



Housing Community Improvement Plan



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1 INTRODUCTION

In 2023, the Ontario government assigned the *City* of Thunder Bay a housing target of 2,200 new homes by the year 2031. Also, the *City* submitted a transformational action plan and application to the Federal Housing Accelerator Fund (HAF) to encourage the development of new homes needed to meet the need identified in the application. In February 2024, the *City* was successful in receiving the funding support to implement the Housing Accelerator Action Plan and associated reforms to accomplish meeting the housing targets.

This Housing *Community Improvement* Plan (CIP) will assist with implementing three of the eight HAF Initiatives, as follows: Multi-Unit & Affordable Housing Incentive; Encourage Additional Dwelling Units; and Core Areas CIP for Residential Infill.

1.1 What is a CIP?

A CIP is a strategic municipal planning and economic development tool provided by the Ontario Planning Act that is used by municipalities across Ontario to revitalize and intensify certain areas of a municipality, using mechanisms such as grants, programs, and incentives to support the objectives of the CIP.

CIPs are similar to an Official Plan or Zoning By-Law in focus as they are also concerned with the use of land and buildings within certain areas of a municipality. The Planning Act sets out how and when CIPs are to be used. However, where other plans and planning tools are directed toward how land and buildings are used, a CIP is a plan or framework deploying tools and strategies for improving the built, economic, and social environment in a target area of a city. They are implemented to generally serve one or more of the following objectives:

- Facilitating change and transition in certain areas;
- Stimulating economic growth and development;
- Supporting the housing needs identified for the *City*;
- Motivating rehabilitation and *redevelopment* of private buildings/properties; and
- Delivering local needs and priorities.

The traditional use of CIPs is very focused, with typical examples being the improvement of the downtown or “core areas” in a municipality or the encouragement and facilitation of brownfield property *redevelopment*. In the last decade, these tools have begun to be used in more innovative and strategic ways to encourage broad municipal goals such as supporting the creation of housing.



1.2 Why Prepare a CIP?

Under Section 106 of the Municipal Act, municipalities are prohibited from directly or indirectly assisting local businesses by giving or lending money. However, under Section 28 of the Planning Act, having a CIP in place allows the municipality to assist financially with improvements to private properties. Financial assistance may be available through incentive-based programs, such as grants and loans; a reduction or cancellation of certain fees required by the municipality; and tax assistance. These financial incentives (grants, loans, tax relief, etc.) are intended to encourage and facilitate improvements that will ultimately result in spin-off benefits for the community. These benefits can include, but are not limited to:

- Improving the long-term sustainability of buildings in the target area(s) through physical improvements (structural, mechanical, aesthetic, etc.), which in turn may:
 - Improve the economic sustainability of the area and viability for continued business operations or the creation of new business opportunities, such as new commercial spaces, new rental housing units and economic sustainability of present or future business operations.
 - Improving overall vibrancy, accessibility, and barrier reduction for members of the community, and;
- Facilitating the improvement of the overall economic health of the municipality at large through elements of the CIP being geared toward larger-scale development, (tax incentives, planning and building fee reduction or elimination, etc.) which can attract new employment opportunities or increase the availability of housing. Both of which may in turn support local business.

2 BASIS OF THE CIP

Section 28 of the Planning Act (supported by other Provincial legislation) provides municipalities a broad toolkit to facilitate private investments that may have spin-off benefits for the community through a *Community Improvement Plan*.

The CIP must operate within the applicable provincial and local *City* plans and policies. This section provides an overview of the key legislation that enables the development of CIPs in Ontario and within the *City* of Thunder Bay.

2.1 The Planning Act

The Planning Act is the primary piece of legislation that provides for the preparation of CIPs and sets out:

- Types of projects/activities/works that are considered '*community improvement*';
- A process by which a municipality can identify a '*community improvement project area*' and prepare a '*Community Improvement plan*';
- Tools that can be implemented once a '*Community Improvement Plan*' is prepared; and,
- *Eligible Costs* for which a municipality can provide incentives.

2.1.1 COMMUNITY IMPROVEMENT

Section 28(1) of the Planning Act defines *community improvement* as “the planning or replanning, design or redesign, re-subdivision, clearance, development or *redevelopment*, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a *Community Improvement Project Area*, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary.”

Section 28(2) states that 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*, the *Council* may, by By-law, designate the whole or any part of an area covered by such an official plan as a '*Community Improvement Project Area*'.

2.1.2 COMMUNITY IMPROVEMENT PROJECT AREAS

Section 28(1) of the Planning Act defines the term ‘*community improvement project area*’ as “a municipality or an area within a municipality, the *Community improvement* of which in the opinion of the *Council* is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason”.

2.1.3 COMMUNITY IMPROVEMENT PLAN

Section 28(4) of the Planning Act states that once a ‘*community improvement project area*’ has been designated by By-law, “the *Council* may provide for the preparation of a Plan suitable for adoption as a *Community Improvement Plan* for the *Community Improvement Project Area*”.

2.1.4 TOOLS

The Municipality may then prepare and use a ‘*Community Improvement Plan*’ to:

- Acquire, hold, clear, grade, or otherwise prepare land (Section 28(3));
- Construct, repair, rehabilitate, or improve buildings on land acquired or held by the municipality (Section 28(6));
- Sell, lease, or dispose of any land and buildings acquired or held by the municipality (Section 28(6));
- Make grants or loans to owners and tenants of land and buildings within the CIPA to pay for the whole, or any part of, ‘*eligible costs*’ related to *community improvement* (Section 28(7)).

2.1.5 ELIGIBLE COSTS

‘*Eligible costs*’ are specified in Section 28(7.1) of the Planning Act, and include costs related to “environmental site assessment, environmental remediation, development, *redevelopment*, construction, and reconstruction of lands and buildings for **rehabilitation** purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities”.

The word rehabilitation is emphasized above because it is important for understanding the definition of *eligible costs*. While the term ‘rehabilitation’ is not defined in the Planning Act, it is generally understood to mean the restoration of something back to a more functional capacity. The purpose of this CIP is to rehabilitate the housing supply in the City of Thunder Bay.

Finally, Section 28(7.3) states that the total of the grants and loans provided in respect of the lands and buildings shall not exceed the *eligible costs* of the *community improvement* project with respect to those lands and buildings.

2.2 The Municipal Act

2.2.1 HERITAGE PROPERTIES

Similarly, Section 365.2 of the Municipal Act enables municipalities to implement the Heritage Property Tax Relief Program. The program encourages the maintenance and conservation of locally designated heritage properties. This is done by allowing municipalities to pass a by-law to provide tax relief (10 to 40 percent) to owners of eligible heritage properties, subject to agreement to protect the heritage features of their property. The Province also shares in the cost of the program by funding the education portion of the property tax relief. It is noted that a CIP is not required in order to implement this tax relief program; however, it is only available to heritage properties that are designated under the Ontario Heritage Act.

Grants and loans for heritage restoration and improvement can also be provided to properties that are not designated by using tools from Section 28 of the Planning Act. For the purpose of this CIP, properties designated as heritage will need to operate under rules defined within the Ontario Heritage Act.

2.3 The Provincial Policy Statement

The 2020 Provincial Policy Statement (PPS) provides policy direction on matters of provincial interest related to land use planning and development. It provides a vision for land use planning in Ontario and sets the foundation for regulating current and future development within the Province.

There are several key PPS policies that provide direction and support for the Thunder Bay Housing CIP including the following:

1.1.1.b) Healthy, liveable, and safe communities are sustained by accommodating an appropriate *affordable* and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, *affordable* housing, and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries, and long-term care homes), recreation, park and open space, and other uses to meet long-term needs

1.2.1.h) A coordinated, integrated and comprehensive approach should be used when dealing with planning matters within municipalities, across lower, single and/or upper-tier municipal boundaries, and with other orders of government, agencies and boards including addressing housing needs in accordance with provincial policy statements such as the Policy Statement: Service Manager Housing and Homelessness Plans.

1.3.1.d) Planning authorities shall promote economic development and competitiveness by encouraging compact, *mixed-use* development that incorporates compatible employment uses to support liveable and resilient communities, with consideration of housing policy 1.4;

1.4.3.a) Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and *affordable* housing needs of current and future

residents of the regional market area by establishing and implementing minimum targets for the provision of housing which is *affordable* to low- and moderate-income households and which aligns with applicable housing and homelessness plans. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities.

1.4.3.b) Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and *affordable* housing needs of current and future residents of the regional market area by permitting and facilitating all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including special needs requirements and needs arising from demographic changes and employment opportunities; and all types of residential intensification, including additional residential units, and *redevelopment* in accordance with policy 1.1.3.3;

1.4.3.c) Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and *affordable* housing needs of current and future residents of the regional market area by directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;

1.4.3.d) Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and *affordable* housing needs of current and future residents of the regional market area by promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit in areas where it exists or is to be developed

1.7.1.b) Long-term economic prosperity should be supported by encouraging residential uses to respond to dynamic market-based needs and provide necessary housing supply and range of housing options for a diverse workforce.

At the time of preparation of this *Plan*, the Province is in the process of issuing an updated PPS, however it is not yet in effect. Until the release of the updated PPS, the above policies are in effect.

2.4 City Official Plan

The City of Thunder Bay Official Plan (OP) is the key municipal land use document, playing an important role in the development of lands while also describing the vision the *City* has for its future. It sets goals, objectives, and policies guiding land use planning decisions. Everything the *City* does related to land use needs to conform to this plan, including passing any by-laws and undertaking any public works.

The OP contains several chapters which describe many land use systems and areas. It also contains figures, appendices, and maps called schedules. These maps sort land into various categories known as designations. The text of the Official Plan has policies relating to each land use designation.

The OP was updated in 2019. The vision for Thunder Bay is a *City* that is healthy, safe, successful, and adaptable. The OP uses four approaches that speak to the climate, the economy, the community, and the natural environment.

The OP currently contains several *Community Improvement* planning policies, including the goals and objectives outlined below. The Municipal Official Plan states that, in addition to other planning policy tools, *community improvement* measures should be used within the Municipality to achieve a high standard of urban and rural design.

2.4.1 OFFICIAL PLAN GOALS

The Official Plan outlines general goals that the Municipality would like to achieve through their policies. The key goals that support this housing CIP are as follows:

- Promote a pattern of land use, and the provision of services and facilities that will enhance the health, safety, and well-being of all present and future residents of the *City*;
- Direct development so that it occurs in an efficient and cost-effective manner;
- Support a balance among the various land uses by allocating sufficient, well located, and suitable lands to meet the needs of the community;
- Utilize all available planning tools and good planning practices to minimize the possibility of conflict and incompatibility between land uses;
- Create a physical environment that encourages social interaction, promotes social capital, enhances culture, and sustains the well-being of all residents;
- Maximize the opportunities for choice in employment, housing, recreation, and overall lifestyle for all *City* residents while emphasizing the need for compact, mixed-land use patterns, and providing people with the opportunity to live close to where they work, learn, shop, and play;
- Create a physical environment that is attractive, accessible, safe, functional, vibrant, and a source of community pride; where residents and visitors experience a strong sense of place supported by public art and quality streetscapes;
- Support initiatives with an environment first approach that maximize the connectivity between neighbourhoods, land uses, and green spaces.

2.4.2 OFFICIAL PLAN COMMUNITY IMPROVEMENT POLICIES

The Municipal Official Plan outlines policies related to *Community Improvement* that are set in place to guide the policy creation CIPs, and what they are required to achieve. The *City's* objectives for *community improvement* are to:

- Enhance the quality of the physical environment and environmental condition of the community through the proper maintenance, preservation, improvement, and adaptive reuse of existing buildings or landscapes;
- Provide appropriate municipal infrastructure and services in support of private sector initiatives;
- Promote sustainable development through compact urban form, intensification, mixed uses, revitalization, conservation, and increased transit use;
- Encourage private owners to upgrade, rehabilitate, or redevelop their buildings and land holdings in accordance with the policies of this plan;
- Undertake comprehensive *community improvement* projects in designated CIPAs to foster community pride, attract new business investment and residents;
- Realize the highest value for public expenditures; and
- Increase community safety through the application of Crime Prevention through Environmental Design principles in all development projects.

Currently, policies in the Community Improvement section of the City's Official Plan do not speak directly to housing. However, it is our understanding that the City is initiating a concurrent Official Plan Amendment, which will incorporate housing as a key objective for Community Improvement. Specifically, increased supply and diversity of housing forms will be an objective for Community Improvement and the creation of CIPs.

The Official Plan outlines that CIPAs are to be as flexible as possible, meaning that any lands within any land use designation, except for the Rural designations, may be considered in the selection of the CIPA. These lands must also be selected based on the following considerations:

- Condition and adequacy of municipal infrastructure or services;
- Condition and adequacy of municipal recreational services and facilities such as parks, arenas, or community centers;
- Condition and appearance of buildings or structures which require upgrading, rehabilitation, or *redevelopment*;
- Presence of, and potential for, major open space areas with facilities that serve the entire community;
- Presence of residential, commercial, industrial, or institutional areas which require streetscape and/or façade improvement;
- Existence of, or potential for the establishment of, Business Improvement Areas;
- Presence of vacant lots and/or commercial buildings;

- Condition and adequacy of off-street parking facilities;
- Need for transportation improvements, traffic re alignment or establishing or improving connections to the active transportation network;
- Presence of properties designated under the Heritage Act, including individual properties and Heritage Conservation Districts;
- Presence of incompatible land uses;
- Presence of soil contamination; and/or,
- Opportunity to improve community safety.

As mentioned above, the City is initiating a concurrent Official Plan Amendment, which will also amend the CIPA to be the entire Municipal Boundary. This amendment supports this CIP, as the CIPA defined in Section 4 of this CIP is within that boundary.

CIPs are to be prepared for designated CIPAs and encourage the preservation and rehabilitation of natural heritage features and areas, and cultural heritage resources. Key policies from the Official Plan for CIPs state the *City*:

- May offer grants or loans for *community improvement* in accordance with approved CIPs;
- Will co-ordinate capital works projects in order to implement identified *Community Improvement* projects in an efficient and orderly manner.
- Will foster partnership ventures between public and private sectors to achieve the objectives of *Community Improvement*.



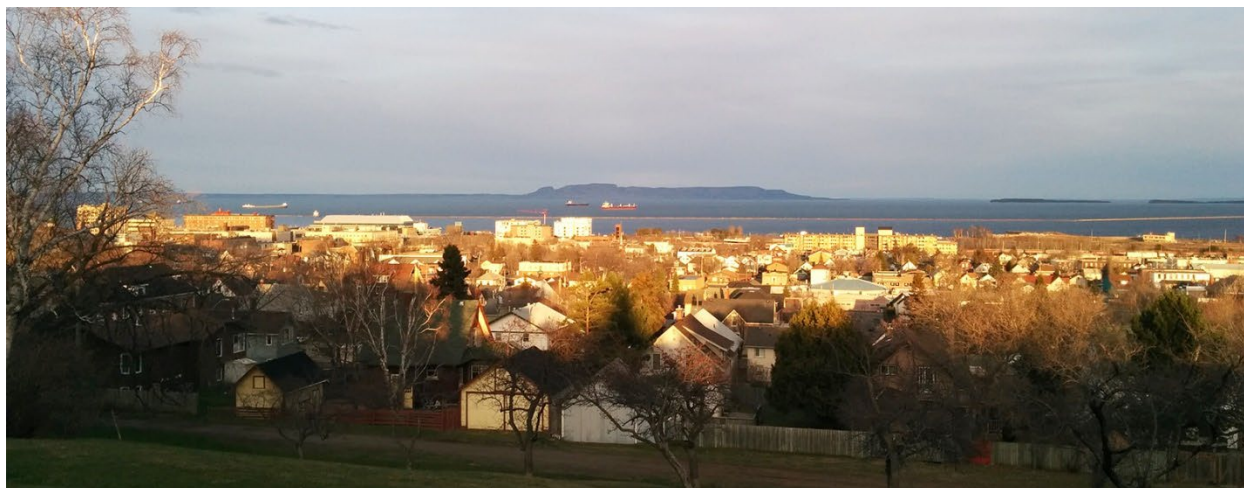
2.5 City Housing Land Needs Study & Strategy

The Thunder Bay Housing Land Needs Study & Strategy aims to ensure that the *City* has an adequate supply of housing of all types needed to meet demand for the next 20 years. This Study discusses population growth and housing demand, forecast to meet future demand, and inventory of current residential land supply and housing. A housing strategy, which includes recommendations and solutions was proposed based on the analysis. This Study and Strategy is the tool that will determine the focus of the CIP grants, based on the greatest housing need in the *City* of Thunder Bay.

Based on forecasts of future population growth and trends, incentivizing housing was identified as a major area of focus to meet Thunder Bay's future housing demand. This strategy includes updating the Core Areas Community Improvement Plan Grants to incentivize residential infill, encouraging accessory dwelling units, affordable units, and financial support for housing repair and renovations.

Recommendations within the updating core areas "community improvement plan" grants for residential infill strategy includes providing more funding per unit of rehabilitated/converted housing or new residential construction. The strategy to encourage accessory dwelling units includes providing financial incentives to create interest among residents, encourage single-detached dwelling owners to add accessory dwelling units on their property, and to create templates for free-standing units that will meet zoning requirements and expedite the approval process. The financial support recommended for the housing repair and renovations strategy includes the creation of an incentive program for housing repairs and renovations to keep existing units in the housing stock to continue providing adequate housing for their residents.

The above strategies and recommendations can be paired with and implemented through the Housing CIP.



3 CIP GOALS AND OBJECTIVES

3.1 Overview

The goal statement explains how the CIP will provide an overall public benefit to the *City* and represents the overall intended result of this Plan. Objectives have also been identified, which represent the tangible actions and outcomes that the *City* aims to achieve through the implementation of the CIP. For each of the objectives, a set of measures will also be established for the purpose of monitoring the effectiveness of this CIP. Typically, in order to be eligible for any of the *Financial Incentive Programs* offered through the CIP, a proposed project must directly support the goal statement and one or more of the objectives.

3.1.1 GOAL STATEMENT

The following is the goal statement for the Thunder Bay Housing CIP:

The *City of Thunder Bay Housing Community Improvement Plan* will add density to the *City* of Thunder Bay and contribute to a more diverse housing stock by reducing the barriers to creating multi-unit residential homes and assisting property owners with creating additional units.

3.1.2 OBJECTIVES

The following objectives for the CIP have also been identified:

1. Increase the variety and inventory of housing options within the *City*;
2. Support multi-unit housing development in areas well-served by transit and close to amenities;
3. Increase the population density of the *City* and maximize the utilization of existing infrastructure.



4 COMMUNITY IMPROVEMENT PROJECT AREA

In accordance with the Planning Act, the Thunder Bay CIP designates a certain area of the *City* as *Community Improvement Project Area* (CIPA) for providing *Financial Incentive Programs* (as described in Section 5) to *eligible applicants*.

To achieve the goals and objectives of this CIP, the City of Thunder Bay has identified a CIPA which is influenced by the targeted intensification zone within the *City's* Net-Zero Strategy and focuses on the fully-serviced urban area. These lands will be adopted as such by by-law before ratification of the CIP. Potential *applicants* should refer to lands located within the CIPA to assist with interpretation, as shown below in Figure 1.

The basis and rationale for this CIPA is to align the area with the objectives of the CIP. The targeted intensification zone outlined within the *City's* Net-Zero Strategy was identified to increase the compactness of the community and avoid greenfield development, which helps reduce greenhouse gas emissions through the reduction of vehicle trips and enabling higher rates of transit and active transportation use. The targeted intensification zone was then refined to extend across adjacent areas that are also fully-serviced but not included in the zone, to create the CIPA. This CIPA directly supports the second and fourth objectives of the CIP as listed in section 3.1.2, as the area is well-served by transit, close to amenities, and maximizes the utilization of existing infrastructure.

Financial Incentive Programs may be available to registered owners, assessed owners, and tenants (with written consent of the owner) of lands and buildings located within the CIPA, subject to several eligibility criteria. Section 5 of this CIP lists the *Financial Incentive Programs* that may be available to the CIPA.



4.1 Outlining the Area

The CIPA map as shown in Figure 1 below outlines the area eligible for the *Financial Incentive Programs*. The full map can be viewed in Appendix A.

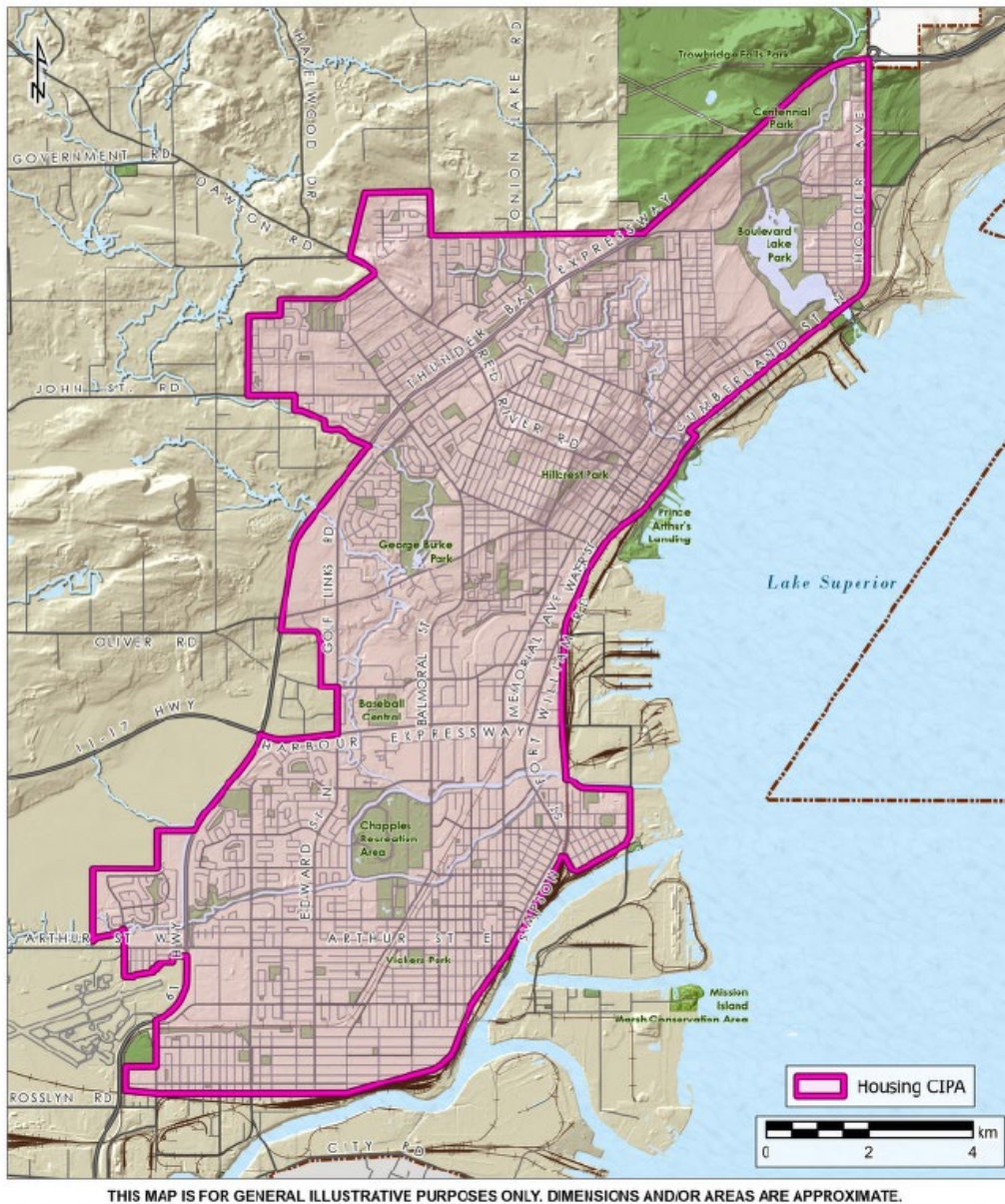


Figure 1 CIPA Map

5 FINANCIAL INCENTIVES PROGRAMS

5.1 Overview

The City of Thunder Bay Housing CIP sets out five (5) *Financial Incentive Programs* that may be available to *eligible applicants*. The purpose of the *Financial Incentive Programs* is to provide support for the creation of diverse housing, where such housing may result in or contribute to the goal statement and objectives in Section 3.

The City of Thunder Bay may provide funding for any of the incentive programs in this Section during the term of this CIP, subject to modifications to provincial legislation and the availability of resources. Detailed information about how each of the incentive programs work is provided following the General Eligibility Criteria in Section 5.2.

5.2 General Eligibility Criteria

To be eligible for any of the *Financial Incentive Programs* that may be offered by the City, the following General Eligibility Criteria must be met:

- a) All incentive program applications must include completed application forms as well as supporting materials such as detailed work plans, cost estimates and contracts, specifically for projects that do not require a building permit, applicable reports and any additional information and/or reports, studies as required by the City.
- b) The lands and buildings subject to an application must be located within the CIPA designated by by-law for this CIP.
- c) Only projects that result in the creation of new residential units will be eligible for HAF funded Financial Incentives.
- d) All projects must contribute to achieving one or more *community improvement* objectives (as identified in Section 3.1.2).
- e) Unless otherwise specified, registered and assessed property owners, tenants with written consent of property owners, and agents appointed by the property owner may be eligible for Financial Incentives.
- f) The total value of all grants provided to an owner shall in no case exceed the total value of *eligible costs* associated with the *community improvement* project.
- g) Unless otherwise specified in the Program Specific Eligibility Criteria (Section 5.3), an *applicant* may be eligible for multiple grants during the term of this CIP.

- h) Financial incentives will not be applied retroactively to works started prior to approval of applications and any application for costs incurred prior to the adoption of this CIP will not be considered eligible, with the exception of the period from February 29, 2024 to the ratification of this Plan.
- i) The property owner must have no outstanding property tax arrears or any other outstanding *City* obligation on the subject property at the time of application or during the term of the grant.
- j) *Applicants* will be required to disclose all other funding sources, including governmental, private, or not-for-profit funding to support the project. These shall be taken into consideration in the review of applications and the value of incentives provided by the *City* may be reduced, at the sole discretion of the *CIP Implementation Staff*.
- k) The proposed works will conform with all applicable policies, standards, and procedures, including (but not limited to) the Official Plan, Zoning By-law, Urban Design Guidelines, and Site Plan Control, in addition to being subject to a review and the issuance of necessary Planning and development approvals and building permits pursuant to the Ontario Building Code.
- l) If a property to be rehabilitated is designated under the Ontario Heritage Act, the improvements shall not compromise the reasons for designation. In such cases, the CIP Grant Application will be circulated to the *City's* Heritage Advisory Committee for review and comment.
- m) The value of grant associated with each of the *Financial Incentive Programs* offered within this CIP will be proportional to the number of purpose-built rental dwelling units on a given property.
- n) Programs under this CIP are not eligible for projects and/or properties that would inadvertently raise the rent for existing rental units that are currently in the housing stock if programs were undertaken.
- o) Dwelling units developed under this Plan shall not be permitted to be used for *short-term accommodation*. For clarity, it is not the intent of this CIP to develop or redevelop a residential dwelling unit for the purpose of *short-term accommodation*.

In addition to these General Eligibility Criteria, a set of Program Specific Eligibility Criteria must also be met, which are outlined in the description of Financial Incentives.

Upon review of the General Eligibility Criteria and Program Specific Eligibility Criteria, it is recommended that the *applicant* further review the *City's* existing programs to see if layering of multiple programs is possible for their proposed development. It is not the intent of this CIP for an *applicant* to apply for grants within two separate CIP documents.

5.2.1 ADDITIONAL ELIGIBILITY CRITERIA

Applications will be assessed on a “first come, first served” basis, unless otherwise specified by the *CIP Implementation Staff* or demand for the program is deemed to be high, the City may consider the following criteria to prioritize approval of applications:

- a) Existing or proposed housing that is designated for residential use and marketed to be *affordable* rental housing may be given priority for Financial Incentives.
- b) All projects that contribute to achieving more *affordable* housing within the City of Thunder Bay and result in the development of at least one purpose-built *affordable* rental dwelling unit on a given property may be given priority for Financial Incentives.
- c) The value of grant associated with each of the financial incentive programs offered within this CIP may be proportional to the number of purpose-built affordable rental dwelling units on a given property.
- d) Projects with a proposed density closer to the maximum density of the zone, and/or result in the creation of more new net units, may be given priority for Financial Incentives.
- e) The creation of barrier free and/or accessible units may be given priority for Financial Incentives.
- f) Housing in closer proximity to transit and/or active transportation infrastructure may be given priority for Financial Incentives.
- g) Projects that meet net-zero or net-zero ready building performance, beyond the electrification of space and water heating, will be given priority for Financial Incentives.

Should Applications be accepted on an intake basis, *CIP Implementation Staff* will publish Evaluation Criteria at the onset of each intake period. Each application will be reviewed, evaluated, and scored using the Evaluation Criteria.

5.3 Financial Incentive Programs

5.3.1 PLANNING AND BUILDING PERMIT FEES GRANT

Purpose and Anticipated Benefits

The Planning and Building Permit Fees Grant may be available to *eligible applicants* to offset the Planning Act application(s) and building permit fees required by the *City*.

Value of Grant

Where all eligibility requirements are fulfilled, a Planning and Building Permit Fee Grant may be provided to cover 100% of the eligible fees required by the *City* in relation to a proposed project and/or property.

The *City* will provide a maximum of \$10,000 per project and/or property as part of a Planning Application and Building Permit Fee Grant.

Eligible Projects and Costs

Properties will be eligible for the Planning and Building Permit Fee Grant if the proposed or potential use is in accordance with the eligible uses identified in Section 5.2, with the intent that the proposed or potential use aligns with eligible projects within this Plan. *Eligible costs* include fees levied by the *City* associated with the development or *redevelopment* of eligible properties. Applicable *City* fees may include applications/permits associated with:

- City of Thunder Bay Official Plan and Zoning Bylaw amendments;
- Minor variances;
- Consents;
- Plan of Condominium;
- Plan of Subdivision;
- Site plan control;
- Development agreements
- Building permits.

This grant will not apply to any performance or maintenance guarantees (i.e., Letters of credit) posted by the proponent, required professional studies, or expenses including deposits incurred by the *applicant* because of the City of Thunder Bay participation at the OLT or Court proceedings. The cost of any newspaper notices will also not be included.

Payment

Regular fees are paid at the time of the development application, and the grant in the amount of the fees paid is provided to the *applicant* following final inspection of the project/development per the building permit process. This is done to ensure that projects are completed in accordance with the approved CIP application.

5.3.2 ADDITIONAL DWELLING UNITS GRANT

Purpose and Anticipated Benefits

Provide financial incentives to homeowners to add legal additional dwelling units (ADUs) that are accessory to a residential or mixed-use building including a detached house, semi-detached house, converted house, townhouse, or apartment. This program is designed to encourage homeowners to add well-constructed and safe additional units that contribute to the limited current supply of diverse rental housing.

Value of Grant

The maximum value of a grant shall be 100% of *eligible costs* to a maximum of \$20,000 per unit.

Eligibility Criteria

- Properties used for residential or mixed-use building including a detached house, semi-detached house, converted house, townhouse, or apartment, and that are located within the designated CIPA shall be eligible for this program.
- The project must be to create ADUs. The proposed ADU must be a self-contained unit with a private kitchen, bathroom facilities, and sleeping areas, within an existing detached house, or a backyard home.
- One (1) of the following costing options must be met:
 - One (1) detailed independent contractor estimate for each component of the proposed eligible work;
 - Two (2) estimates covering all the components of the eligible work, the lowest of which will be used as a base for the Grant Funding, if required;
 - The building permit construction value, confirmed by receipts and paid invoices; or
 - A detailed materials list, confirmed by receipts and/or paid invoices, for the improvements complete by the homeowner themselves.

Eligible Projects and Costs

The potential value of a grant shall be based on the value of any of the following *eligible costs* as they directly apply to a proposed ADU:

- Works related to Ontario Building Code or Fire Code compliance, such as structural, electrical, safe egress, ventilation, fire protection including associated insulation, and similar improvements;
- Permanent finishing materials and permanent decorative elements, including painting, drywall, trim, permanent light fixtures, flooring, countertops, and cabinetry.
- Costs to complete any of the following types of studies, plans, or designs, including conceptual plans, structural analysis, site plan drawings, architectural studies, engineering plans, and other site-specific studies or plans which may be required or recommended by the *City* at the time of a pre-application submission meetings or consultation on an application under the Planning Act;
- Costs for the services of a design professional, professional engineer, or architect as may be required in association with the improvements noted above.

Payment

The grant will be provided upon successful construction and completion of the ADU, indicated by a final inspection per the building permit process. The grant will be paid in a lump sum as a reimbursement of up to 100% of *eligible costs* incurred, or the maximum value of the grant, whichever is less.

5.3.3 MULTI-UNIT RESIDENTIAL GRANT

Purpose and Anticipated Benefits

Provide financial incentives to those who wish to construct multi-unit residential buildings. This program is designed to encourage the creation of well-constructed, environmentally sustainable, and safe multi-unit

residential buildings at maximum density that contribute to the limited current supply of diverse rental housing.

Value of Grant

The maximum value of a grant shall be 100% of *eligible costs* up to a maximum of \$25,000 per unit above the 70% density threshold of the zone, up to a maximum of \$300,000 per property. The funding is only provided for the portion of the unit above the 70% density threshold, for example, if you could construct a maximum of 6 units on your lot, and you build 5, 70% of the maximum density is 4.2 units, and therefore you would be funded for 0.8 units over maximum density.

Eligibility Criteria

- Proposed density must be above 70% of maximum density of zone. The units eligible for the grant are only the units created above the 70% density threshold.
- One (1) of the following costing options must be met:
 - One (1) detailed independent contractor estimate for each component of the proposed eligible work;
 - Two (2) estimates covering all the components of the eligible work, the lowest of which will be used as a base for the Grant Funding, if required;
 - The building permit construction value, confirmed by receipts and paid invoices; or
 - A detailed materials list, confirmed by receipts and/or paid invoices, for the improvements complete by the homeowner themselves.
- Space and water heating must be electricity-based, or zero emissions, unless the applicant can communicate in writing why they are unable to meet this requirement. Relief of this requirement will be at the discretion of the *CIP Implementation Staff*. Applicants are encouraged to strive for net-zero or net-zero ready building performance in line with the City of Thunder Bay Net-Zero Strategy.

Eligible Projects and Costs

- Works related to Ontario Building Code or Fire Code compliance, such as structural, electrical, safe egress, ventilation, fire protection including associated insulation, and similar improvements;
- Permanent finishing materials and permanent decorative elements, including painting, drywall, trim, permanent light fixtures, flooring, countertops, and cabinetry.
- Costs to complete any of the following types of studies, plans, or designs, including conceptual plans, structural analysis, traffic impact assessment/study or parking studies, site plan drawings, environmental drawings, architectural studies, engineering plans, interior design plans for a *mixed-use* development, housing development, or supportive housing development, market analysis and/or feasibility study, and other site-specific studies or plans which may be required or recommended by the *City* at the time of a pre-application submission meetings or consultation on an application under the Planning Act;

- Costs for the services of a professional engineer or architect as may be required in association with the improvements noted above.

Payment

The grant will be provided upon successful construction and completion of the multi-unit residential building, indicated by a final inspection per the building permit process or in a method agreed upon by the *CIP Implementation Staff* and applicant at the funding agreement stage. The grant will be paid in a lump sum as a reimbursement of up to 100% of *eligible costs* incurred, or the maximum value of the eligible value of grant, whichever is less.



5.3.4 HOUSING REHABILITATION AND CONVERSION GRANT

Purpose and Anticipated Benefits

The Housing Rehabilitation and Conversion Program will provide *eligible applicants* with a grant for the rehabilitation of an existing residential unit to meet the Ontario Building Code, or the conversion of a commercial/*mixed-use* building space into diverse residential rental units. This program would seek to ease the financial burden of housing development, increase energy efficiency, and increase the number of available units, while also helping to bring existing buildings back into a productive use that meets other planning and economic development objectives.

Value of Grant

The maximum value of a grant shall be 100% of *eligible costs* to a maximum of \$25,000 per unit.

Eligible Projects and Costs

Properties will be eligible if the proposed or potential use is in accordance with the eligible uses identified in Section 6.2 and the costs are related to the following types of projects:

- Conversion of non-commercial or *vacant or underutilized* building space into new diverse rental units
- Conversion of upper storey space (whether vacant, office, commercial or other non-residential use) into new diverse residential rental housing units
- Adaptive re-use of derelict structures for the purpose of diverse rental units.
- Construction services for the significant improvement in the quality of one to four existing residential units in the upper storey(s) of a *mixed-use* building, which assists in achieving an improved quality of life for occupants.
- Addition or improvement of energy efficient and sustainable elements to the residential units or buildings.
- The services of a professional engineer, architect, or planner to design and implement the project will also be considered *eligible costs*.

Payment

All completed projects must comply with the description as provided in the grant application form. The grant will be provided upon final inspection per the building permit process. The grant will be paid in a lump sum as a reimbursement of 100% of costs incurred, or the maximum value of the grant, whichever is less.

5.3.5 SERVICING GRANT

Purpose and Anticipated Benefits

Provide financial incentives for municipal servicing upgrades to homeowners who add legal additional dwelling units (ADUs) that are accessory to residential or mixed-use building including a detached house, semi-detached house, converted house, townhouse, or apartment. This program is designed to be paired with the Additional Dwelling Units Grant, and support homeowners in adding additional units that contribute to the limited current supply of diverse rental housing.

Value of Grant

The maximum value of a grant shall be 100% of *eligible costs* to a maximum of \$10,000 where municipal servicing upgrades are needed to satisfy current City standards. Funding will be allocated to municipal servicing upgrades on City owned lands first, with the remaining funding being allocated to the upgrades required on private lands.

Eligibility Criteria

- Properties used for a detached house, semi-detached house, or townhouse that are constructing an ADU, and that are located within the designated CIPA shall be eligible for this program.
- The municipal servicing upgrades must be to support the creation of ADUs. The proposed ADU must be a self-contained unit with a private kitchen, bathroom facilities, and sleeping areas, within an existing home, or on the property lot of a single-detached home.

Eligible Projects and Costs

The potential value of a grant shall be based on the value of any of the following *eligible costs* as they directly apply to the municipal servicing upgrades required for the creation of an ADU:

- Municipal Infrastructure work including the improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewer) required for the creation of ADUs;
- Installation of municipal servicing as directed by Infrastructure, Development and Operations Department;
- Costs to complete any of the following types of studies, plans, or designs, including conceptual plans, structural analysis, site plan drawings, architectural studies, engineering plans, and other site-specific studies or plans which may be required or recommended by the *City* at the time of a pre-application submission meetings or consultation on an application under the Planning Act;
- Costs for the services of a professional engineer or architect as may be required in association with the upgrades noted above.

Payment

The grant will be provided upon successful construction and completion of the ADU, indicated by a final inspection per the building permit process. The grant will be paid in a lump sum as a reimbursement of up to 100% of *eligible costs* incurred, or the maximum value of the grant, whichever is less.



6 IMPLEMENTATION PLAN

The Implementation Plan is an important component of the CIP, as it outlines a number of administrative details.

6.1 Implementation Period

It is anticipated that the CIP may be implemented over a 10-year period ending February 2034. This implementation period is retroactive with any building permit application submitted on or after February 29, 2024, to the ratification of this Plan being eligible to apply for funding. The implementation period may be extended or reduced as deemed appropriate or necessary, subject to an amendment to the CIP, defined further in Section 8.5.

6.2 Administration

6.2.1 COUNCIL ROLES AND RESPONSIBILITIES

The roles and responsibilities of the *City Council* within the CIP are recommended as follows, however, may be shared with the Implementation Staff:

- *City Council* may adopt the *Community Improvement* Plan through Bylaw.
- *City Council* delegates its responsibility for reviewing CIP applications for approval/refusal to the *CIP Implementation Staff*.
- *City Council* may annually receive reports from the *CIP Implementation Staff* regarding the approval/refusal of CIP applications.
- In addition, *City Council* may contribute to the overall administration of the CIP (subject to the *City's* priorities and the availability of resources/funding) as follows:
 - Providing approval for which CIP *Financial Incentive Programs* may be put into effect in any given year during the implementation period, if any; and
 - Providing approval for (as part of the annual budgeting process) a *Community Improvement* budget for Financial Incentives that have been put into effect for that year, if any, in accordance with Section 6.3 of this CIP.

6.2.2 CIP IMPLEMENTATION STAFF

The roles and responsibilities of the *CIP Implementation Staff* within the CIP are recommended as follows:

- The *CIP Implementation Staff* for the City of Thunder Bay Housing CIP shall consist of members of the Planning Services Section of the Development Services Division. The *CIP Implementation Staff* shall also be authorized to retain other qualified professionals as required.
- The *CIP Implementation Staff* will be responsible for:

- Managing the day-to-day responsibilities of the CIP, including coordinating application submission process, i.e.,
 - i. Making decisions regarding whether applications will be received on a “first-come first-served” basis or if an application intake window would be more appropriate
 - ii. Establishing and communicating details on the duration of the application intake window and associated Evaluation Criteria, which will include but may not be limited to the criteria in 5.2.1.
- Coordinating pre-consultation meetings with potential *applicants* and ensuring financial incentives are discussed during required pre-consultation meetings.
- Reviewing and evaluating applications for *Financial Incentive Programs*;
- Extension & payment criteria and decisions;
- Approving or refusing applications for *Financial Incentive Programs* (in accordance with Section 6.2.1);
- Notification of application approval to *applicants*;
- Marketing the CIP, in accordance with the Marketing Guidelines set out in Section 7;
- Monitoring the CIP, in accordance with the Monitoring Plan set out in Section 8, and providing annual reports to *Council* and Citizens with respect to the costs and benefits of the CIP;
- Continually review provincial policy and legislative changes over the lifespan of this CIP and bring forward CIP amendments to the Implementation Staff for *Council* consideration if and/or when required based on said policy changes;
- Continually reviewing the CIP application processing times throughout the lifespan of the CIP and recommending additional staffing resources if required; and
- Making recommendations to *Council*, as applicable, with respect to:
 - *Financial Incentive Programs* to be funded in any given year; and
 - Identifying an annual *community improvement* budget for Financial Incentives.

6.3 Financial Management

As part of the annual *City* budgeting exercise, *Council* may approve a *community improvement* budget for Financial Incentives that have been put into effect for that year, if any, in addition to HAF. The provision of any incentives shall be to the limit of the available funding for that year. During the implementation period of this Plan, *Council* may determine if funding and incentive levels are necessary or warranted to ensure that the CIP functions properly in respect of the goal statement and the objectives (as set out in Section 3) and the *City*’s financial circumstances.

6.4 Applying for Incentives

6.4.1 THE APPLICATION PROCESS

Applications will be assessed on a “first come, first served” basis, unless otherwise specified by CIP Implementation Staff or demand for the program deemed to be high. Should an application intake window be used or applications be assessed due to demand the City may consider additional criteria to prioritize projects, as detailed in Section 5.2.1. The following is a summary of the process for the submission, evaluation, and approval of applications for CIP Financial Incentives:

- *Applicants* should discuss their application with the *CIP Implementation Staff* prior to submitting their application. This is to discuss eligibility, identify application requirements, restrictions around retroactivity, and to ensure that *applicants* make use of all available funding options.
- The *CIP Implementation Staff* will evaluate each application and supporting materials in a timely manner to determine if the application is complete. *Applicants* will be notified once their submission is deemed complete.
- Based on the evaluation of a complete application, the *CIP Implementation Staff* may approve or refuse applications for *Financial Incentive Programs*.
- For applications that are approved, a Financial Assistance Agreement will be prepared and executed by the *CIP Implementation Staff* and signed by the property owner.
- Any program commitments may be cancelled if work does not commence within six months of approval of an application, or if a project is not undertaken or completed in accordance with the Financial Assistance Agreement;
- Once a project is complete, the applicant will submit a statement with photos, supporting receipts, and paid invoices to the *CIP Implementation Staff*. Following this, the work will be inspected by the *CIP Implementation Staff or designate*, and, if approved, notice of completion will be issued and the financial assistance will be initiated;
- Upon completion of a *Community Improvement Project*, the *CIP Implementation Staff or delegates* reserve the right to inspect any properties/buildings, or to audit final costs at the owner’s expense;
- Funding approval will lapse if a notice of completion is not issued within two years of the date of execution of the Financial Assistance Agreement to ensure that the project is completed and final inspection occurs; and,
- The *CIP Implementation Staff* may grant an extension for *community improvement works* following receipt of a written request by the owner setting out the reasons for the extension and providing a new date of completion.

The following figure summarizes the key steps in the application and review process.

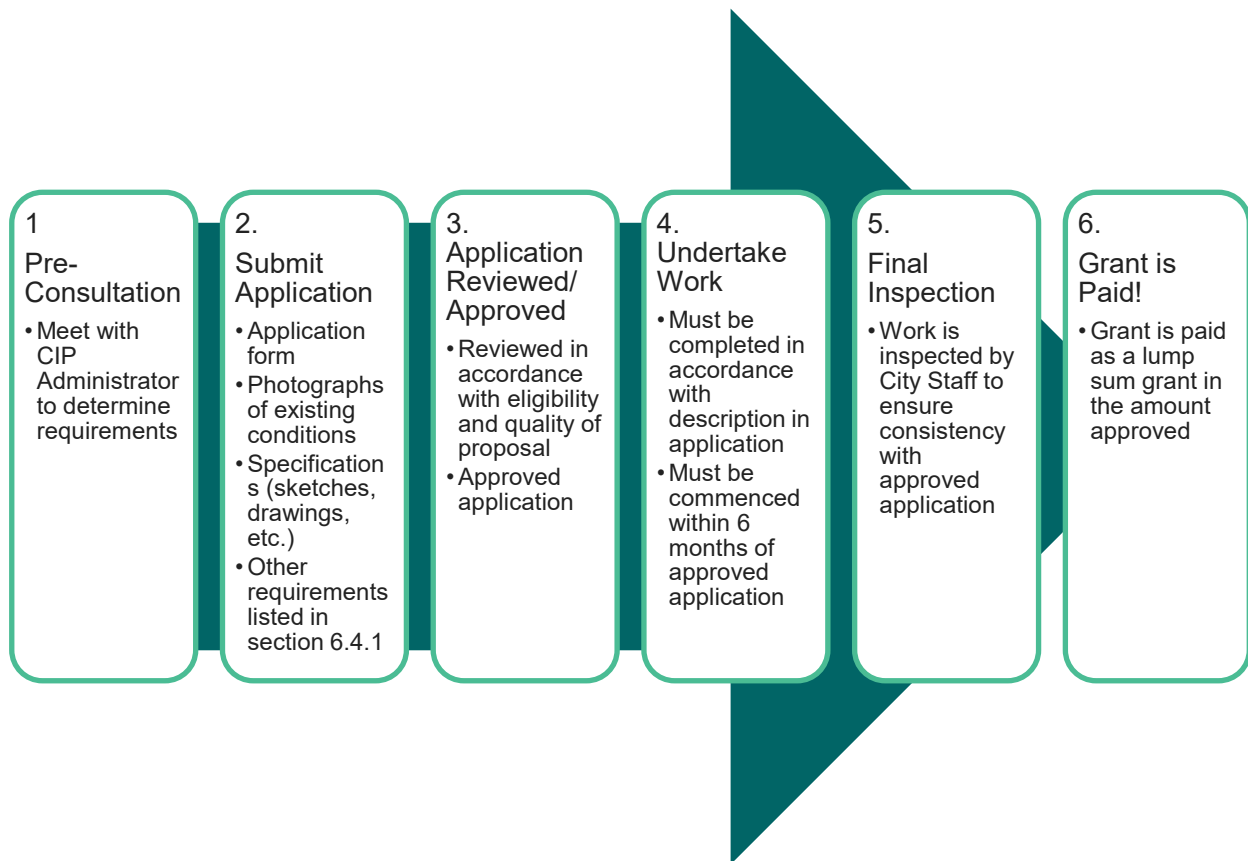


Figure 2 CIP Application and Review Process

6.4.2 APPLICATION DEFAULT

At any time during the lifespan of the Plan should an *applicant* of an approved eligible property fall into default of or not uphold any of the requirements of the incentive program or other requirements established by the Implementation Staff, the funds paid as part of the incentives and grant programs, plus interest, will become payable to the *City* in full, unless the default is resolved within 30 days of notice from the *City*.

6.4.3 APPLICATION REQUIREMENTS

Applications for financial incentives offered through this Plan must include:

- One (1) copy of the completed application form;

- One (1) copy of all supporting documentation, as determined by the *CIP Implementation Staff*, which may include (but is not limited to):
 - One (1) copy of a complete and signed application form;
 - Proponent contact information and project team (if applicable);
 - Property Details;
 - Proposed improvements, in detail;
 - Good quality pictures of the existing condition of the building and/or property to be included as file attachments, if necessary;
 - Specifications of the proposed project, including design drawings (if available) or sketches, renderings, and/or elevation drawings illustrating the proposed improvement;
 - Development strategy, including schedule (if applicable);
 - Work estimates and project financing;
 - One (1) of the following costing options:
 - i. One (1) detailed independent contractor estimate for each component of the proposed eligible work;
 - ii. Two (2) estimates covering all the components of the eligible work, the lowest of which will be used as a base for the Grant Funding, if required;
 - iii. The building permit construction value, confirmed by receipts and paid invoices; or
 - iv. A detailed materials list, confirmed by receipts and/or paid invoices, for the improvements complete by the homeowner themselves.
 - Financial incentives applied for; amounts broken down by program;
 - Other relevant supporting documentation, as determined by the *CIP Implementation Staff* at the pre-consultation meeting.

Additional application requirements may be identified for certain *Financial Incentive Program* application. Requirements should be confirmed during initial discussions with the *CIP Implementation Staff*.

7 MARKETING GUIDELINES

7.1 Overview

Active marketing of the CIP is crucial. The success of the CIP in creating diverse housing units within the *City* requires participation and investment by private landowners. The following is meant to be a guide for the *City* of Thunder Bay to market the CIP and promote the programs available during implementation. The marketing initiatives may help the *City* communicate opportunities available by means of the CIP.

7.2 Target Market

Target marketing for the CIP should be advertised for local landowners, local landlords, potential investors in the community, local realtors, local home builders' association, non-profits, the public, and *Council*. The messages to be conveyed to each of these markets are outlined as follows.

KEY MESSAGE: The purpose of the Housing CIP is to assist in the development of diverse housing in the *City* by providing incentive-based programs which encourage the creation of new housing units, in alignment with the Housing Land Needs Study & Strategy.

7.3 Marketing Materials

The following are communications materials that the *City* may develop to promote the CIP and the related opportunities. It shall be the responsibility of the *CIP Implementation Staff* to create and implement the following marketing materials to promote the CIP, in alignment with Section 6.2.2 of these guidelines.

- A section on the *City's* website devoted to the CIP, including information on financial incentives, and the application process;
- Regular promotion of the CIP incentives via social media tools;
- An information package that would be sent to developers and realtors in the CIPA;
- An annual E-newsletter (and/or hard-copy newsletter) highlighting CIP success stories;
- Presentations can be tailored to business associations and other groups to communicate the opportunities available through the CIP;
- Information nights could be held to share information about the CIP programs and incentives;
- Information displays could be provided at municipal buildings to broadly promote the CIP;
- Information displays could be provided at home shows, garden shows, chamber events, and other events in the community to broadly promote the CIP;
- Annual progress reports could be prepared to outline the success of the CIP over the period of one year and to serve as case studies for future *applicants*;

- Periodic radio-announcements and newspaper articles highlighting available funding programs and success stories, dependent on program up-take;
- Interviews with applicants and award winners; and,
- Advertisement of CIP success stories on the *City* website, including interviews with CIP participants from previous years, timelapse videos of CIP project before and after, and professional photographs of past projects.

The *City* may also identify target properties where improvements would be most desirable, and arrange short visits with owners, to ensure awareness and encourage take-up.

These activities may be undertaken as part of the initial launch of the new CIP program and repeated annually or every few years as “reminders” of the CIP opportunities and successes.



8 MONITORING PLAN

8.1 Purpose

The purpose of the following monitoring strategy is to:

- Track funds provided by the CIP to owners and tenants of land located within the City of Thunder Bay CIPA;
- Evaluate whether the programs are achieving the goals and objectives set out by the CIP;
- Determine whether program adjustments are required; and
- Provide the basis for reporting the results of the CIP, and specifically the uptake and success of *Financial Incentive Programs*, to Council.

8.2 Baseline Information and On-going Data Collection

In order to accurately track the progress and success of the CIP, the *CIP Implementation Staff*, in partnership with the *City*, should begin by establishing baseline conditions, which may include but are not limited to:

- an inventory of *vacant or underutilized* or derelict buildings;
- an inventory of existing rental units and buildings; and,
- an inventory of existing rental units and buildings.

The *CIP Implementation Staff*, in partnership with the *City*, should also monitor the following on an on-going basis for applications not approved:

- Number of unsuccessful applications: and
- Reason(s) for the application's refusal.

For each approved financial incentive application, the *CIP Implementation Staff*, in partnership with the *City*, should also monitor the following on an on-going basis:

- Project details as proposed in application;
- Approved value of grants, in total and by program;
- Total private sector investment/total value of construction, to determine the investments being leveraged by the CIP municipal contributions;
- Number of building permits issued;
- Timing of completion of the project and payment of the grant;
- Property tax assessment after the completion of the project, if relevant;

- Total value of planning application/building permit fees waived if applicable; and
- Project details of the completed project (“after” photos).

8.3 Measures

The following section provides several measures that may be used as the basis for evaluating whether the individual objectives of the CIP are being met. Each of the measures identified has different implications in terms of what specifically should be collected, how frequently the data should be collected, and how frequently the data should be reported. Additional measures may be identified during the implementation of the CIP.

- Number of previously vacant buildings occupied or redeveloped as a result of funding;
- Hectares of land developed or redeveloped as a result of funding;
- Utilization of the total financial incentives program budget;
- Utilization of the various incentive programs;
- Number of housing options created as a result of funding;
- Sustainability of housing options after 5 years of operation;
- Number of expansions/*Redevelopments* of existing rental units within the *City*;
- Types of housing units that are being developed;
- Change in percentage of housing mix year over year during the lifespan of this Plan;
- Number and type of marketing materials posted to *City* buildings, webpages, or events;

8.4 Reporting

The *CIP Implementation Staff* should enter information from applications and pre-application consultation meetings into an internal tracking database on an on-going basis. An annual report will be presented to Municipal *Council* for consideration. The report may highlight the successes and achievements of the CIP, and may recommend adjustments/amendments to the Plan, as discussed below.

8.5 Plan Amendments

As a result of the monitoring and evaluation completed by the *CIP Implementation Staff*, amendments to the Plan may be required. The following summarizes when Plan amendments are and are not required:

An amendment to the CIP will not be required to:

- Reduce funding levels for the *Financial Incentive Programs*;
- Clarify definitions linked to other policy documents that have since changed or been updated during the lifespan of this Plan; or

- Discontinue or cancel any of the programs identified.

An amendment will be required to the CIP or implementing By-laws to:

- Extend the implementation period of the CIP;
- Add any new *Financial Incentive Programs*;
- Modify the eligibility criteria related to *Financial Incentive Programs* offered; and
- Modify the geographic area (i.e., the CIPA) to which *Financial Incentive Programs* apply.

Amendments to this CIP will be passed by *City Council* under the Planning Act. The *City*, through the *CIP Implementation Staff*, will also be required to pre-consult with the Ministry of Municipal Affairs and Ministry of Housing on any amendments to this CIP.



9 GLOSSARY

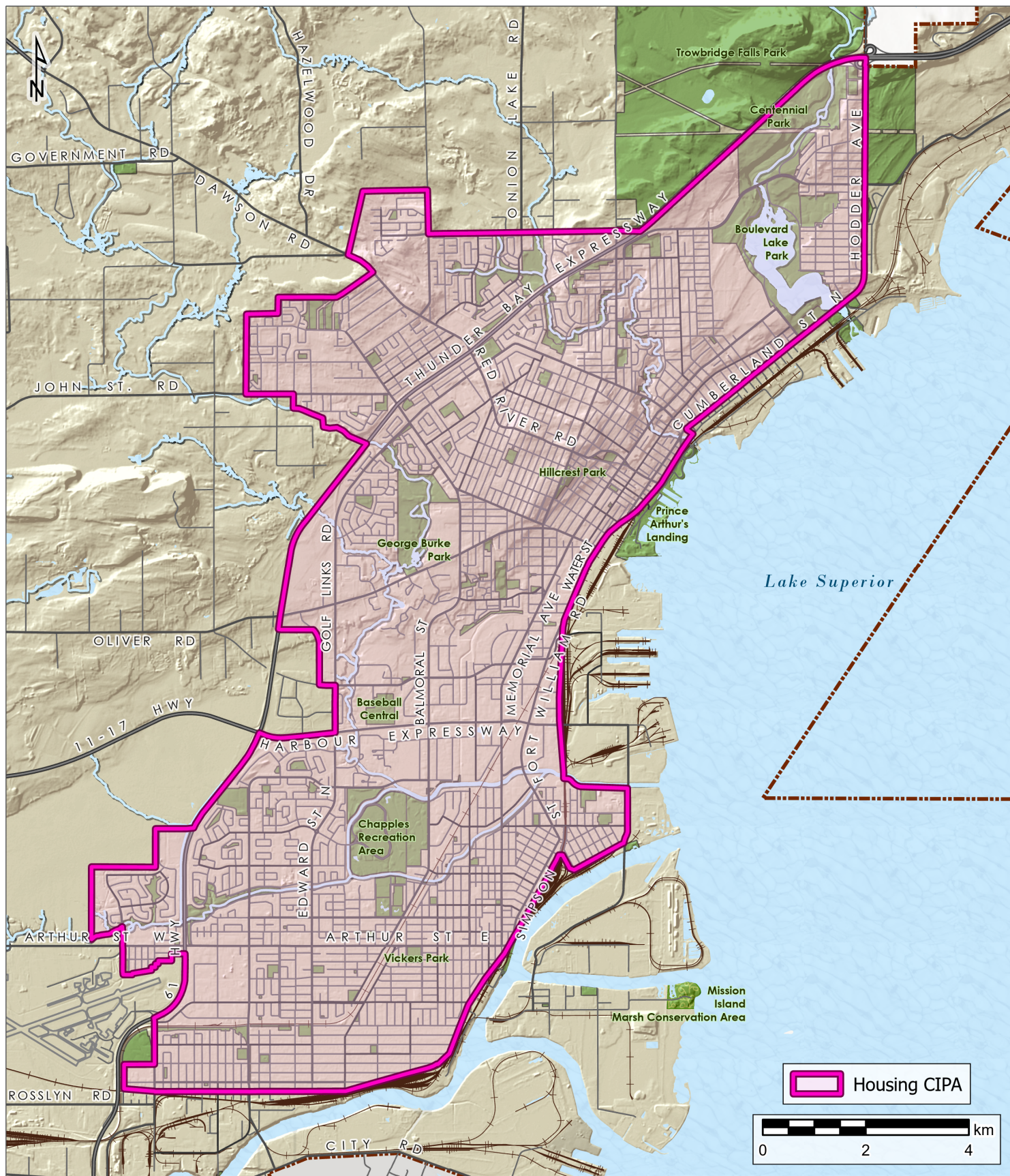
The interpretation of this Plan rests solely with the City of Thunder Bay. To assist in interpretation, the following definitions shall apply.

<i>Affordable</i>	Generally describes any housing arrangement where the cost of rent or a mortgage is less than 30% of that household's pre-tax income. This can refer to rental housing, co-operative housing, social housing, or homes which are owned by the occupants.
<i>Applicant</i>	Means registered owners, assessed owners, and tenants (with written consent of the owner) of lands and buildings located within the <i>Community improvement project area</i> who meets eligibility criteria and applies for the <i>Community improvement Plan</i> .
<i>Community Improvement</i>	Is defined by Section 28(1) of the Planning Act and means the Planning or replanning, design or redesign, resubdivision, clearance, development or <i>Redevelopment</i> , construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a <i>Community improvement project area</i> , and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefore, as may be appropriate or necessary."
<i>Community Improvement Project Area</i>	Is defined by Section 28(2) of the Planning Act and means a <i>City</i> or an area within a <i>City</i> , the <i>Community Improvement</i> of which in the opinion of the <i>Council</i> is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason. <i>Council</i> may, by By-law, designate the whole or any part of an area covered by the <i>City</i> official Plan as a ' <i>community improvement project area</i> '.
<i>CIP Grant Budget</i>	Means the budget allocated towards the grant programs within this CIP, consisting primarily of HAF with any additional budget allocated from <i>City Council</i> .
<i>CIP Implementation Staff</i>	Is the designated staff who are responsible for managing the day-to-day responsibilities of the CIP, including undertaking pre-consultation meetings with potential <i>applicants</i> for grants, coordinating application submission process, reviews and grants applications, and make decisions on application approvals in accordance with the policies of this Plan.
<i>City</i>	Means the <i>City</i> of Thunder Bay.
<i>Council</i>	Means the <i>City</i> of Thunder Bay <i>Council</i> .
<i>Density</i>	As defined within the density standards of each zone within the <i>City</i> of Thunder Bay Zoning By-law.
<i>Eligible Applicants</i>	Means an <i>applicant</i> (as defined above) who meets all the general and program specific requirements of the <i>Financial Incentive Programs</i> and

	prepares and submits an application for a grant or loan that is in accordance with the specific requirements of the program, as outlined in this Plan. The <i>CIP Administrator</i> reserves the right to determine whether an <i>applicant</i> is eligible for the <i>Financial Incentive Programs</i> .
Eligible Costs	Means costs related to environmental site assessment, environmental remediation, development, <i>Redevelopment</i> , construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements, or facilities.
Financial Incentive Program	Means a program listed in the Incentives Section of this Plan.
Mixed-use	Means any combination of commercial uses (retail, personal services, restaurants, etc.), offices, institutional uses and/or residential uses, provided that there are commercial uses at grade.
Multi-Unit Residential Buildings	Means a residential building containing two (2) or more units, excluding single-detached.
Municipal Servicing	Means municipal sewage service (the disposal of sewage and grey water or wastewater by piped sanitary sewer system owned and operated by the City), municipal water service (the provisions of water by a piped water system owned and operated by the City), and municipally owned and operated stormwater systems.
Plan	Means the <i>City's Community Improvement Plan</i> , unless otherwise specified.
Redevelopment	Means the creation of new units, uses or lots on previously developed land.
Vacant or underutilized (land and/or buildings)	Means developable land within a district that would otherwise qualify as substantially developed land, but which contains land, buildings, and/or structures that are not being used to their full potential and may potentially be developed, recycled, or converted into a better, more compatible use, such as a residential or <i>Mixed-use</i> development. Part or all of a parcel of land shall be considered vacant and/or underutilized if it is no longer necessary to support the current use, based on factors including but not limited to current and projected employment levels, vacancy rates, and parking demand.

Appendix A

CIPA Map



THIS MAP IS FOR GENERAL ILLUSTRATIVE PURPOSES ONLY. DIMENSIONS AND/OR AREAS ARE APPROXIMATE.

City of Thunder Bay HOUSING CIP PROJECT AREA