average for Canada

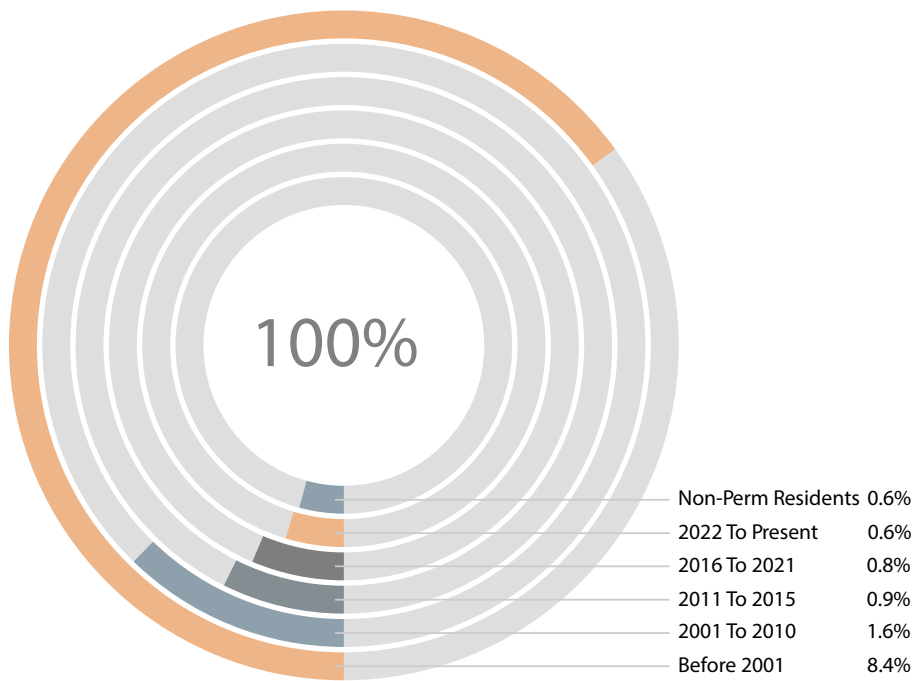
Area	Value ▼	0.00	4.00
This area	2.74	<div></div>	
Ontario	2.63	<div></div>	
Canada	2.49	<div></div>	

A2 | Elgin County Economic Development Initiative

Industry of Employment

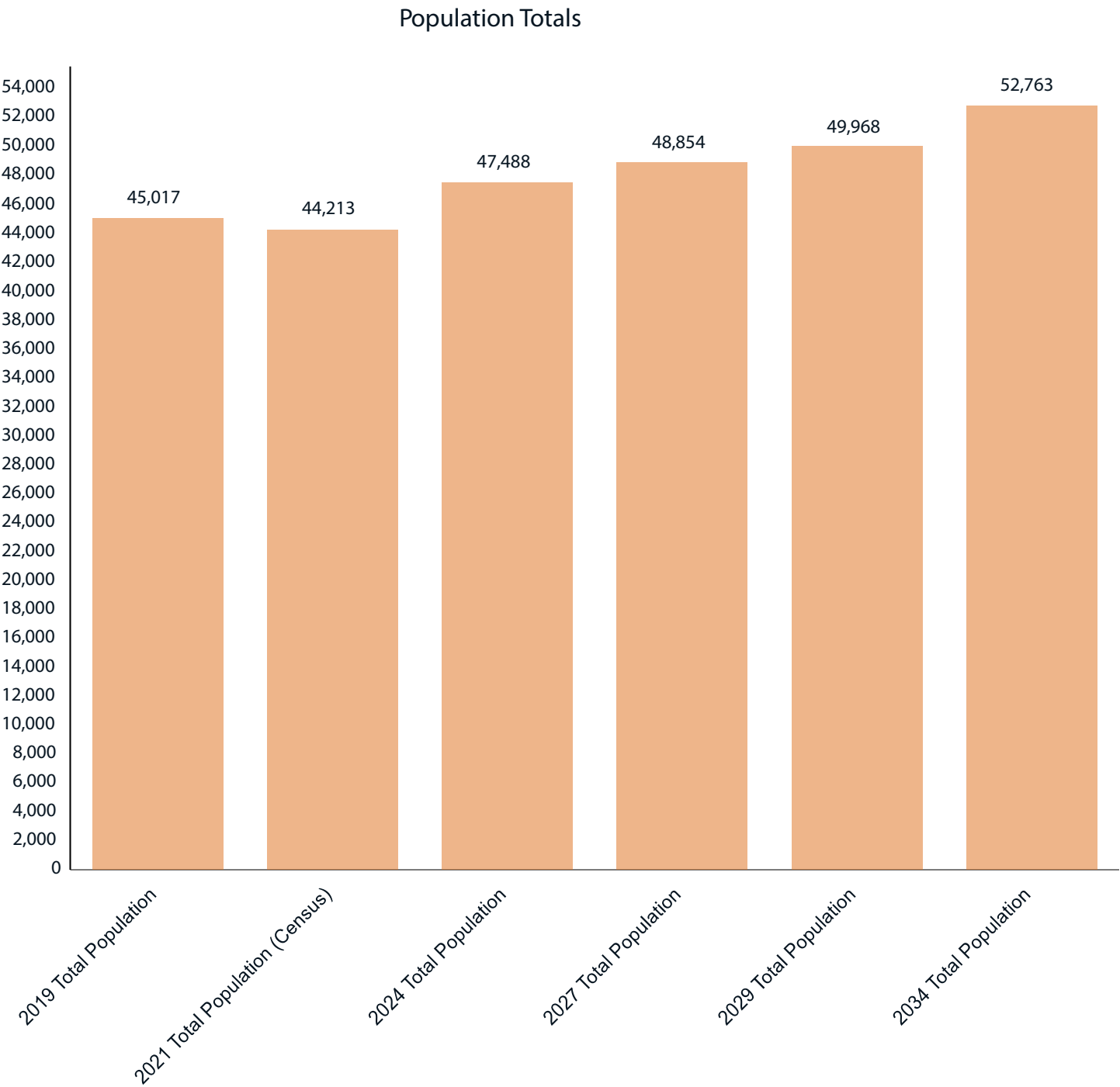


Household Population by Period of Immigration

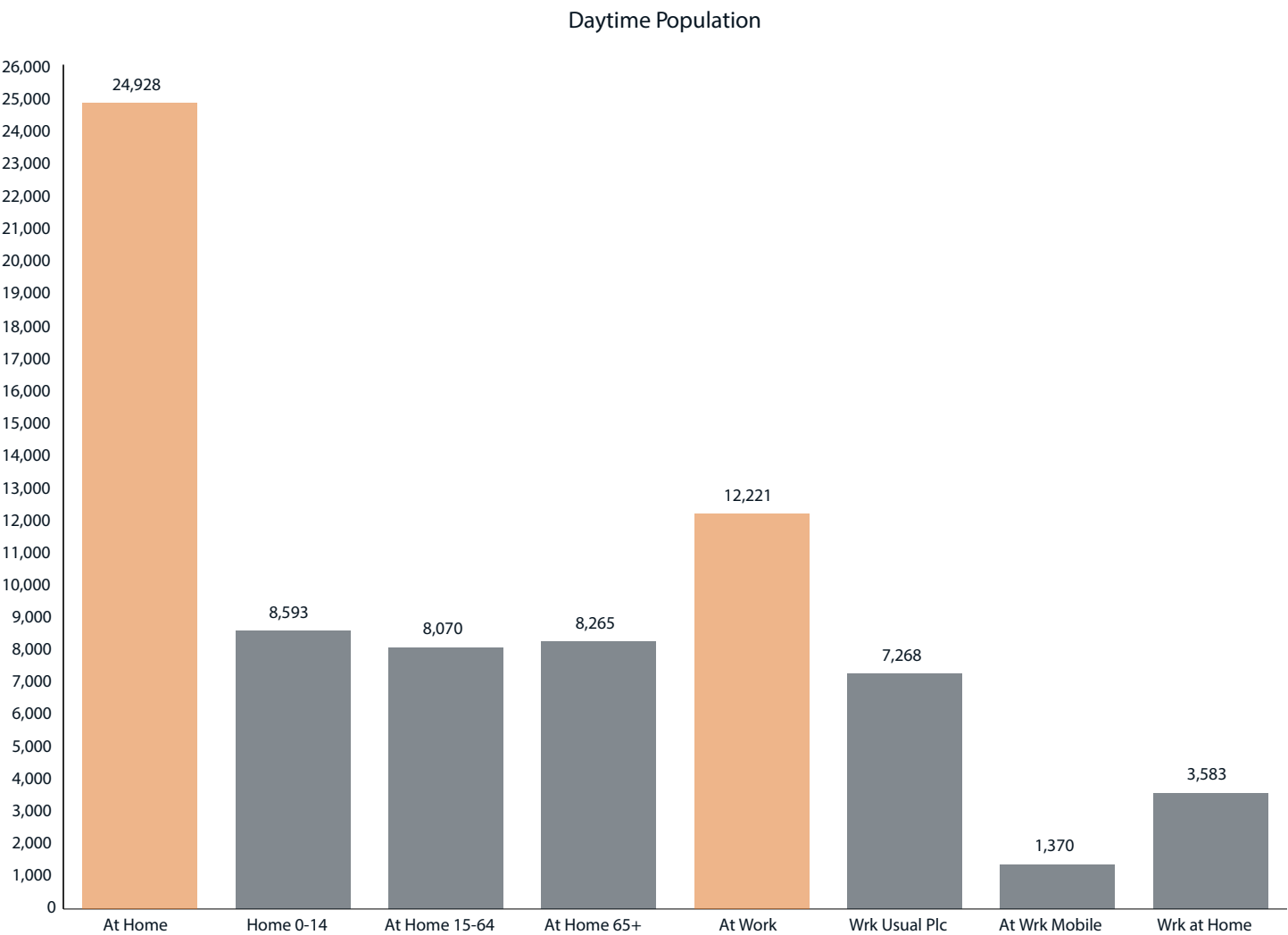


Source: Environics Analytics 2024, 2019, 2021, 2027, 2029, 2034, based on data collected by Statistics Canada for the current Canadian Census. <https://doc.arcgis.com/en/esri-demographics/latest/esri-demographics/canada.htm>

A2 | Elgin County Economic Development Initiative

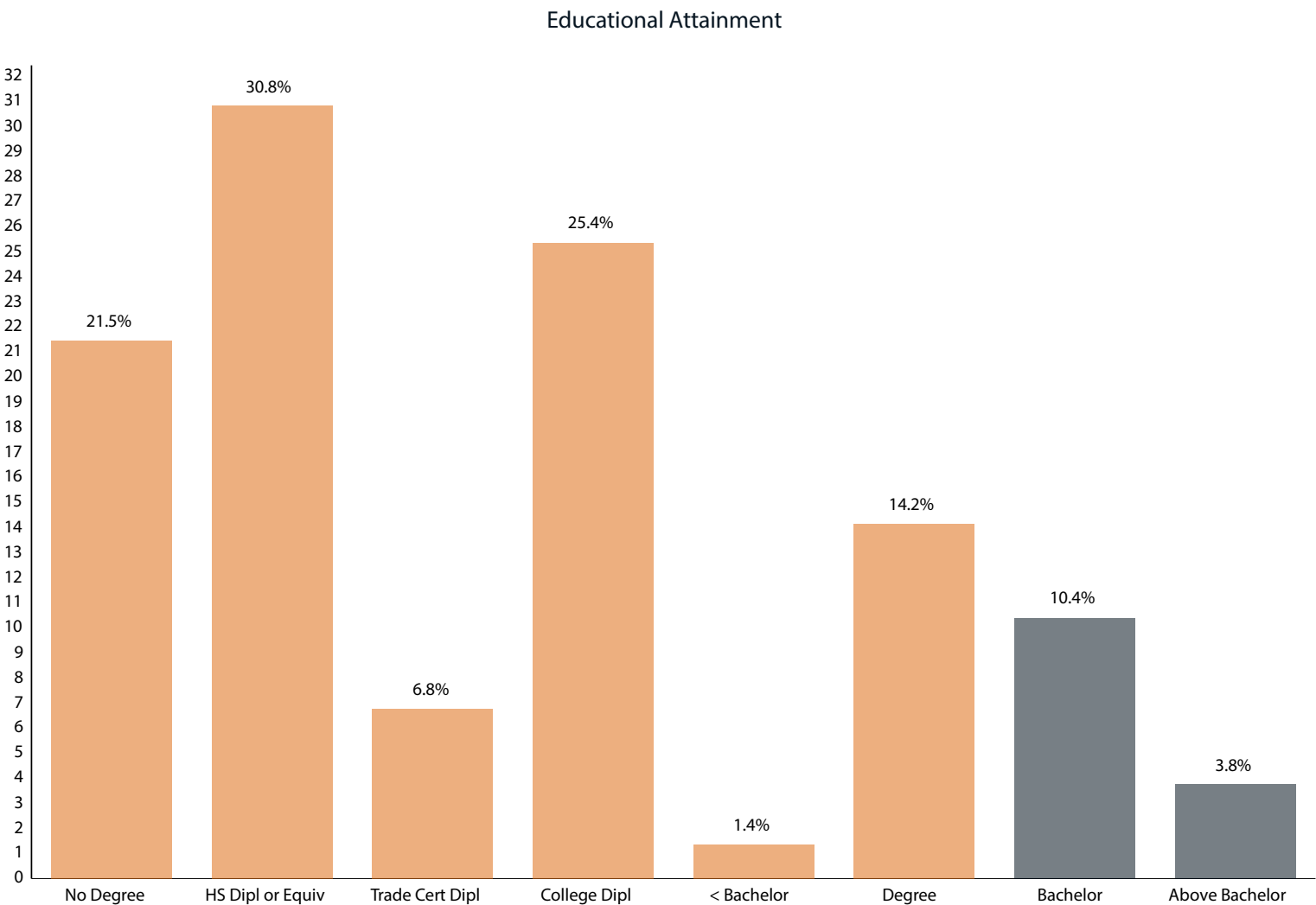


A2 | Elgin County Economic Development Initiative

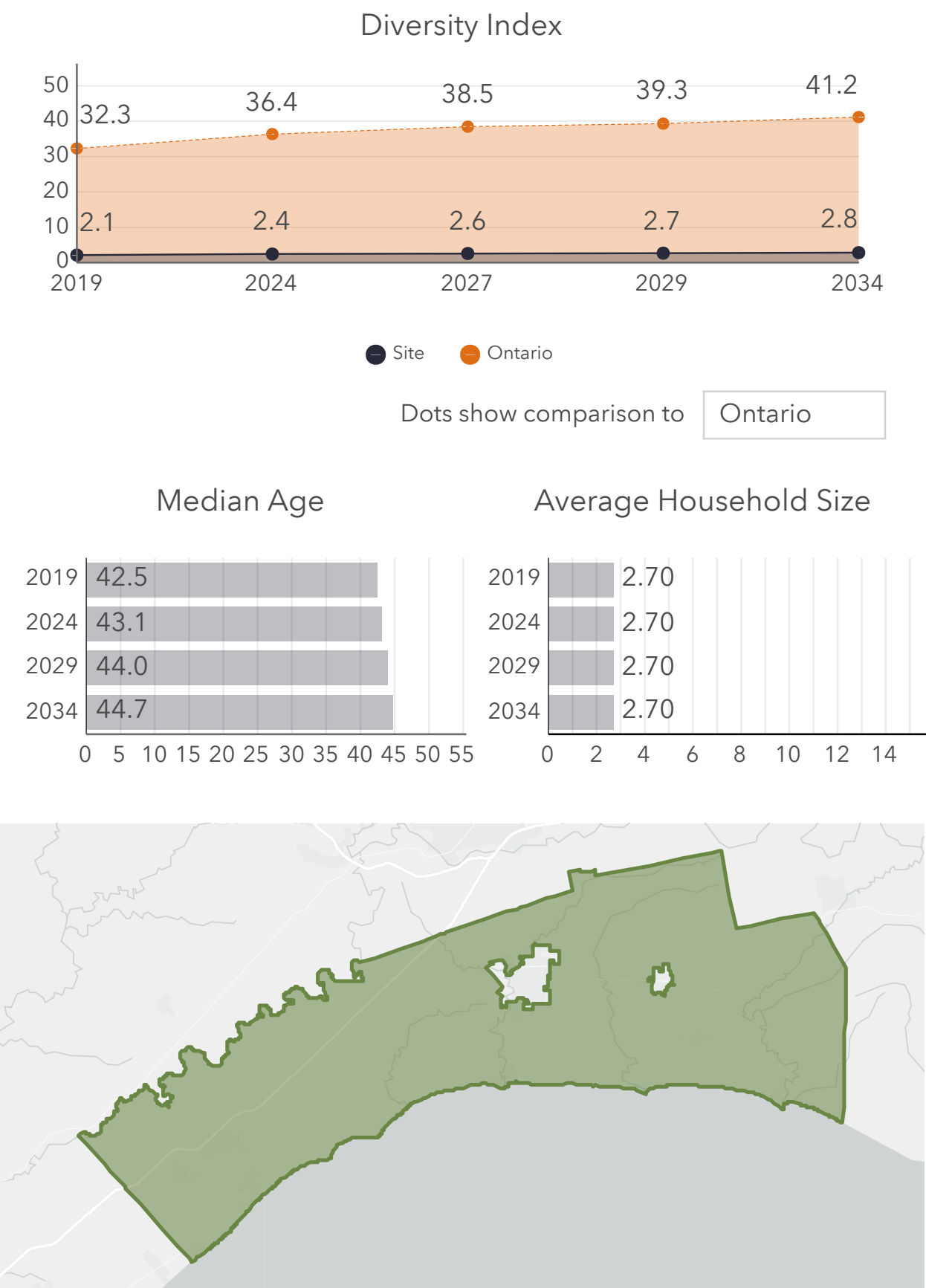


Source: Environics Analytics 2024, 2019, 2021, 2027, 2029, 2034, based on data collected by Statistics Canada for the current Canadian Census. <https://doc.arcgis.com/en/esri-demographics/latest/esri-demographics/canada.htm>

A2 | Elgin County Economic Development Initiative

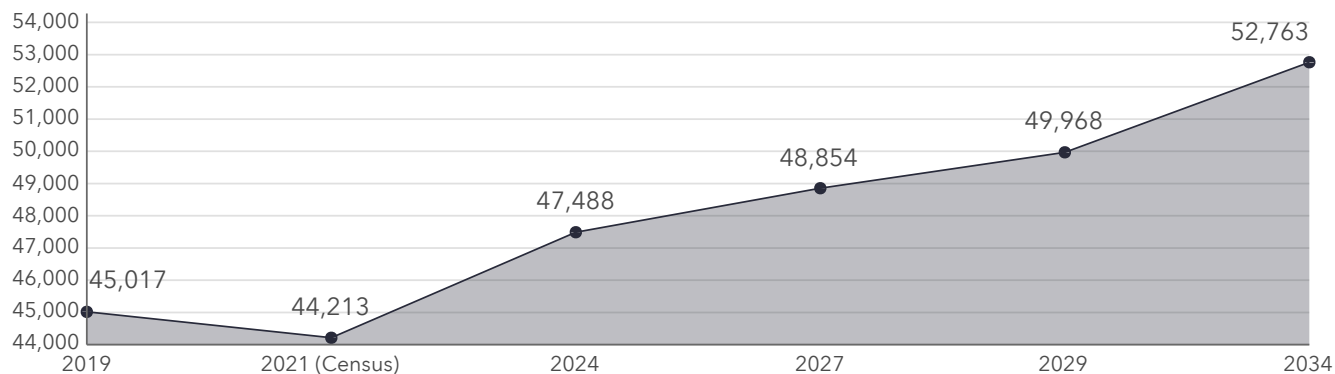


A3 | Elgin County Community Change Snapshot

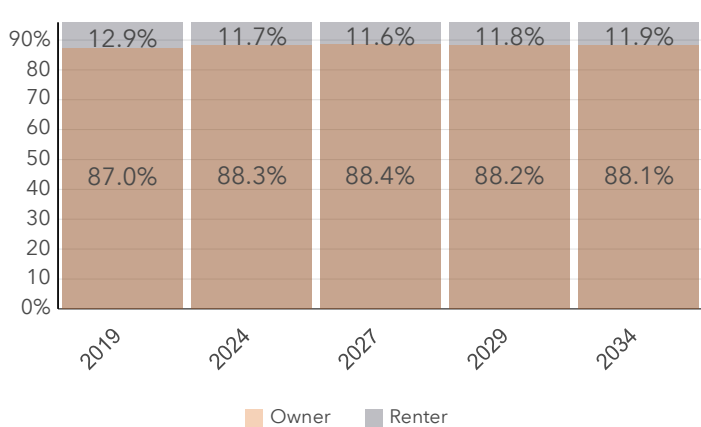


A3 | Elgin County Community Change Snapshot

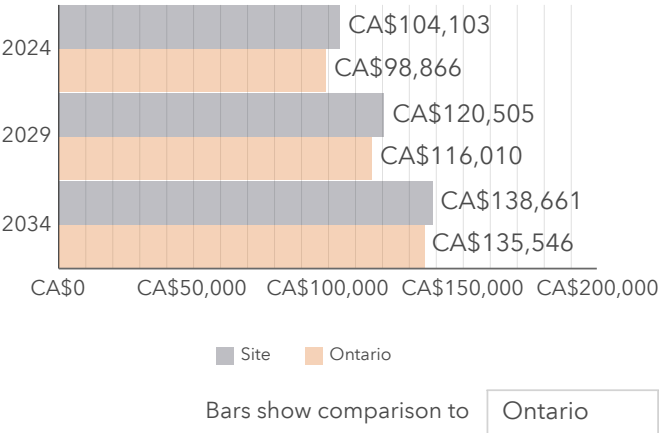
Total Population



Owner vs Renter Occupied Units



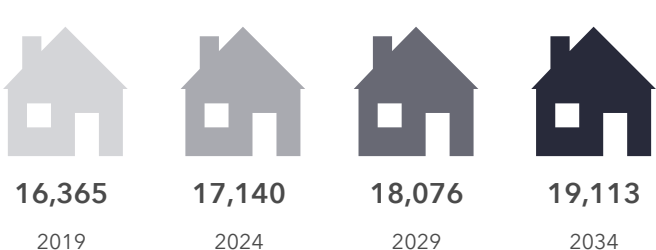
Median Household Income



2024-2034 Compound Annual Growth Rate



Total Housing Units: Past, Present, Future



Appendix B

Environmental Scan of Community Improvement Plans in Southern Ontario

B | Environmental Scan of CIPs in Southern Ontario

B.1 Norfolk County

Norfolk County's Community Improvement Plan (CIP) provides a mix of tax-based incentives, study/pre-development grants, and property improvement incentives. The program is structured to support redevelopment, agricultural diversification, and downtown revitalization across urban, hamlet, agricultural, and lakeshore areas.

1. Program Types

Norfolk County offers a variety of grants and tax-based incentives aimed at supporting pre-development work, structural and façade improvements, and property redevelopment. The CIP also includes funding specifically for agricultural buildings and environmental remediation, distinguishing it from other regional programs.

2. Maximum Funding Amounts and Notable Details

Study / Pre-Development Grants

1. Architectural & Design Grant

- » Max Funding: Up to \$1,500.
- » Structure: Reimburses the cost of preparing architectural drawings and plans required for redevelopment projects.
- » Eligibility: Available in urban, hamlet, agricultural, and lakeshore areas.

2. Environmental Remediation Grant

- » Max Funding: Up to \$15,000.
- » Structure: Covers the cost of site remediation, excluding Environmental Site Assessments (ESAs).
- » Eligibility: Available in urban, hamlet, agricultural, and lakeshore areas.

3. Planning Application & Building Permit Fee Grant

- » Max Funding: Up to \$3,000 for building permit fees, plus \$1,000 for planning application fees.
- » Structure: Reimbursement of development-related fees.
- » Eligibility: Available in urban, hamlet, agricultural, and lakeshore areas.

Building / Property Improvement Incentives

4. Agricultural Buildings & Facilities Improvement Grant

- » Max Funding: Up to \$15,000.
- » Structure: Supports conversion or expansion of agricultural buildings for value-added activities.
- » Eligibility: Limited to agricultural areas.

5. Building Façade Improvement Grant

- » Max Funding: Up to \$10,000.
- » Structure: Cost-sharing grant for exterior façade upgrades.
- » Eligibility: Available in urban, hamlet, and lakeshore areas.

6. Landscaping, Signage & Property Improvement Grant

B | Environmental Scan of CIPs in Southern Ontario

- » Max Funding: Up to \$2,000.
- » Structure: Supports improvements to open areas, signage, and landscaping.
- » Eligibility: Available in urban, hamlet, agricultural, and lakeshore areas.

7. Structural Improvement Grant

- » Max Funding: Up to \$5,000.
- » Structure: Assists with structural upgrades for commercial properties.
- » Eligibility: Available in urban, hamlet, agricultural, and lakeshore areas, but not for properties receiving Agricultural Buildings Improvement funding.

8. Residential Conversion & Rehabilitation Grant

- » Max Funding: Up to \$4,000 per dwelling or commercial unit (maximum \$8,000 per property).
- » Structure: Supports conversion of underused spaces into residential or commercial units.
- » Eligibility: Available in urban, hamlet, and lakeshore areas.

Tax Incentives

9. Property Tax Increment Grant

- » Max Funding: Grant is calculated based on the increase in assessed property value after redevelopment.
- » Structure: Multi-year Tax Increment Equivalent Grant (TIEG) based on the increased municipal tax assessment post-improvement.
- » Eligibility: Available in urban, hamlet, agricultural, and lakeshore areas.

3. Key Takeaways

- Norfolk County's CIP supports both urban and rural economic development, with a strong focus on agricultural diversification.
- The Property Tax Increment Grant provides multi-year tax relief, making it beneficial for large-scale redevelopment projects.
- Façade and property improvement grants are available across a variety of land use areas, offering flexibility to businesses.
- The program places emphasis on pre-development work, with dedicated funding for environmental remediation, design work, and planning applications.
- Agricultural businesses have a unique funding stream, setting Norfolk County apart from many other municipalities.

B | Environmental Scan of CIPs in Southern Ontario

B.2 Oxford County

Program Types

Oxford County's CIP primarily focuses on tax-based incentives and affordable housing support. Unlike some other counties, its programs are designed to integrate with local municipal CIPs to enhance redevelopment, intensification, and housing development.

2. Maximum Funding Amounts and Notable Details

1. Tax Grant Back Incentive Program

- » Max Funding: A portion of increased municipal taxes resulting from property improvements is granted back for up to 5 years.
- » Structure: Works as a tax increment equivalent grant (TIEG), offsetting increased taxes due to reassessment.
- » Eligibility: Only applies to properties located within an approved Local Municipal CIP area that promotes downtown, central area, or village core redevelopment.

2. Affordable Housing Incentive Program

- » Max Funding: Waiver of County planning application fees (e.g., Official Plan Amendments, Condominiums, Consents).
- » Structure: Planning fee relief, rather than direct grant funding.
- » Eligibility: Must be an affordable rental project subject to a Municipal Housing Facilities Agreement (to ensure long-term affordability) and must be an affordable homeownership project developed by Habitat for Humanity or a similar non-profit housing provider.

Key Takeaways

- Oxford County does not provide direct grants for façade improvements, signage, or property redevelopment—instead, it focuses on tax-based incentives and affordable housing development.
- Grants are tied to Local Municipal CIP participation, meaning the County supports local initiatives rather than administering separate, stand-alone programs.
- The Tax Grant Back Incentive Program follows a declining structure over a 5-year period, providing higher reimbursements in the first year, gradually decreasing over time. This time period may be increased to 10 years for projects over \$1,000,000 and/or involving brownfield redevelopment.
- The Affordable Housing Incentive Program is structured as a fee waiver, reducing the upfront financial burden for developers focused on affordability.

B | Environmental Scan of CIPs in Southern Ontario

B.3 Chatham-Kent

Chatham-Kent has two distinct Community Improvement Plans (CIPs) that provide financial incentives for property and business improvements:

- Chatham-Kent Community Improvement Plan (CK CIP) – Focuses on property tax relief, development cost reduction, façade improvements, and residential conversions to promote economic development and housing.
- Downtown Community Improvement Plan (DCIP) – A targeted program supporting cafés, patios, display areas, and courtyards in downtown and main street areas.

The summary below consolidates key features from both CIPs.

1. Program Types

Chatham-Kent's CIP offerings provide grants, tax incentives, and fee rebates that support commercial and residential redevelopment, mixed-use development, affordable housing, downtown revitalization, and streetscape enhancements.

2. Maximum Funding Amounts and Notable Details

CK CIP (General Municipal-Wide CIP)

1. Property Tax Increment Equivalent Grant

- » Max Funding: Rebate of a portion of increased property taxes resulting from redevelopment or new construction.
- » Structure: Tax increment equivalent grant (TIEG) over a multi-year period.
- » Eligibility: Covers commercial, employment, mixed-use, major rental housing, hotels, and affordable housing developments.

2. Building & Planning Fee Rebate

- » Max Funding: Rebate of planning and building permit fees.
- » Structure: Direct reduction in initial regulatory costs for developers.
- » Eligibility: Applies to commercial properties in downtown areas, employment lands, mixed-use commercial/residential projects, additional dwelling units (ADUs), and affordable housing developments.

3. Façade Improvement Program

- » Max Funding: 50% matching grant, up to \$200 per linear foot, with a maximum of \$40,000 per property.
- » Structure: Cost-sharing for front exterior renovations, including windows, doors, and architectural details.
- » Eligibility: Limited to commercial and mixed-use commercial/residential buildings. Approval required before construction begins.

4. Residential Conversion & Affordable Housing Grant

- » Max Funding:
 - \$5,000 per Additional Dwelling Unit (ADU).
 - \$7,500 per unit for conversions in mixed-use buildings (behind non-residential use).

B | Environmental Scan of CIPs in Southern Ontario

- \$7,500 per unit for affordable housing developments.
- » Structure: One-time grant per new or rehabilitated unit.
- » Eligibility: Incentivizes new residential units and affordability-focused projects.

DCIP (Downtown Community Improvement Plan – Cafés, Patios, Display Areas & Courtyards Program)

5. Outdoor Commercial Space Grant

- » Max Funding: 50% matching grant, up to \$10,000 per application.
- » Structure: Reimbursement after successful completion of approved work.
- » Eligibility: Supports permanent cafés, patios, display areas, and courtyards accessory to commercial uses. Must comply with municipal design guidelines.
- » Geographic Scope: Limited to downtown and main street areas, as defined in the DCIP boundary document.

3. Key Takeaways

- Chatham-Kent has two separate CIP programs: one for broader municipal economic development and one specifically for enhancing outdoor commercial spaces in downtown areas.
- The CK CIP provides some of the highest façade improvement grants in the region, with a maximum of \$40,000 per property.
- The Downtown CIP (DCIP) offers up to \$10,000 for outdoor commercial spaces, which is unique compared to other municipalities.
- Strong focus on mixed-use and affordable housing development, with direct incentives for new residential units.
- The Property Tax Increment Equivalent Grant provides multi-year tax relief, making it an attractive incentive for large-scale projects.
- Façade Improvement Grants require pre-approval, ensuring alignment with municipal goals before work begins.

B | Environmental Scan of CIPs in Southern Ontario

B.4 County of Brant

The County of Brant administers three Community Improvement Plans (CIPs): Downtown Paris, Downtown Burford, and Downtown St. George. These plans enable the County to offer financial incentive programs that provide grants for private property improvement projects, supporting downtown revitalization, housing, commercial reuse, and brownfield redevelopment.

The following summarizes the key incentive programs available under these three CIPs.

1. Program Types

The County of Brant offers a range of grants and tax incentives that encourage façade enhancements, adaptive reuse, downtown housing, brownfield redevelopment, and tax relief for property improvements.

2. Maximum Funding Amounts and Notable Details

Façade, Signage, and Property Improvement Grants

1. Façade Improvement Grant

- » Max Funding: Up to \$10,000 (standard), \$12,500 (corner lots), or \$15,000 (properties backing onto the Grand River).
- » Structure: 50% matching grant.
- » Eligibility: Available for building façade improvements in designated downtown areas.

2. Signage Improvement Grant

- » Max Funding: Up to \$3,000.
- » Structure: 50% matching grant.
- » Eligibility: Supports business signage upgrades in eligible CIP areas.

3. Property and Private Parking Area Improvement Grant

- » Max Funding: Up to \$5,000.
- » Structure: 50% matching grant.
- » Eligibility: Supports landscaping and private parking improvements for eligible properties.

Housing and Commercial Revitalization Grants

4. Downtown Housing Improvement Grant

- » Max Funding: Up to \$10,000 per unit (maximum \$30,000 for three units).
- » Structure: 50% matching grant.
- » Eligibility: Supports the conversion or rehabilitation of upper floors for housing in designated downtown areas.

5. Adaptive Commercial Reuse Grant

- » Max Funding: Up to \$15,000.
- » Structure: 50% matching grant.
- » Eligibility: Assists with interior renovations for commercial properties, including Building Code compliance upgrades.

B | Environmental Scan of CIPs in Southern Ontario

Planning, Development, and Environmental Incentives

6. Planning and Building Application Fee Grant

- » Max Funding: Up to \$10,000.
- » Structure: Rebates municipal planning and building permit fees.
- » Eligibility: Available to property owners undertaking developments requiring planning approvals and/or building permits.

7. Brownfield Study Grant

- » Max Funding: Up to \$15,000.
- » Structure: 50% matching grant.
- » Eligibility: Supports environmental studies (Phase I and II) for brownfield sites.

8. Brownfield Property Tax Assistance Grant

- » Max Funding: Property taxes deferred or canceled during the rehabilitation/redevelopment period.
- » Structure: Temporary tax relief for contaminated sites undergoing remediation.
- » Eligibility: Available to properties that have completed a Phase II Environmental Site Assessment.

Tax Incentives

9. Tax Increment Equivalent Grant Program (TIEG)

- » Max Funding: Rebates all or a portion of the increase in property taxes resulting from redevelopment.
- » Structure: Multi-year property tax relief based on increased post-renovation assessments.
- » Eligibility: Available to redevelopment projects that generate increased property taxes.
- » Restriction: Cannot be combined with any other grant program.

3. Key Takeaways

- The County of Brant's CIP consists of three distinct plans for Downtown Paris, Downtown Burford, and Downtown St. George, providing a targeted approach to downtown revitalization and private property investment.
- Façade and signage improvement grants provide up to \$15,000, with additional incentives for corner properties and sites along the Grand River.
- Housing incentives support downtown residential conversions, offering up to \$30,000 per property for new or rehabilitated units.
- Brownfield redevelopment is supported through study grants and tax relief, encouraging remediation of contaminated sites.
- The TIEG program offers long-term tax relief for redevelopment projects, but applicants must choose between tax incentives and direct grant funding.
- A mix of grants, planning fee rebates, and tax incentives provides flexibility for businesses, property owners, and developers to enhance downtown areas.

B | Environmental Scan of CIPs in Southern Ontario

B.5 Haldimand County

Haldimand County administers two distinct Community Improvement Plans (CIPs):

- *Downtown Revitalization Community Improvement Plan* – Supports building renovations, façade improvements, downtown housing, and heritage preservation in designated downtown areas.
- *Rural Business and Tourism Community Improvement Plan (RBTCIP)* – Encourages rural economic development, value-added agriculture, and commercial roofed accommodations through financial incentives.

Both programs share an annual budget of \$150,000 and operate on a first-come, first-served basis, with applications required before any work begins.

1. Program Types

Haldimand County offers grants, planning/development fee rebates, and tax-based incentives to support building rehabilitation, heritage preservation, signage, housing, and rural tourism-related businesses.

2. Maximum Funding Amounts and Notable Details

Downtown Revitalization CIP Grants

1. Building Restoration, Renovation & Improvement Grant

- » Max Funding: Up to \$25,000.
- » Structure: 50% matching grant.
- » Eligibility: Supports interior renovations, upgrades for fire/building code compliance, and conversion of vacant/underutilized spaces.
- » Special Focus: Only available for projects creating commercial roofed accommodations, restaurants/markets, or cultural/recreational spaces.

2. Façade Improvement Grant

- » Max Funding: Up to \$10,000 (standard), \$15,000 (for accessibility improvements or properties visible from the Grand River).
- » Structure: 50% matching grant.
- » Eligibility: Available for front, rear, or sidewall façade improvements. Signage-only projects can receive up to \$5,000.

3. Downtown Housing Grant

- » Max Funding: Up to \$15,000.
- » Structure: Covers 15% of eligible construction costs.
- » Eligibility: Supports rehabilitation or conversion of non-residential space into housing in designated downtown areas.

4. Heritage Improvement Grant

- » Max Funding: Up to \$10,000.
- » Structure: 50% matching grant.
- » Eligibility: Available for preservation, restoration, and enhancement of designated heritage properties.

B | Environmental Scan of CIPs in Southern Ontario

5. Tax Increment-Based Equivalent Rebate Program (for large-scale capital projects)

- » Max Funding: Covers up to 50% of the annual County tax increase for a maximum of 10 years.
- » Structure: Multi-year Tax Increment Equivalent Grant (TIEG).
- » Eligibility: Designed for major rehabilitation and redevelopment projects.
- » Restriction: Applicants cannot combine this grant with any other CIP funding.

6. Application & Permit Fees Refund Program

- » Max Funding: Refund of County planning application, building permit, and development charge fees.
- » Structure: 100% rebate on applicable fees.
- » Eligibility: Supports property redevelopment projects.

Rural Business and Tourism CIP Grants

7. Façade, Landscape & Signage Improvement Grant

- » Max Funding: Up to \$10,000.
- » Structure: 50% matching grant.
- » Eligibility: Supports façade, signage, and landscaping improvements for businesses in rural hamlets or heritage buildings. Landscaping costs cannot exceed 15% of the total grant.

8. Development Charge, Planning Fees & Building Permit Grant

- » Max Funding: 100% rebate of development charges, planning fees, and building permit fees.
- » Structure: Full fee refund.
- » Eligibility: Available for property redevelopment in rural areas.

9. Tax-Based Redevelopment Grant (TIEG) (for large-scale capital projects)

- » Max Funding: Covers up to 50% of the annual County tax increase for a maximum of 10 years.
- » Structure: Multi-year property tax relief.
- » Eligibility: Designed for major redevelopment projects.
- » Restriction: Applicants cannot combine this grant with any other program.

10. Building Restoration, Renovation & Improvement Grant

- » Max Funding: Up to \$25,000.
- » Structure: 50% matching grant.
- » Eligibility: Covers interior renovations, repurposing of agricultural buildings, building expansions, retrofitting, and fire/code compliance.

11. Heritage Commercial Use Grant

- » Max Funding: Up to \$10,000.
- » Structure: 50% matching grant.
- » Eligibility: Supports heritage property preservation and enhancement for commercial uses.

B | Environmental Scan of CIPs in Southern Ontario

3. Key Takeaways

- Haldimand County operates two separate CIP programs, targeting downtown revitalization and rural economic development.
- Downtown incentives focus on building restoration, housing conversion, and heritage property improvements, with grants up to \$25,000 for major renovations.
- Rural incentives encourage value-added agriculture, commercial accommodations, and heritage business development, providing up to \$25,000 for interior renovations and repurposing of agricultural buildings.
- The TIEG program provides tax relief for large-scale capital projects but cannot be combined with other grants, requiring applicants to choose between upfront financial assistance or long-term tax incentives.
- Façade and signage improvement grants support both urban and rural businesses, with enhanced funding for accessibility improvements or properties near the Grand River.
- Development charges and permit fees can be fully rebated, reducing regulatory costs for redevelopment projects.

B | Environmental Scan of CIPs in Southern Ontario

B.6 Niagara Region

The Niagara Gateway Economic Zone and Centre Community Improvement Plan (Gateway CIP) provides property tax reductions and development charge grants to support private sector investment, redevelopment, and construction activity in strategic areas of Fort Erie, Niagara Falls, Port Colborne, Thorold, and Welland.

Incentives are awarded based on an evaluation system that considers a project's economic performance, job creation, and environmental design, with higher-scoring projects receiving greater financial benefits.

1. Program Types

Niagara Region offers two primary tax-based incentive programs to encourage commercial and industrial development:

- *Tax Increment-Based Grant (TIBG) Program* – Rebates a percentage of increased property taxes for eligible projects over five or ten years.
- *Regional Development Charge Grant Program* – Provides partial or full exemptions from development charges for projects that meet high economic and environmental performance standards.

2. Maximum Funding Amounts and Notable Details

Tax Increment-Based Grant (TIBG) Program

- Max Funding: 40% to 100% of the post-project property tax increase, depending on evaluation score.
- Structure: Multi-year property tax rebate, calculated based on project performance in:
 - » Construction value
 - » Job creation/retention
 - » LEED certification or Smart Growth Design Criteria compliance
- Eligibility: Available in designated Gateway CIP project areas across Fort Erie, Niagara Falls, Port Colborne, Thorold, and Welland.
- Duration: Five or ten years, depending on the project's location within a Strategic Location for Investment.

Regional Development Charge Grant Program

- Max Funding: Capped at \$1.5 million.
- Structure: Full or partial exemption from Regional Development Charges (RDCs) for projects that achieve 14 or more points on the Gateway CIP evaluation criteria.
- Eligibility: Applies to exceptional projects that meet high economic and environmental performance standards.

B | Environmental Scan of CIPs in Southern Ontario

3. Key Takeaways

- Niagara Region's CIP is fully tax-and development-charge relief-based, offering long-term property tax rebates and rebates rather than direct grants.
- Incentives are performance-based, with funding amounts tied to economic impact (job creation, construction value) and environmental design (LEED certification or Smart Growth compliance).
- Projects scoring 14 points or higher receive additional incentives, including Regional Development Charge relief (capped at \$1.5 million).
- The tax rebate lasts for five or ten years, depending on the project's location and strategic importance.
- Applications are assessed through a formal evaluation matrix, ensuring funds are allocated to high-impact projects.

B | Environmental Scan of CIPs in Southern Ontario

B.7 City of London

The City of London administers four city-wide Community Improvement Plans (CIPs) and eight neighbourhood-based CIPs, each designed to support different types of development and revitalization efforts. Each CIP offers specific financial incentives tailored to the needs of the designated areas.

City-Wide CIPs	Neighbourhood-Based CIPs	
» Affordable Housing CIP (not yet in effect)	» Argyle Core Area	» Hamilton Road
» Brownfield CIP (targets contaminated site redevelopment)	» Airport	» Lambeth Area
» Heritage CIP (supports designated heritage properties)	» Core Area	» Old East Village
» Industrial Lands CIP (encourages industrial development)	» Downtown	» SoHo

1. Program Types

London offers a mix of grants, loans, and tax-based incentives to encourage:

- Downtown and neighbourhood revitalization
- Affordable and additional residential units
- Office-to-residential conversions
- Heritage preservation and brownfield remediation
- industrial and commercial property improvements

2. Maximum Funding Amounts and Notable Details

Housing and Residential Development Incentives

1. Additional Residential Unit (ARU) Loan (not yet in effect)

- » Max Funding: Up to \$20,000 or the cost of eligible works (whichever is lower).
- » Structure: Low-interest loan, repaid over 108 monthly payments.
- » Eligibility: Supports creation of additional residential units (ARUs), with conditions such as owner-occupied dwellings and long-term lease agreements.

2. Office-to-Residential Construction Conversion Grant

- » Max Funding: Up to \$35,000 per unit.
- » Structure: Forgivable loan.
- » Eligibility: Conversion of vacant Class 'B' or 'C' office buildings in the Downtown CIP area into residential units.

3. Residential Development Charges Grant

- » Max Funding: Rebates 100% of residential development charges (DCs) over a 10-year period.
- » Structure: Grant equal to the net residential DCs paid.
- » Eligibility: Available for new residential developments in Downtown and Old East Village CIP areas.

B | Environmental Scan of CIPs in Southern Ontario

Building Improvement Incentives

4. Façade Improvement Loan

- » Max Funding: 50% of eligible costs, up to \$50,000.
- » Structure: 0% interest loan, repaid over 10 years (some areas may qualify for partial loan forgiveness).
- » Eligibility: Supports façade improvements, including windows, doors, brickwork, painting, lighting, and signage.

5. Upgrade to Building Code Loan

- » Max Funding: 50% of eligible costs, up to \$200,000.
- » Structure: 0% interest loan, repaid over 10 years (some areas may qualify for partial loan forgiveness).
- » Eligibility: Funds interior building upgrades, including plumbing, electrical, HVAC, fire protection, and structural improvements.

Tax-Based Redevelopment Incentives

6. Rehabilitation and Redevelopment Tax Grant

- » Max Funding: No set limit—grant amount is determined by MPAC reassessment of the redeveloped property.
- » Structure: Refunds a portion of the municipal tax increase over 10 years, decreasing annually.
- » Eligibility: Available for redevelopment and rehabilitation projects in Downtown, Old East Village, and SoHo CIP areas.

3. Key Takeaways

- London administers multiple CIPs, combining city-wide programs with neighbourhood-based initiatives to target specific revitalization efforts.
- Housing and residential conversion grants prioritize downtown and urban intensification, with substantial incentives (e.g., \$35,000 per unit for office-to-residential conversions).
- Loans for façade and building code improvements provide up to \$200,000 at 0% interest, supporting both exterior and interior upgrades.
- The Rehabilitation and Redevelopment Tax Grant refunds municipal tax increases over 10 years, making long-term investment in property redevelopment more viable.
- The Residential Development Charges Grant fully rebates development charges over time, reducing the financial burden on new downtown residential developments.

B | Environmental Scan of CIPs in Southern Ontario

B.8 City of St. Thomas

The City of St. Thomas Community Improvement Plan (CIP) provides financial incentives to encourage redevelopment, reuse, rehabilitation, and brownfield remediation in key areas of the city. The Project Area has been expanded to include:

- City-Wide Community Improvement Area
- Primary Community Improvement Area (CIPA)
- Secondary Community Improvement Area (CIPA)

Incentives support heritage preservation, residential development, commercial and industrial improvements, and environmental site remediation.

1. Program Types

St. Thomas offers a mix of grants, loans, and tax-based incentives to encourage:

- Façade and heritage building restoration
- Residential intensification and affordable housing
- Brownfield redevelopment and environmental remediation
- Development charge relief and planning fee rebates
- Employment land development and tax increment grants

2. Maximum Funding Amounts and Notable Details

Heritage and Façade Improvement Incentives

1. Heritage Design Grant Program

- » Max Funding: 50% of eligible costs, up to \$5,000 per property/project.
- » Structure: Grant for professional urban design, architectural studies, and heritage impact assessments.
- » Eligibility: Designated heritage properties in the Primary CIPA or Downtown Heritage Conservation District (HCD) Sub-Area.

2. Heritage Façade and Building Improvement Program

- » Max Funding:
 - Up to \$10,000 for properties with ≤25 feet of frontage.
 - Up to \$400 per linear foot (max \$20,000) for larger properties.
 - Up to \$5,000 for side or rear façade improvements (at the discretion of Council).
 - Up to \$25,000 in no-interest loans (repayable over five years).
- » Structure: 50% matching grant and optional no-interest loan.
- » Eligibility: Commercial and mixed-use properties in Downtown, Old St. Thomas, and Downtown HCD Sub-Areas.

B | Environmental Scan of CIPs in Southern Ontario

Housing and Residential Development Incentives

3. Residential Program

- » Max Funding:
 - Up to \$7,500 per unit (max \$60,000 per property/project).
 - Up to \$12,500 per unit for affordable housing (max \$100,000 per property/project).
 - No-interest loans of up to \$12,500 per unit (max \$100,000, repayable over seven years).
- » Structure: 50% matching grant and optional no-interest loan.
- » Eligibility: Properties in the Primary CIPA that involve:
 - New residential units on vacant lots.
 - Residential intensification of commercial/mixed-use buildings.
 - Conversion of underutilized commercial space to residential.
 - Renovation of existing units to meet building and fire code standards.

Tax and Fee-Based Development Incentives

4. Development Charge Grant Program

- » Max Funding: Up to 100% of City Development Charges (DCs).
- » Structure: Full rebate of development charges.
- » Eligibility: All projects in the Primary CIPA, and employment-based brownfield redevelopment in the Secondary CIPA.

5. Tax Increment Grant (TIG) Program

- » Max Funding: 100% of the municipal tax increase, up to 10 years.
- » Structure: Annual property tax refund (percentage decreases over time).
- » Eligibility:
 - All development types in the Primary CIPA (up to five years).
 - Brownfield redevelopment in the Secondary CIPA (up to 10 years).
 - Employment land development in the Secondary CIPA (up to five years).

6. Parkland Dedication Grant Program

- » Max Funding: 100% of parkland dedication cash-in-lieu fees.
- » Structure: Rebate of parkland fees for eligible projects.
- » Eligibility: Residential intensification projects in the Primary CIPA that also qualify for other CIP programs (e.g., Residential, Development Charge, or TIG).

7. Planning and Building Fees Grant Program

- o Max Funding: 100% of planning and building permit fees, up to \$5,000.
- o Structure: Rebate of municipal fees.
- o Eligibility: Projects in the Primary CIPA that qualify for other CIP programs.

B | Environmental Scan of CIPs in Southern Ontario

Heritage and Brownfield Redevelopment Incentives

8. Heritage Tax Relief Grant Program

- » Max Funding: 40% of the municipal tax increase for five years.
- » Structure: Annual tax rebate.
- » Eligibility: Heritage preservation and restoration projects on designated properties in the Primary CIPA.

9. Environmental Site Assessment (ESA) Grant Program

- » Max Funding:
 - \$2,000 for Phase I ESA studies.
 - \$7,500 for Phase II or other environmental studies.
 - Maximum of \$10,000 per property/project.
- » Structure: 50% matching grant.
- » Eligibility: All development types within the City-Wide CIPA.

3. Key Takeaways

- St. Thomas offers a diverse range of financial incentives, combining grants, tax rebates, and no-interest loans.
- Heritage and façade improvement grants include both funding for restoration work and professional design studies.
- Residential intensification is highly incentivized, with up to \$12,500 per affordable unit and additional tax relief for eligible developments.
- Development Charge Grants fully reimburse municipal DCs, significantly reducing costs for developers.
- The Tax Increment Grant (TIG) program provides long-term tax relief (up to 10 years) for brownfield and employment land redevelopment.
- Environmental Site Assessment grants help offset the costs of brownfield remediation, encouraging the redevelopment of contaminated properties.

