



TOWNSHIP OF EDWARDSBURGH/CARDINAL

# REVITALIZING CARDINAL: **THE VILLAGE COMMUNITY IMPROVEMENT PLAN**

APPROVED BY COUNCIL | JANUARY 23, 2012



A member of  MMM GROUP

14.11224.001.P01

D14-11-048

## Acknowledgements

We wish to acknowledge the following persons for their contribution and assistance in preparing Revitalizing Cardinal: The Village Community Improvement Plan. We also acknowledge and thank everyone that was inadvertently missed on this page and whose time commitment helped to make this study a success.

### **Township Council**

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**..and all of the Village's residents and business owners.**

The Cardinal Community Improvement Plan Study is funded in part by the Grenville Community Futures Development Corporation, supported by the Government of Canada through the Federal Economic Development Agency for Southern Ontario.



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## Appendix A: Village Design Principles



# 1.0

## Introduction

A Community Improvement Plan is a revitalization tool, used to achieve community planning, urban design and economic development objectives for a defined area. Numerous Ontario municipalities have successfully implemented Community Improvement Plans, which allow municipalities to offer financial incentives to landowners and tenants, and to study and plan for capital projects and other municipal leadership initiatives.

## Background

The Township of Edwardsburgh/Cardinal has embarked upon the preparation and implementation of a Community Improvement Plan for the Village of Cardinal. Cardinal is an historic community located on the St. Lawrence River, located just south-east of Highways 416 and 401 in eastern Ontario. The Village is characterized for its ties to the Williamsburg Canal at the south of the Village, and the Galop Canal, which cuts across the north side of the Village. Recent decline in retail and the numerous opportunities to enhance the community's historic assets and waterfront, has brought about the need for a Community Improvement Plan.

The Study to prepare a Community Improvement Plan was initiated in June 2011. The study process included:

- Preparation of a background report, entitled the Community Improvement Strategy;
- A public open house and workshop held on October 20, 2011;

- Two meetings with the Community Development Committee, to discuss study process and preliminary directions (September 2011) and to discuss the draft Community Improvement Plan (November 2011); and
- Consultation with Council and the public will continue into January 2012, including the statutory public meeting as required by the *Planning Act*.

## Planning Act

The Community Improvement Plan is prepared in accordance with the *Planning Act*, which provides the legislative authority for the Township to prepare a Community Improvement Plan.

Subsections 106(1), (2), and (3) of the *Municipal Act*, 2001, as amended, and Section 28 of the *Planning Act*, 1990, as amended, give the Township of Edwardsburgh/Cardinal the legislative authority to define a community improvement project area and prepare a community improvement plan for that area. The plan must be prepared in accordance with the community improvement policies of the Township's Official Plan and the specific powers granted under the *Planning Act*. In accordance with the Municipal Act, the Township may not provide financial assistance or bonusing to a commercial enterprise, unless the assistance is provided through a Community Improvement Plan prepared in accordance with the *Planning Act*.

Section 28(1) defines community improvement as "the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency,

or any of them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefor, as may be appropriate or necessary” and includes the provision of affordable housing under Section 28(1.1).

## **Community Improvement Project Area**

A community improvement project area is defined 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.”

## **Community Improvement Plan**

A community improvement plan is defined in the *Planning Act* as “a plan for the community improvement of a community improvement project area.”

## **Powers under the Planning Act**

The *Planning Act* outlines the powers which may be exercised through a community improvement plan and within a community improvement project area.

- Under Section 28(3), Council may acquire, hold or clear land;
- Under Section 28(6), Council may construct, repair, rehabilitate or improve

buildings on land acquired or held by the Municipality, or it may sell or dispose of land in conformity with the community improvement plan;

- Under Section 28(7), the Municipality may make grants or loans to registered owners or tenants of land in the community improvement project area to pay for eligible costs associated with community improvement. In accordance with Section 28(8), eligible costs include costs related to an 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; and
- Under Section 69(2), where the Municipality provides a tariff of fees with respect to planning applications, the Municipality may also reduce or waive the fees where the Council has deemed it unreasonable to require payment in accordance with the tariff. Although this is not a direct community improvement power, the best practices review contained in the Community Improvement Strategy indicates that municipalities frequently use this program to complement the other programs of their community improvement plans.

## **Official Plan Policies**

In accordance with the *Planning Act*, the Township’s Official Plan must contain policies to enable and guide the preparation of a community

improvement plan. The Township's Official Plan provides sufficient policies to enable preparation of a Community Improvement Plan for Cardinal.

Section 6.3.17 contains policies respecting community improvement in the Township. The Plan provides for the Municipality to designate a community improvement project area and to prepare a community improvement plan for that area (Section 6.3.17.2). Council may sell or lease or dispose of land and buildings, issue grants or loans to owners and tenants, provide tax assistance and issue debentures with the approval of the Ontario Municipal Board (Section 6.3.17.3).

Section 6.3.17.4 of the Official Plan outlines broad objectives for Community Improvement.

Section 6.3.17.6 outlines considerations for selecting community improvement project areas. Evidence of the need to improve municipal services, waterfront areas, signs of physical deterioration, the need to improve aesthetics are indications of the need to prepare a Community Improvement Plan. The Township should ensure that improvements are within the financial capability of the Township and that they will have a significant impact on strengthening the economic base of the community.

## **Community Improvement Strategy**

A strategy report, entitled 'Revitalizing Cardinal: The Village Community Improvement Strategy' (the Community Improvement Strategy), was prepared to evaluate the need and potential for community improvement activities in the Village, and forms the basis for this Community Improvement Plan. The Report contains a detailed

analysis of relevant legislation, policies, by-laws, and an analysis of the Community's strengths, weaknesses, opportunities and threats which may be addressed by a Community Improvement Plan.

The Community Improvement Strategy also provides guidance to the municipality for implementing the Community Improvement Plan, including a discussion of best practices and recommendations regarding Plan administration.



# 2.0

## Community Improvement Framework

Community improvement is a long-term process, involving many small, incremental improvements. A long-term vision, goals and objectives can be used to evaluate individual decisions, whether the decision to undertake a capital project or a decision on an application for a financial incentive, will ensure that improvements are working towards achieving the same ends.

Cardinal is in need of revitalization, and the community is supportive of a Plan which establishes financial incentives and Township programs for revitalizing the community. The community showed support for revitalizing several focus areas:

- Improvement of the Village’s waterfront and canals, which are recognized as the Township’s most valuable assets, with the potential to be a major tourism draw;
- Improvement in walkability, including pedestrian connectivity to the waterfront, the development of trails and safe pedestrian connections over Highway No. 2;
- Improvements to the façades and streetscapes within the Village’s core; and
- The need to attract new retail, community services and businesses, as well as to retain existing businesses and the community’s elementary school; and
- Improvements in property and building maintenance;

- General improvement of public spaces and streetscapes through a tree planting/forestation program.

The Community Improvement Strategy introduced in Section 1.0 outlines recommendations for revitalizing the community through the preparation and implementation of a Community Improvement Plan. The vision, goals and objectives, and overall approach to community improvement planning are identified as follows, based on the Community Improvement Strategy and consultation with the community.

### Vision

The community of Cardinal has contributed to the development of a vision for a revitalized Cardinal, through the submission of written comments and the valuable discussions held on October 20, 2011, at the Public Open House and Workshop. Based on consultation with the community and the recommendations of the Strategy report, the Community Improvement Plan’s vision for a revitalized Cardinal is as follows:

“Cardinal is a vibrant, historic village, located on the St. Lawrence River. The community is an attractive destination for boaters, divers and tourists, who value the amenities of Cardinal’s waterfront, the Village’s shops and its historic character. It is a strong and proud community that is guided by community leaders who champion community involvement, festivals and activities.”



## Goals and Objectives

The goals and objectives build upon the objectives established in the Official Plan, and are based primarily on consultation with the community and the assessment of Cardinal contained in the Community Improvement Strategy.

### **Goal #1: Cardinal is a walkable, well-connected community that is integrated with its waterfront, the historic Canals and the Village Core.**

Objectives:

- Improve the walkability of streets through sidewalk improvements.
- Improve major crossings in the Village core and crossings over Highway No. 2.
- Improve connectivity between the Village Core and waterfront through the provision of a new walkway.

### **Goal #2: Cardinal's community facilities and infrastructure are of a high-quality, supportive of a walkable community and waterfront tourism and use.**

Objectives:

- To enhance the waterfront area along Legion Way as a key public destination that is well-connected by pedestrian routes.
- To enhance the boating facilities and tourism attractions in the waterfront area.
- Improve the range and quality of services in the waterfront area.
- Improve the range of retail services in the Village, including basic services (grocery store, financial services) as well as

community gathering places, such as coffee shops and continued support for public facilities, including the arena.

- Improve the walkability of streets through sidewalk and crossing improvements, as well as accessibility improvements

### **Goal #3: That Cardinal offers a range of housing types, including affordable housing and moderate income housing which is provided in the Village's core.**

Objectives:

- Utilize upper storeys as residences through conversion or improvement of space.
- Support adaptive re-use of heritage buildings for residential uses, including residences for a full range of income levels.
- Work with the united Counties of Leeds and Grenville, the Consolidated Municipal Service Manager, in the provision of affordable housing incentives and in the Counties' administration of programs, under the *Housing Services Act*.

### **Goal #4: That the Village's pride is evident in the care and maintenance of its buildings, landscaping and public space.**

Objectives:

- Support façade improvements which are consistent with the character of the Village.
- Support property improvements, such as landscaping, to show pride in ownership.

- Plant trees in public areas and within the public right-of-way on Highway No. 2 and within the Village Core or offer trees/incentives for private property owners to plant their own trees.

**Goal #5: Cardinal’s existing historic buildings are well-utilized and restored.**

Objectives:

- Encourage adaptive re-use of heritage buildings, including upper storeys.
- Encourage restoration of heritage properties.
- Set an example for historic preservation through utilization of the Galop canal as a pedestrian trail.

**Goal #6: Encourage compatible new development and improvement of existing properties and buildings through private investment.**

Objectives:

- Redevelop the building that was demolished at Lewis/Dundas, in a character that respects the historic, pedestrian-oriented form of the Village’s core.
- Re-establishment of a range of retail services servicing basic needs (banking, grocery, etc.), and focusing in the long-term on boutiques and specialty shops to draw visitors into the village.
- Utilization of upper storeys of buildings as residences.
- Improved façades and properties.

**Goal #7: The Village is an attractive community, with pedestrian-scaled streetscapes, high quality buildings and public spaces that have sense of place.**

Objectives:

- Provide for pedestrian-scaled lighting, street furniture, public art, signage and other amenities which are designed to harmonize with the Village’s historic features and the St. Lawrence River.
- Reintroduce pedestrians to the Galop canal and the waterfronts through improved connections.
- Support façade and property improvements which contribute positively to the character of the community.
- Improve the integrity of the Canal bank through restoration, in partnership with senior levels of government and external funding partners.
- Enhance the gateway at Highway No. 2 and Shanly Road.

## **Community Improvement Project Area**

All community improvement activities described in this Plan, including the Township Programs and Financial Incentive Programs, will only be undertaken within the area currently designated as the Community Improvement Project Area.

The Community Improvement Project Area is designated by By-law, passed by Township Council, in accordance with Section 28 of the *Planning Act*. The Community Improvement Project Area is not shown in this Plan to avoid the

need to amend the Plan for minor changes to the Community Improvement Project Area. The Community Improvement Project Area is enacted by by-law. Changes to the Community Improvement Project Area will not require amendment to this Plan, but can be implemented by passing a new by-law.

## **Community Improvement Activities**

The revitalization of Cardinal will need to be supported by both the private sector and the public sector.

The Township will lead its own programs and initiatives, such as capital projects, further studies, marketing/administration of the Community Improvement Plan and support for community involvement. The Township Programs are established in Section 3.0 of this Plan. It is not intended that all of the Township Programs will be completed within a certain timeframe. Some of the initiatives will be considered by Council individually as part of its annual budgeting process.

Eligible private landowners and tenants will be encouraged to re-use, improve and redevelop their property through the availability of financial incentives. The financial incentive programs are established in Section 4.0 of this Plan. It is also not the intent of this Plan to require Council to fund or operate all of the identified incentive programs throughout the life of this Plan. At Council's discretion, based on feedback from Township staff and input from the Community, different programs may be implemented in any given year.

# 3.0

## Township Programs

The Township will need to lead its own community improvement activities to administer and promote this plan, undertake improvements to the public realm and encourage economic development and private sector investment. In some cases, opportunities to partner with senior levels of government, including the United Counties of Leeds and Grenville, the Ontario government, the private sector or specific landowners should be pursued to best achieve the intent of the programs.

Each program described in this section contains:

- A description of the purpose of the program;
- The details of the program; and
- An estimated timeframe for implementation.

### Programs

The Township Programs include:

1. Implementation Activities by the Community Development Committee and Plan Administrator(s);
2. Marketing, Communications and Promotion Program;
3. Community Involvement Program;
4. Streetscape Plan and Improvements Program;
5. Waterfront and Open Space Improvement Program; and

6. Enhanced Property Maintenance Program.

The Township Programs are described in detail as follows.

### Implementation Activities by the Community Development Committee and Plan Administrator(s)

**Details:** The Community Development Committee will be designated by Council to administer, monitor, evaluate and report on the implementation of the Community Improvement Plan. Council will also identify one or two designated Plan Administrator(s), who will be responsible for day-to-day tasks related to administering and promoting the Community Improvement Plan and communicating with the Community Development Committee. The Plan Administrator(s) will be Township staff members.

The Community Development Committee will be designated the authority to approve, refuse or defer applications for financial incentives.

The Plan Administrator(s) will be responsible for accepting, reviewing and reporting on applications to the Community Development Committee, as well as supporting the other responsibilities of the Community Development Committee.

Council will assign responsibilities to the Community Development Committee and the Plan Administrator(s), including but not limited to:

1. Responding to inquiries in relation to the CIP, its programs and its administration;
2. Monitoring, evaluating and recommending revisions to the Plan, its programs, and the Community Improvement Project Area, in

accordance with the Monitoring and Evaluation Program (Section 5.0);

3. Coordinating and participating in pre-application meetings with potential applicants;
4. Reviewing, accepting, processing and reporting on applications for Financial Incentive Programs in accordance with the requirements for the programs (Section 4.0) and the general eligibility requirements (Section 6.6);
5. Making decisions in respect of applications for financial incentive programs;
6. Driving the implementation of Township Programs, where Council has established funding to implement the Township Programs;
7. Ensuring the prompt and expedient acceptance, review and processing of financial incentive applications; and
8. Generally promoting or marketing the Plan.

**Timing:** Council should designate the Community Development Committee as the Plan's implementation body, and designate two Township staff members as the Plan Administrators immediately upon adoption of this Plan.

## **Marketing, Communications and Promotion Strategy**

**Details:** With approval from the Community Development Committee, the administrator(s) may undertake the completion of marketing and promotional materials to promote the use of financial incentive programs contained within this Plan. Through this program, the Plan Administrator(s) may:

1. Develop a web page dedicated to the Community Improvement Plan. Township staff may develop a web page, as a component of the Township's website, to post information related to the CIP, application processes and marketing materials.
2. Prepare and distribute Educational/Promotional Materials. The Plan Administrator(s) may prepare and/or distribute marketing materials such as brochures. The materials should be concise, and include information about each financial incentive program, and potentially include sample projects. Contact information to arrange a pre-application meeting should be provided. Distribution may consist of a mail-out to businesses, landowners, and/or tenants or posting of information in public areas in the Village.
3. Participate in meetings with the business community, potential funding partners, and landowners. The Plan Administrator(s) may market the CIP by making presentations to the business community, the Community Futures Development Corporation, and other business groups. The Plan Administrator(s) should

proactively meet with potential funding partners or landowners (such as the Legion, in regards to the Waterfront Program). The Plan Administrator(s) will also be responsible for meeting with potential applicants for financial incentives, as requested.

4. Prepare news releases. The Township may correspond with local newspapers to announce the availability of funding for financial incentive programs, or the progress of Township Programs, on an annual basis.

**Timing:** The website and initial distribution of marketing materials should be treated as a high-priority initiative, and marketing materials should be updated on an on-going basis as program availability changes. Meetings with potential partners, the business community and correspondence with newspapers should be on-going throughout the life of this Plan.

## **Community Involvement Program**

**Details:** With limited resources to implement the Community Improvement Plan, the success of the Plan will depend in part on community volunteerism and support. The Cardinal in Bloom volunteer group was a successful volunteer activity aimed to beautify streetscapes, but participation in the committee has declined in recent years. The intent of this program is to generally reinvigorate community organizations and encourage volunteerism to drive the implementation of this Plan.

To support community involvement in the implementation of this Plan, the Township may:

1. Provide support for volunteer organizations, such as Cardinal in Bloom, and recruit volunteers by advertising the organization and its purpose, and seeking involvement of youth in partnership with the local elementary school and high school students living in Cardinal;
2. Engage community champions/leaders, through on-going communication and discussion of means to advance Township Programs and promote the Financial Incentive Programs;
3. Promote neighbour-to-neighbour property maintenance/clean-up support as a volunteer activity in accordance with the Property Maintenance Program established by this Plan.

## Streetscape Plan and Improvement Program

**Details:** Council may set funding to undertake the preparation of a master plan for streetscape and public realm improvements, and undertake subsequent capital projects improvements to implement the Plan. This Plan encourages the development of the Streetscape Plan prior to undertaking specific improvements, to ensure that improvements are coordinated, are logically phased and contribute to the long-term vision of this Plan.

The Streetscape Plan is a document that can be used to guide future improvements to the public realm over the long term. Subject to funding availability, development of the Streetscape Plan may involve additional public consultation and consultation with business owners. As a guide, the Urban Design Principles contained in Appendix A should be used as a basis for design, and the projects described below should be considered for implementation in the Streetscape Plan.

The Streetscape Plan may consist of illustrations, drawings and a report to address the following elements, which may be subsequently constructed in accordance with the phasing determined by the Streetscape Plan:

1. **A unified and clear vision for The Village's public realm.** Options and recommendations for streetscape elements should be detailed in the Streetscape Plan to ensure that all future improvements are coordinated (e.g., lighting style, branding for the Village, streetscape furniture, heritage interpretation, wayfinding signage, vegetation types, etc.).
2. **Programming and use of public space,** particularly where the intersection has been realigned at Lewis Street/Dundas Street.
3. **The redevelopment of the Ranson Block** (Lewis/Dundas Street) should be addressed at a conceptual level, to ensure the compatible redevelopment of the site.
4. **Programming and design of the gateway at Shanly Road and Dundas Street.** Improved signage, public art and other gateway features which complement the unique view at this location should be designed.
5. **Improvements to intersections.** Specifically, improvements to crossings over Highway No. 2 should be considered, and improvements to driver visibility at Highway No. 2 and Shanly Road should be considered.
6. **Connectivity to the waterfront.** Improved pedestrian connections to Legion Way and along the waterfront should be addressed in the Streetscape Plan.
7. **Trail/open space improvements.** There is potential for a trail/path system through the Village which utilizes the Galop Canal. The Streetscape Plan should detail the alignment and design of any future trails/paths.
8. **Tree planting/reforestation.** The Village will benefit significantly from tree planting, which may be undertaken within the public right-of-way. Alternatively, the Township may assist private landowners in planting trees on private property, by providing trees for eligible landowners and



tenants to plant. Priority should be made for tree planting within the Village Core, on Highway No. 2 and along significant views of the St. Lawrence River and Canals.

9. **Integration with waterfront area improvements.** It is recognized that improvements to waterfront amenities (as indicated in the Waterfront Improvement Program) will impact the specific design of streetscape improvements. Improvements to waterfront amenities should be considered in coordination with the development of the Streetscape Plan, to ensure that the waterfront is developed in harmony with streetscape improvements and to seek opportunities for logical phasing of improvements along Legion Way.
10. **Estimates of costs** to complete the capital works noted above, as well as phasing and timing of the improvements, should be addressed in the Streetscape Plan to minimize impacts to landowners/tenants and ensure efficient completion of the projects.

**Timing:** To ensure the long-term development of the Village, funding should be provided by Council to undertake the Streetscape Plan in the short-term (2012-2013). Implementation of the Streetscape Plan will occur on an on-going basis. Specific timing of each element should be addressed within the Streetscape Plan, but priority should be given to improving the gateway area and the Waterfront Amenities.

## Waterfront Improvement Program

**Details:** Cardinal's waterfront is an extremely important community asset. As the Township's best public access to the water, there exists an opportunity to revitalize the waterfront as a Township destination, and even to promote the location as a tourist attraction. The existing diving attraction and potential for recreational boating are significant assets that can help draw tourists and transform Cardinal into a vibrant, historic waterfront community.

In coordination with the Streetscape Plan and Streetscape Improvements, the Township may undertake improvements to its waterfront areas, including:

1. **Improvement and operation of waterfront user facilities,** including change rooms, rest rooms and other facilities for use by visitors, divers and boaters;
2. **Investigation of and development of a marina or improved docking facilities,** to support a recreational boating industry. The marina or alternative facilities may be developed as a Township-operated facility or in partnership with the private sector or other organizations;
3. **Improvement of pedestrian realm and automobile connections** to the waterfront area and along Legion Way, as provided by the Streetscape Plan, to support daily use of the waterfront area by residents, and general walkability improvements;
4. **Improvement to the existing parking area and boat launch area;**

5. **Improvement of wayfinding signage**, to indicate directions to the waterfront area; and
6. **Rehabilitate the limestone walls of the canals and explore trails/paths along the canals**, in partnership with senior levels of government, and/or possible municipal designation of the Galop Canal as a cultural heritage landscape, in accordance with the *Ontario Heritage Act* and its regulations, which prescribe the criteria for designating a property under the *Ontario Heritage Act*.

These activities should be undertaken in consultation with and in coordination with the Royal Canadian Legion, who owns lands within the waterfront area.

**Timing:** Investigations and design for new facilities should be treated as a short-term activity (2012-2014), subject to funding availability, to begin to establish a long-term plan for the waterfront. Implementation and construction of improvements should take place over the medium term and long term (3-10 years). Exploration of Rehabilitation of the canals should be treated as an on-going activity, since funding programs and support from senior levels of government may only become available from time to time.

## Property Maintenance Program

**Details:** An issue raised frequently by the public was the need for improved maintenance of public space and enhanced by-law enforcement for private property owners and tenants. Recognizing that the Township has limited resources to enforce the Clean Yards By-law, this Plan promotes property clean up and maintenance through education programs and volunteerism. The Township may:

1. Increase the frequency of maintenance of public spaces, especially the waterfront area, and potentially in partnership with the Legion;
2. Engage volunteers to assist the Township in the clean up of public space;
3. Establish a neighbour-to-neighbour clean up program, in which persons in need of assistance in property clean up may be connected with community volunteers. The program may be promoted by the Plan Administrator(s), who may develop a list of volunteers to be made available on the Township's website or posted within the Village or Township's office;
4. Educate the public about the Clean Yards By-law and its penalties, as well as guidance for proper waste disposal, by posting information in public areas in the Village or on the Township's website; and
5. Explore the possibility of a by-law to authorize a specific "off-leash" area of the Village (i.e., establish a designated dog park), or to enforce leashes and clean up within the Waterfront Area, in particular.

**Timing:** Recognizing that property maintenance issues are seen as a deterrent to the aesthetics of the Village, the Township should begin to undertake these activities in the short to medium term (2012-2014).

# 4.0

## Financial Incentive Programs

The private sector needs to be engaged in community improvement to revitalize the Village. Financial incentives are established to help stimulate private investment in the Village's buildings and properties. In accordance with the *Planning Act* and the Township's Official Plan, the Township may offer grants or loans to property owners and tenants to help cover eligible costs and further community improvement goals.

### Programs

The following financial incentive programs are established by this Plan:

1. Façade and property improvement program;
2. Heritage property improvement program;
3. Downtown housing improvement program;
4. Tax increase-based equivalent rebate program;
5. Application and building permit fees refund program; and
6. Project feasibility program.

### Façade and Property Improvement Program

**Basis:** Under Section 28(7) of the *Planning Act*, the Township may make grants to registered owners, assessed owners and tenants of land and buildings within the community improvement project area, to pay for the whole or any part of the cost of rehabilitating such lands and buildings. A façade and property improvement program will benefit the aesthetics of the Village's streetscapes and the impression that the Village makes on visitors.

**Details:** Up to two types of grants are available for eligible owners and tenants:

1. **Grant Program:** Grants for front, rear, or sidewall façade improvements, and other improvements to a commercial, mixed-use, or industrial building or property, may be provided to eligible applicants for a total of 1/2 (50%) of the construction costs to a maximum of \$5,000.
2. **Interest Rebate Program:** A rebate (grant) may be provided to eligible applicants to cover the cost of interest paid on a loan issued by a financial institution to a property owner or tenant for the purpose of undertaking front, rear, or sidewall façade improvements, and other improvements to a commercial, mixed-use, or industrial building or property. The rebate will not exceed \$2,500, and will be issued for interest repaid at a rate considered reasonable in the opinion of the Community Development Committee. The rebate may be combined with the grant program, for a total maximum grant of \$7,500.

For clarity, in no case will the total amount of grants under the Façade and Property

Improvement Program exceed \$7,500. Additionally, the applicant should refer to the General Eligibility Criteria (Section 6.6), which sets the total grants that can be received by a single applicant at \$10,000 or 50% of eligible costs, whichever is lesser. Grants received from other organizations, such as Community Futures Development Corporation or Canada Mortgage and Housing Corporation for example, will count towards the total amount of grants received for the purposes of calculating the maximum amount of funding available from the Township.

**Eligibility Criteria:** Applicants for this program will need to comply with the following eligibility criteria:

1. **General Eligibility Criteria:** All of the General Eligibility Requirements (outlined in Section 6.6) apply.
2. **Eligible Projects:** The following types of front, rear, or side wall façade restorations or property improvements are considered eligible:
  - a. repair or replacement of storefront doors and windows;
  - b. repair or replacement of masonry and brickwork;
  - c. repair or replacement of architectural details;
  - d. repair or replacement of awnings or canopies, or installation of new awnings or canopies;
  - e. façade painting, including murals, as well as cleaning or treatments to improve the durability of façade materials;

- f. the addition of new lighting/upgrading of existing fixtures on exterior façade and in entrance and storefront display areas;
- g. building accessibility improvements, such as accessible ramps or automatic doors;
- h. the addition of new sidewalk or outdoor cafés which are adjacent to the public realm (cafés not close or adjacent to the sidewalk are not eligible);
- i. landscaping improvements, including:
  - i. replacement of sod with new sod or other ground cover treatments;
  - ii. planting of trees, shrubs, plants or installation or repair of hanging planters (having consideration for Township’s reforestation program noted under the Streetscape Plan and Improvements Program);
  - iii. improvement of parking areas, such as landscaping improvement, sidewalk repairs or replacement, pavement repair or replacement, or demarcation/improvement of pedestrian walkways in parking areas or across driveways;
  - iv. addition of benches and planters; and
  - v. repair or construction of driveways, walkways, and rockwork.

- j. architectural/design fees required by a licensed Architect for eligible works (to a maximum of 15% of the approved grant amount); and
  - k. other similar repairs/ improvements as may be considered and approved by the Community Development Committee.
3. **Eligible Buildings:** Only mixed use and commercial buildings will be eligible for this program, as established through the Zoning By-law. For clarity, single detached residences will not be eligible for this program. Multi-unit rental residential buildings will be considered for this program if it is determined by the Community Development Committee that improvement of the façade will contribute to the goals and objectives of this Plan.
  4. **Design:** The proposed improvements will be generally consistent with and maintain the intent of the Urban Design Principles (Appendix A).
  5. **Interest Rebate Program Conditions:** As part of the application process, the owner or tenant will be required to present the terms of the loan from the financial institution prior to approval of the grant. The Community Development Committee may choose to reject the application for the interest rebate grant if the loan terms, including the interest rate or repayment terms, are deemed to be unreasonable in the sole opinion of the Community Development Committee.

**Payment:** Payment will be provided in accordance with the following:

1. **Payment of Grant:** The grant will be paid upon completion of the community improvement works, to the satisfaction of the Plan Administrator(s).
2. **Payment of Interest Rebate:** The terms of payment of the interest rebate to the property owner or tenant will be negotiated by the Township and the property owner or tenant, and is generally not to be more frequent than five (5) annual payments by the Township over a five-year period. The payments will relate only to the interest paid on the loan and not the principal.

## Heritage Property Improvement Program

**Basis:** Under Section 28(7) of the *Planning Act*, the Township may make grants to registered owners, assessed owners and tenants of land and buildings within the community improvement project area, to pay for the whole or any part of the cost of rehabilitating such lands and buildings.

It is in the interest of the Township to assist in the improvement of heritage properties and buildings, which are important assets that contribute significantly to the streetscapes in the Village's Core. Should any buildings in Cardinal be designated in the future, or should buildings be listed as having cultural heritage value or interest (in accordance with Section 27(1.2) of the *Ontario Heritage Act*), this program will allow the Township to provide assistance to support restoration of historic buildings in Cardinal.

**Details:** Up to two types of grants are available for eligible owners and tenants:

1. **Grant Program:** Grants for the restoration, repair, rehabilitation or preservation of designated heritage buildings and properties, or to undertake an economic feasibility study to determine the feasibility of restoring a designated heritage building, or to undertake an architectural or design study in relation to restoring a heritage building or property, will be provided to eligible applicants for 1/2 (50%) of eligible costs up to a maximum of \$7,500. Only a maximum grant of \$2,500 (or 50% of the cost, whichever is lesser) will be provided in relation to an economic feasibility study and architectural or design study. The

total amount of the grant will not exceed \$7,500.

2. **Interest Rebate Program:** A rebate (grant) may be provided to eligible applicants to cover the cost of interest paid on a loan issued by a financial institution to a property owner or tenant for the purpose of restoration, repair, rehabilitation or preservation of designated heritage buildings and properties, or to undertake a feasibility study to determine the viability of restoring a designated heritage building, or to undertake an architectural or design study in relation to restoring a heritage building or property. The rebate will not exceed \$2,500, and will be issued for interest repaid at a rate considered reasonable in the opinion of the Implementation Panel. The rebate may be combined with the grant program, for a total maximum grant of \$10,000.

For clarity, in no case will the total amount of grants under the Heritage Property Improvement Program exceed \$10,000. Additionally, the applicant should refer to the General Eligibility Criteria (Section 6.6), which sets the total grants that can be received by a single applicant at \$10,000 or 50% of eligible costs, whichever is lesser. Grants received from other organizations, such as Community Futures Development Corporation or Canada Mortgage and Housing Corporation, for example, will count towards the total amount of grants received for the purposes of calculating the maximum amount of funding available from the Township.

**Eligibility Criteria:** Applicants for this program will need to comply with the following eligibility criteria:



1. **General Eligibility Criteria:** All of the General Eligibility Requirements outlined in Section 6.6 apply.
2. **Eligible Projects:** The following types of projects, improvements to or restoration of eligible buildings and properties are considered eligible:
  - a) works that preserve, restore, and/or enhance elements specified in the Reasons for Designation within the designating by-law (including fences and outbuildings) for properties which are designated under Part IV of the *Heritage Act*;
  - b) repair of original siding and roofing materials;
  - c) removal of modern building materials and replacement with documented original building materials;
  - d) reconstruction or construction of former and significant architectural features based on documentary sources (photographs, drawings, etc.);
  - e) cleaning of masonry buildings; and
  - f) other similar repairs/improvements as may be approved.
3. **Interest Rebate Program Conditions:** As part of the application process, the owner or tenant will be required to present the terms of the loan from the financial institution prior to approval of the grant. The Community Development Committee may choose to reject the application for the interest rebate grant if the loan terms, including the interest rate or repayment terms, are deemed to be unreasonable in

the sole opinion of the Community Development Committee.

**Payment:** Payment will be made in accordance with the following:

1. **Payment of Grant:** The grant will be paid upon completion of the community improvement works, to the satisfaction of the Plan Administrator(s).
2. **Payment of Interest Rebate:** The terms of payment of the interest rebate to the property owner or tenant will be negotiated by the Township and the property owner or tenant, and is generally not to be more frequent more than five (5) annual payments by the Township over a five-year period. The payments will relate only to the interest paid on the loan and not the principal.

## Housing Improvement Program

**Basis:** Under Section 28(7) of the *Planning Act*, the Township may grant to registered owners, assessed owners and tenants of land and buildings within the community improvement project area, to pay for the whole or any part of the cost of rehabilitating such lands and buildings. Improving the quality and attractiveness of rental units to a wider range of income groups is beneficial to support businesses in the Village's Core.

Programs from other agencies, such as the Canada Mortgage and Housing Corporation (CMHC), may become available from time to time, and can augment or replace the grants offered under the Housing Improvement Program. Applicants to this Program should be encouraged to discuss programs available from other agencies, such as the Seed Funding and Proposal Development Funding Program offered through CMHC's Affordable Housing Centre. Note that beginning on April 1, 2012, the Ontario Renovates component of the Investment in Affordable Housing Program will incorporate CMHC's Residential Rehabilitation Assistance Program.

**Details:** Up to two types of grants are available for eligible owners and tenants:

1. **Grant Program:** Grants for the rehabilitation of residential space or the conversion of non-residential space to residential space will be available to eligible applicants in order to provide improvements to existing residential units. Grants will be equal to 1/2 (50%) of the construction cost of each unit to a maximum of \$1,500 per unit, to a maximum of four (4) units per eligible

applicant. In no case will the total grant exceed 50% of the total construction cost.

2. **Interest Rebate Program:** A rebate may be provided to eligible applicants to cover the cost of interest paid on a loan issued by a financial institution to a property owner or tenant for the purpose of rehabilitating residential space or converting non-residential space to residential space. The rebate will not exceed \$1,000 per unit, to a maximum of four units, and will be issued for interest repaid at a rate considered reasonable in the opinion of the Community Development Committee. The rebate may be combined with the grant program, for a total maximum grant of \$2,500 per unit, or up to \$10,000 for a maximum of four units. In no case will the total grant exceed 50% of the total construction cost.

For clarity, in no case will the total amount of grants under the Housing Improvement Program exceed \$2,500 per unit, to a maximum of four units, totaling up to \$10,000. Additionally, the applicant should refer to the General Eligibility Criteria (Section 6.6), which sets the total grants that can be received by a single applicant at \$10,000 or 50% of eligible costs, whichever is lesser. Grants received from other organizations, such as Community Futures Development Corporation or Canada Mortgage and Housing Corporation, for example, will count towards the total amount of grants received for the purposes of calculating the maximum amount of funding available from the Township.

**Eligibility Criteria:** Applicants for this program will need to comply with the following eligibility criteria:

1. **General Eligibility Criteria:** All of the General Eligibility Requirements (outlined in Section 6.6) apply.
2. **Eligible Projects:** To be eligible for this grant or loan, applicants will need to demonstrate that:
  - a. The proposed project will result in the creation of new residential units in the upper storey(s) of a mixed-use building in the Community Improvement Project Area; and/or
  - b. The proposed project will result in a significant improvement in the quality of one or more existing residential units in the Community Improvement Project Area which improve the quality of life for the occupants, increase the value of the unit(s), or make the unit(s) habitable where the unit(s) are currently considered to be inhabitable, or make the unit attractive to a wider range of income groups. This may include projects which are required to bring the building or unit into compliance with the current Ontario Building Code.
3. **Eligible Types of Residential Units:** Existing or proposed ground floor/at grade residential space within the designated Community Improvement Project Area will not be eligible for the grants or loans through this program. For clarity, only upper storey and rear residential units in mixed-use buildings are eligible for this program.
4. **Interest Rebate Program Conditions:** As part of the application process, the owner or tenant will be required to present the terms of the loan from the financial institution prior to approval of the grant. The Community Development Committee may choose to reject the application for the interest rebate grant if the loan terms, including the interest rate or repayment terms, are deemed to be unreasonable in the sole opinion of the Community Development Committee.
5. **Priority Projects:** Priority may be given to the conversion of upper storey space to new residential unit(s) and for the rehabilitation of affordable housing and rental units over other housing projects. Projects on Dundas Street and projects in close proximity to the Village's centre at Lewis Street/Dundas Street may also be given priority at the discretion of the Community Development Committee.

**Payment:** Payment will be made in accordance with the following:

1. **Payment of Grant:** The grant will be paid upon completion of the community improvement works, to the satisfaction of the Plan Administrator(s).
2. **Payment of Interest Rebate:** The terms of payment of the interest rebate to the property owner or tenant will be negotiated by the Township and the property owner or tenant, and is generally not to be more frequent than five (5) annual payments by the Township over a five-year period. The payments will relate only to the interest paid on the loan and not the principal.

## Tax Increment Equivalent Grant Program

**Basis:** The legislative authority is provided under Section 28(1) of the *Planning Act*, which states that the Township may make rebates to registered owners, assessed owners and tenants of land and buildings within the community improvement project area, to pay for the whole or any part of the cost of rehabilitating such lands and buildings.

The Tax Increment Equivalent Grant Program offers rebates to eligible applicants whose municipal property tax has increased as a result of community improvement activities. The program provides a grant, equivalent to the amount of the Township's portion of the property tax increase resulting from community improvement activities, which is rebated to the landowner each year for a period of approximately 10 years. The amount of the rebate may decrease each year after the property tax increases. The program is beneficial because it can encourage significant property improvements and ultimately increases the Township's tax assessment.

Council will make decisions on applications for the tax increment equivalent grant program.

**Details:** When an approved eligible project is complete, a grant will be paid annually by the Township following the payment of all property taxes by the owner. Grants will be equal to a percentage of the municipal tax increase resulting from the improvements, and paid to the owner each year for a maximum period of 10 years. In year one, the grant to the approved applicant equals 100% of the increase in the municipal tax assessment. The grant decreases by 10% of the total tax increment cumulatively each year thereafter, for a maximum of 10 years. The tax grant will not be paid and will not accumulate for

any year when taxes remain unpaid as of March 31st of the year after the last property tax payment was due. Any failure to pay taxes in two consecutive years shall disqualify the owner for further grant payments.

**Eligibility Criteria:** Applicants for this program will need to comply with the following eligibility criteria:

1. **General Eligibility Requirements:** All of the General Eligibility Requirements (outlined in Section 6.6) apply.
2. **Eligible Projects:** Eligible community improvement projects under this program will include construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities. Projects which involve improvement of more than 25% of the existing gross floor area, or are considered to be a new development, are eligible. Projects which result in an increase in the assessed value of the property by more than 15% will also be considered eligible. Infrastructure work such as the improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewers) and result in an increase in the assessed value of the property will also be eligible. For clarity, small scale projects, defined as those that involve less than 25% of the existing gross floor area and/or an increase of less than 15%, will not be considered eligible under this program, but may be eligible for other Financial Incentive Program(s) offered through this Plan.

3. **Retail and Mixed Use Buildings and Projects Only:** Only projects related to retail and mixed use buildings will be eligible for this program, as proposed by the applicant, and in accordance with the Zoning By-law. Mixed use buildings will include 2 or 3 storey buildings with retail or commercial space at the ground floor, and office or residential uses in the upper floors.
4. **Combination with other Financial Incentive Programs:** The property owner is responsible for the entire cost of the rehabilitation or development project. Applicants accepted for other Financial Incentive Programs offered through this Plan may apply for the incremental tax grant. However, this grant in combination with any other program shall not exceed a value of 60% of the original construction costs and the initial grant value calculated under this program must exceed a value of \$500.
5. **Transferability of Grant Payments:** If a property is sold, in whole or in part, before the original grant period lapses, the original owner and the new owner are not entitled to receive the remaining grant payments under the original agreement.

**Payment of Grants:** Grants may be provided upon successful completion of the approved work and payment of the full assessed value of the municipal taxes. Tax increment grants are provided to property owners for a maximum of 10 years. Where approved, grants will be paid annually to property owners within approximately three (3) months of payment of the full municipal property tax.

## Application and Permit Fees Rebate Program

**Basis:** According to Section 69(2) of the *Planning Act*, despite a tariff of fees established under subsection (1), the council of a municipality, a planning board, a committee of adjustment or a land division committee in processing an application may reduce the amount of or waive the requirement for the payment of a fee in respect of the application where the council, planning board or committee is satisfied that it would be unreasonable to require payment in accordance with the tariff.

Application and permit fees imposed by the Township may represent a barrier to investment in the Village of Cardinal. Rebating these types of fees is desirable because it will reduce or eliminate these barriers to private investment, including major investments such as the development of new housing units.

**Details:** The Township may provide a refund equivalent to the applicable cost of normal planning application fees (minor variance, zoning by-law amendment, site plan, or official plan amendment) and building permit fees, to a maximum of 50% of the application fees paid by the applicant, or \$5,000, whichever is lesser.

**Eligibility Criteria:** Applicants for this program will need to comply with the following eligibility criteria:

1. **General Eligibility Requirements:** All of the General Eligibility Requirements outlined in Section 6.6 apply.
2. **Eligible Projects:** Eligible community improvement projects under this program will include both large and small scale 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, that in the opinion of the Community Development Committee, are generally consistent with and maintain the intent of the Village Design Principles (Appendix A). In general, projects which are eligible for other incentives (the façade improvement program, the heritage property improvement program, etc.) will also be eligible for this program if the applicant is required to obtain a planning approval or building permit.

3. **Application Fees Used to Recover Significant Consulting Costs are not Eligible:** Recognizing that the Township incurs consulting fees to process planning applications, complex applications which require significant work by the Township's planning consultant to process applications will not be eligible for a rebate under this program, since the application fees are used in part to recover the cost of consulting fees. Smaller, less complex planning applications and building permit fees will be preferred under this program. The Community Development Committee will, in its sole opinion, decide whether the planning application and building permit fees are needed to recover the costs of consulting fees to process applications.
4. **Retail and Mixed Use Uses Only:** Only projects related to retail and mixed use buildings will be eligible for this program, as proposed by the applicant, and in accordance with the Zoning By-law. Mixed use buildings will include 2 or 3 storey

buildings with retail or commercial space at the ground floor, and office or residential uses in the upper floors.

5. **Payment of Application Fees:** Applicants must pay for all applicable planning application fees, building fees and other fees as may be required prior to undertaking the approved work. The grant will only be allocated as a refund to the fees paid.

**Payment:** A refund for the amount of the application and permit fees will be provided to the applicant once the community improvement project is complete and constructed, to the satisfaction of the Plan Administrator(s).

## Project Feasibility Study Program

**Basis:** The legislative authority is provided under Section 28(1) of the *Planning Act*, which states that the Township may make rebates to registered owners, assessed owners and tenants of land and buildings within the community improvement project area, to pay for the whole or any part of the cost of rehabilitating such lands and buildings.

The Township will benefit from a program that encourages potential business owners to explore the feasibility of building reuse, rehabilitation, or development/redevelopment of land. In particular, this program may be used to support redevelopment of the Ranson Block, which is an important anchor property in the Village's Core.

**Details:** The Township may provide a grant equivalent to the cost of undertaking a study which examines the feasibility of rehabilitating buildings and structures, or the development/redevelopment of lands, for its use by commercial tenants or mixed uses (commercial and residential tenants), to a maximum of \$5,000 or 50% of the cost of the study.

**Eligibility Criteria:** Applicants for this program will need to comply with the following eligibility criteria:

1. **General Eligibility Requirements:** All of the General Eligibility Requirements outlined in Section 6.6 apply.
2. **Eligible Projects:** Eligible studies under this program will include proposals for both large and small scale 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, that in the opinion of the Community Development Committee, advance the goals and objectives of this Plan and are generally consistent with and maintain the intent of the Design Guidelines (Appendix A).

3. **Priority Projects:** Priority may be given to the study of the redevelopment of the Ranson Block (also known as the Red Brick Building). Priority may also be given to mixed use and retail projects located in the Village Core.

**Payment:** Payment of the grant may be provided upon successful completion of the project feasibility study, which is undertaken by a qualified person or consultant in the opinion of the Community Development Committee. The Township will require that the feasibility study be submitted for confirmation of its completeness prior to payment of the grant. The Township will also require that a building permit be obtained and that work begin or be completed on the project prior to payment of the grant.



# 5.0

## Plan Monitoring and Evaluation

The Community Improvement Plan is a long-term revitalization tool, intended to guide decision-making with regard to Township programs and the distribution of financial incentives. As the Village improves over time, and as market forces, economic conditions and financial resources change, the Community Improvement Plan will likewise need to evolve to respond to new community strengths, weaknesses, opportunities and threats.

This Plan is primarily intended to be a flexible revitalization tool. Council will have discretion to determine funding for the financial incentive programs and to provide funding for Township Programs. However, in order to inform decision-making about the implementation budget, and to ensure that the programs are working as they are intended, the Plan should be monitored, evaluated and, if necessary, revised, on a regular basis.

### Program Details

Immediately following adoption of the Community Improvement Plan, the Plan Administrator(s) will begin to undertake the following activities on an annual basis:

#### Step 1: Establish the Monitoring Database

As a first step, the Plan Administrator(s) should develop a database upon which to monitor the number, types and success of financial incentive applications and Township Programs. As

applications are received, they should be recorded into the database.

Specific performance indicators will need to be identified and monitored. The selection of indicators will provide guidance about the success of the Plan and its individual programs. At this time, it is suggested that the Plan Administrator(s) gather the following information from applicants (which should be incorporated into the application form for financial incentives):

- The approved/denied value of the grant and the total value of construction (the total public investment versus private investment);
- The effect of the incentives, such as the number of new residential units created and/or rehabilitated, the number and type of retail or businesses created, the number of trees being planted, etc.; and
- “Indirect” indicators including economic indicators, qualitative indicators and other indicators which speak more generally to the success of the Township, and which may or may not be directly attributed to the influence and success of the Community Improvement Plan.

Other indicators should be identified and monitored on a periodic basis, such as:

- Utilization of the total financial incentives program budget;
- Utilization of the various incentive programs;
- Total dollars spent on Township Programs, or other specific variables which indicate advancement of the Township Programs (e.g., number of trees planted, the number

of units created, the number of affordable housing units created, etc.);

- Other indirect indicators, such as economic indicators, as may be identified.

## Step 2: Determine Baseline Conditions

For the indicators identified above, the Plan Administrator(s) should identify baseline conditions at the outset of Plan implementation, so that variables may be compared from year-to-year, beginning with implementation of this Plan.

## Step 3: Collect Data

Throughout the course of the one-year review period, the Plan Administrator(s) should enter information from applications into the database on an on-going basis. Additionally, Township Programs which are related to the CIP should be recorded and monitored.

## Step 4: Prepare Annual CIP Evaluation Report to Council

Based on the information obtained, the Plan Administrator(s), in consultation with the Community Development Committee, will prepare an annual report to Council to evaluate the Community Improvement Plan and its individual programs, based on the changes to the baseline conditions established above, and based generally on the uptake of the programs and any new challenges that have emerged. The report will recommend adjustments to the Community Improvement Plan, including its terms, Township Programs, Financial Incentive Programs and eligibility criteria, in order to improve the programs offered through the Community Improvement Plan. The report will provide recommendations about the budget of the

financial incentive programs, based on the performance of the programs. It may also include recommendations to adjust the boundary of the Community Improvement Project Area.

## Step 5: Program and Plan Adjustments

Based on the annual review and Report to Council, adjustments to this Plan may be required, including:

- **Adjustments to the Plan:** Based on the monitoring and evaluation process, changes to the terms of this Plan, the eligibility requirements, or the financial Incentive or Township leadership programs may be required. The Community Development Committee may adjust the financial incentive programs or any of the terms and requirements associated with the programs, and may do so without amending this Plan. The Community Development Committee may also choose to eliminate one or more of the Financial Incentive Programs, and may do so without amending this Plan. However, the addition of a new Financial Incentive Program or the addition of eligibility criteria will require an amendment to this Plan in accordance with Section 28 of the *Planning Act*.
- **Adjustments to the Community Improvement Project Area:** Adjustments to the Community Improvement Project Area may occur based on on-going Plan monitoring and evaluation. Changes to the boundaries of the Community Improvement Project Area will not require an amendment to this Plan, but will necessitate an amendment to the

Community Improvement Project Area By-law, which would need to be passed by Council.

- **Adjustments to Funding:** Council will determine annual funding for financial incentives and Township Programs based on the results of the Monitoring and Evaluation Strategy.

The activities above are intended to be repeated on an annual basis, throughout the life of this Plan.

# 6.0

## Implementation

### 6.1 Glossary of Terms

The following defines the terms used in this CIP:

**Administrator or Plan Administrator** means one or two Township staff members assigned by Council, who are primarily responsible for ensuring that the responsibilities of the Plan Administrator(s), as set out herein, are fulfilled. See also the definition for Community Development Committee.

**Applicant**, unless otherwise indicated, means a registered owner, assessed owner or tenant of lands and buildings within the community improvement project area, and any person to whom a registered owner, assessed owner or tenant of lands and buildings within the community improvement project area has assigned the right to receive a grant or loan. Applicants may also be referred to as property owners, landowners or tenants throughout this Plan.

**Eligible Applicant** means an applicant (as defined above) who meets all of the general and program specific requirements of the Financial Incentive Programs, 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 Community Development Committee reserves the right to determine whether or not an applicant is eligible for the Financial Incentive Programs.

**Community Improvement**, unless otherwise specified, is as defined in accordance with its definition under Section 28 of the *Planning Act*.

**Community Improvement Plan**, unless otherwise specified, is as defined in accordance with its meaning under Section 28 of the *Planning Act*.

**Community Improvement Project Area**, unless otherwise specified, is as defined in accordance with its meaning under Section 28 of the *Planning Act*. The community improvement project area for the Cardinal Community Improvement Plan is defined separately and established by by-law. The reader should consult the Township for the most up-to-date community improvement project area by-law.

**Council** means the Council of the Township of Edwardsburgh/Cardinal. Under this Plan, Council has the authority to set a budget for the financial incentive programs and Township programs, and it is intended that Council will delegate the authority to approve applications for financial incentives. It is intended that Council will consider applications for the Tax Increment Equivalent Grant Program only. It is further intended that Council will delegate day-to-day administration of the Plan to the Administrator(s).

See also the definition for Administrator and Community Development Committee.

**Date of Approval** means the original date of the approval of the Cardinal Community Improvement Plan, as enacted by an adopting by-law.

**Community Development Committee** means the committee designated by Council to implement the Community Improvement Plan. The Community Development Committee is a committee of Council, appointed by Council in accordance with an established Terms of Reference. It is intended that the Community Development Committee will consider applications for financial incentive applications, as delegated by Council. The Community Development Committee

will be the approval authority for all financial incentive programs, except the Tax Increment Equivalent Grant Program, which will be dealt with directly by Council. Where the name of the Committee designated by Council to implement the Community Improvement Plan is changed, or where a different Committee is selected to implement the Community Improvement Plan, all references to the Community Development Committee are intended to refer to the name of the Committee of Council that is designated to implement the Community Improvement Plan.

See also the definition for Administrator.

**Plan** or **this Plan** means the Cardinal Community Improvement Plan, unless otherwise specified.

**Township** means the Corporation of the Township of Edwardsburgh/Cardinal.

## 6.2 Interpretation

1. **Read in Conjunction with Community Improvement Project Area By-law:** The Cardinal Community Improvement Plan must be read and interpreted in its totality, and in conjunction with the current Cardinal Community Improvement Project Area By-law.
2. **Interpretation at Sole Discretion of Council:** The Community Improvement Plan will be interpreted at the sole discretion of the Community Development Committee, or Council, as the case may be.

## 6.3 Planning Horizon

1. **Implementation Period:** It is anticipated that the CIP will be implemented over a 10-year period. Council may elect to

extend this implementation period as it deems appropriate or necessary, subject to funding, as approved by Council.

## 6.4 Administration of Programs

1. **Administration of Township Programs:** The Township Programs outlined in Section 3.0 of the Community Improvement Plan will be administered by the Plan Administrator(s) under the direction of Council.
2. **Execution of Township Programs:** Execution of the Township Programs will be dependent on the commitment of the Township to contribute to, motivate, and assist in community improvement activities and undertakings, in addition to available budget, and Council approval of each activity. Council will establish an annual budget related the Township Programs, where funding is required to support implementation. The activities will be carried out in accordance with the recommended timing of implementation, as described in Section 3.0.
3. **Administration of Financial Incentive Programs:** The Financial Incentive Programs outlined in Section 4.0 of the Cardinal Community Improvement Plan will be administered primarily by the Plan Administrator(s), and decisions will be made by the Committee. Decisions for applications related to the Tax Increment Equivalent Grant Program will be made by Council.

4. **Submission of Applications for Financial Incentives:** Applications for Financial Incentive Programs will be submitted and processed in accordance with the steps outlined in Section 6.8 below. The Plan Administrator(s) will be responsible for ensuring that this process is carried out in a timely manner, as indicated in Section 6.9.
5. **Approval of Applications for Financial Incentives:** Decisions on financial incentive applications and Financial Incentive Program agreements will be made by the Community Development Committee, which will be delegated approval authority by Council. Should an application be refused, all applicants will be given an opportunity to request the Community Development Committee to reconsider its decision, as applicable.

## 6.5 Financial Management of Financial Incentive Programs

1. **Annual Budget for Financial Incentive Programs:** Council will establish an annual budget related to the following Financial Incentive Programs:
  - a. Façade and Property Improvement Grant Program.
  - b. Heritage Improvement Program;
  - c. Housing Improvement Program;
  - d. Application and Permit Fees Refund Program; and
  - e. Project Feasibility Study Program.

For clarity, incentives offered as part of the Tax Increment Equivalent Grant Program do not need to be budgeted for.

2. **Changes to Funding Levels:** In accordance with the Monitoring Strategy in Section 5.0, Council will determine if changes in the funding and incentive levels are necessary or warranted to ensure that the Community Improvement Plan functions properly in light of the Township's financial circumstances. Any change to the funding for the Financial Incentives Programs of this Community Improvement Plan will be made at the sole discretion of Council, without an amendment to this Plan.

## 6.6 General Eligibility Requirements of the Financial Incentive Programs

The following General Eligibility Requirements are applicable to all incentive programs, and must be met in order for an application to participate in any of the Financial Incentive Programs to be approved. The General Eligibility Requirements must be read by the applicant in association with program specific eligibility requirements and program details, as described in the incentive program details in Section 4.0. General Eligibility Requirements include:

1. In order to be eligible for any incentive program contained within the Cardinal Community Improvement Plan, a Financial Incentive Program application form must be submitted to the Township (accepted and processed by the Plan Administrator(s)) prior to commencing any

community improvement works. Complete applications must be submitted and approved prior to application for planning approval and/or building permit, as may be required, and prior to commencing community improvement works.

2. Eligible applicants must be either the owner of the property, an agent for the owner of the property, or the tenant of a property to whom the owner has provided written consent for the application.
3. In order to be eligible for any incentive program, all proposed projects must be within the designated Community Improvement Project Area, as indicated in the Community Improvement Project Area By-law. As well, all proposed projects must help achieve the Community Improvement Plan's vision, goals and objectives for the revitalization of the Village, as presented in Section 2.0 of this Plan.
4. The property owner must not have outstanding tax arrears and must be in good standing with regard to taxation at the time of application and throughout the duration of the incentive benefit period, as identified within the Cardinal Community Improvement Plan.
5. In order to be eligible, all incentive program applications must include completed application forms and supporting materials such as detailed work plans, cost estimates and contracts, applicable reports, and any additional information as required by the Township.
6. Community improvement works associated with an incentive program

application must be in accordance with all Township by-laws, policies, procedures, standards, and guidelines in order to be approved.

7. Existing and proposed land uses must be in conformity with the policies and standards provided by the Township's Official Plan, and in accordance with applicable regulations, such as the Zoning By-law, and all other planning documents.
8. Community improvement works associated with an incentive program application must be undertaken pursuant to application for planning approval and/or building permit, and any additional required permits, and in accordance with the Ontario Building Code and all applicable planning policies and standards.
9. The proposed exterior design of buildings, including signage, associated with an incentive program application must be considered by the Township as consistent with the Township's desired goals for and appearance/character of the Township, in relation to the Village Design Principles (Appendix A). The Community Development Committee will consider details of exterior design proposed by each application when determining eligibility for incentive programs of the Community Improvement Plan. Specifically, the Plan Administrator(s) will ensure that details of exterior design are in accordance with the policies of the Official Plan and generally accepted principles of community character and compatibility. The Community Development Committee will use the Design Principles contained in



Appendix A as a tool to characterize whether a project is considered desirable.

10. Community improvement works undertaken and completed that are associated with an approved incentive program application must be consistent with the project description contained in the application form and supporting materials, and with the program agreement. Should the works not be consistent with the original project description, to the satisfaction of the Plan Administrator(s), the Township may delay, reduce, or cancel the approved incentive program benefits, and may require repayment of any of the incentive program benefits, at the discretion of the Township.

11. The incentive programs made available under the Cardinal Community Improvement Plan may be used individually or may be combined, subject to the exceptions outlined within the specific program details and eligibility criteria in the Community Improvement Plan. The total of all incentive benefits (including grants and refunds and grants paid by other organizations, such as the Community Futures Development Corporation or the Canada Mortgage and Housing Corporation) provided to each applicant for each community improvement proposal for a building or lands within the Community Improvement Project Area must not exceed fifty percent (50%) or \$10,000, whichever is lesser, of the project's eligible costs related to the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, and/or reconstruction and rehabilitation associated with an

application for a financial incentive from the Township.

## **6.7 General Process and Submission Requirements of the Financial Incentive Programs**

In order to be eligible for any of the incentive programs, applicants must submit a complete application in accordance with the General Process and Submission Requirements outlined below.

A complete application will include:

1. Completed application forms; and
2. Supporting materials such as plans, cost estimates and contracts, applicable reports, and any additional information required by Plan Administrator(s) and/or the Community Development Committee.

General Process and Submission Requirements include:

1. The Township is not responsible for any costs incurred by the Applicant during the application process, including costs associated with preparing the materials which are required by the Township as part of a complete application.
2. An application must be submitted to the Township prior to commencing any community improvement works. Should an application be submitted following the commencement of community improvement works, the application will be rejected upon receipt.

3. All sources of additional funding or incentives must be declared at the time of application submission. The Plan Administrator(s) is entitled to make recommendations for incentive reductions based upon any declared funding or incentive.
4. The Plan Administrator(s) will initially evaluate all applications and supporting materials and offer a recommendation to the Community Development Committee, who will make a decision on the application. The exception is the Tax Increment Equivalent Grant Program, in which the Plan Administrator(s) will make a recommendation to Council, who will be the approval authority for the application.
5. Should the application be approved by the Community Development Committee, a Financial Incentive Program Agreement will be required, which will outline the terms, duration, default, and any other provisions of the incentive program. This agreement will also be subject to approval by the Community Development Committee.
6. Should the Plan Administrator(s) or the Community Development Committee require additional information, plans, studies, or any additional works related to the proposed project and incentive program application, the requested information and/or works must be adequately provided and/or undertaken prior to approval of the application.
7. Upon approval and/or completion of community improvement works, the Township, under direction of the Plan Administrator(s), reserves the right to audit the costs associated with any of the works described by the approved application for financial incentive(s). Audits will be undertaken at the expense of the applicant.
8. Upon approval and/or completion of community improvement works, the Township reserves the right to inspect any properties/buildings that are associated with an incentive program application offered within this Plan. Inspections would be carried out by the Plan Administrator(s).
9. Should the applicant fall into default of any of the General Eligibility Requirements, or fail to meet the detailed requirements of each of the incentive programs or any other requirements of the Township, the Township, under direction of the Plan Administrator(s), may delay, reduce, or cancel the approved incentive program benefits, and may require repayment of any of the incentive program benefits, at the discretion of the Plan Administrator(s) in consultation with the Community Development Committee.
10. The Township may discontinue any of the CIP incentive programs at any time; however, all applicants with approved incentive program benefits will continue to receive the benefits in accordance with the terms outlined in the CIP, subject to fulfilling any requirements and agreements and subject to available funding as approved by Council or its designated approval authority.
11. Any program commitments may be cancelled if work does not commence within six months of the approval of an

application, or in accordance with an agreement with the Township.

## 6.8 Application Process for the Financial Incentive Programs

This section provides a detailed outline of the steps involved in the application process for the Financial Incentive Programs. These steps are intended to be read in association with the General Process and Submission Requirements of the Financial Incentive Programs, as presented in Section 6.7.

### Step 1: Pre-Application Consultation and Application Submission

1. Applicants are required to arrange and participate in a pre-application consultation meeting with the Plan Administrator(s), in order to discuss and confirm application requirements, program eligibility, proposed scope of work, project timing, supporting documentation requirements, etc.
2. The applicant will be required to submit a completed application, which will include all of the required application forms, in addition to any supporting documentation, as required by the Plan Administrator(s) or by the Community Development Committee. Supporting documentation may include, but is not limited to, the following materials:
  - a. photographs of the existing building condition or property;
  - b. historical photographs and/or drawings;
  - c. a site plan and/or professional design study/architectural drawings;
  - d. specification of the proposed works, including a work plan for the improvements and construction drawings;
  - e. Information about current tenancies and rents, if the program relates to affordable housing, to help the Community Development Committee determine whether the project is considered to be affordable housing; and
  - f. two cost estimate(s) for eligible work provided by licensed contractors or consultants, as appropriate in the context of the Financial Incentive Program.
3. Once all of the required forms and supporting materials are received, the Plan Administrator(s) will undertake a preliminary screening of the proposal and application.
4. Based on the application and proposal, and the results of the preliminary screening, the Plan Administrator(s) may perform an initial site visit and inspection of the building/property, as necessary. The Plan Administrator(s) will inform the applicant of the approximate time for the site visit and inspection. The applicant will accompany the inspector during the inspection if possible, and will inform the inspector of any potential safety hazards on the site.

5. If the application clearly does not meet the program requirements, the application will not be accepted.
6. If the application meets the program requirements, the application will be accepted.
7. By accepting an application for any of the Financial Incentive Programs, the Implementation Panel and/or its assigned administrator does not guarantee program approval.

## **Step 2: Application Review and Evaluation**

1. Once an application has been accepted by the Plan Administrator(s), information related to the applicant, application, and proposal information will be entered into the Township's database in order to track the application details, progress and results in accordance with the Monitoring and Evaluation Program (refer to Section 5.0). This will be an on-going task throughout the remainder of the application process since this information will need to be updated as the application is processed.
2. Applications and supporting documentation will be considered by the Plan Administrator(s) against the incentive program eligibility requirements (including both general and specific requirements).
3. Based on the proposal, application, and fulfillment of eligibility requirements, the Plan Administrator(s) will determine if the proposal and application will be considered eligible.

4. Based on eligibility, a Recommendation Report will be prepared by the Plan Administrator(s). The report may recommend approval of the application or refusal of the application.
5. Should the Plan Administrator(s) recommend approval of the application, a Financial Incentive Program Agreement will be prepared by the Plan Administrator(s).
6. If applicable, the Financial Incentive Program Agreement will be forwarded to the applicant to be dated and signed.
7. Once the Agreement has been signed and returned to the Township, the application, Recommendation Report, and signed agreement will be forwarded to the Implementation Panel to initiate the approval process.
8. Should an agreement be forwarded by the Plan Administrator(s) to the applicant for signature, the Community Development Committee does not guarantee program approval.

## **Step 3: Application Approval**

1. If the Plan Administrator(s) has recommended that the application be refused, the Recommendation Report will be provided to the Community Development Committee for a decision. Where the Community Development Committee has refused the application, the applicant may re-submit the application for reconsideration by the Community Development Committee, provided that the Application has made consideration of the Community

Development Committee's reasons for refusal.

2. If the Community Development Committee determines that the application should be approved, Step 2.4 applies.
3. Alternatively, if the Plan Administrator(s) has recommended that the application be approved, the Recommendation Report and signed agreement will be forwarded to the Community Development Committee.
4. If the Community Development Committee approves the application and Financial Incentive Program Agreement, the Agreement will be executed by the signing and dating of the agreement by Township officials.
5. A copy of the signed and dated Financial Incentive Program Agreement will be provided to the applicant.

#### **Step 4: Payment**

1. Once an application has been approved by the Community Development Committee, and the agreement signed and dated, and once all of the required approvals and permits for the work are secured, the applicant may commence community improvement works.
2. Payment of the financial incentive, in accordance with the Financial Incentive Program Agreement, will be provided upon successful completion of the approved work.
3. Prior to issuance of the financial incentive, the applicant may be required to provide the Plan Administrator(s) with final

supporting documentation, which may include but is not limited to:

- a. photographic evidence of the completed works satisfactory to the Township;
  - b. other documentation proving completion of the project;
  - c. invoices for all eligible work done, indicating the total amount paid for eligible works;
  - d. proof of payment to contractors in full; and
  - e. presentation of the terms of a loan and/or proof of approval of a loan provided by a financial institution, as it may be applicable in relation to the interest rebate programs contained in this Plan.
4. The Plan Administrator(s) may perform a final site visit and inspection of the building/property (as necessary) in order to ensure that the project has been completed in accordance with the Financial Incentive Program Agreement.
  5. Prior to issuance of the financial incentive payment, the Plan Administrator(s) will ensure that all program requirements and details of the agreement have been met.
  6. The Plan Administrator(s) will take appropriate remedies as specified in the agreement if the applicant defaults on the agreement.
  7. If all program requirements and Financial Incentive Program Agreement requirements have been met to the Plan Administrator(s) satisfaction in accordance

with the decision of the Community Development Committee, the Plan Administrator(s) will issue payment of the approved grant in accordance with the general and specific program eligibility requirements, and the agreement.

## 6.9 Timeline for Application Approvals

This Plan recognizes that the success and uptake of the financial incentive programs will depend in part on the expedience of the application and review process. As a guide, and subject to the availability of staff resources, the Plan Administrator(s) will accept review all applications for funding in consideration of the following timeline:

1. The Plan Administrator(s) should be available to meet with a potential applicant for a pre-consultation meeting within 10 days of being requested to meet by a potential applicant, or as soon as is reasonably possible.
2. The Plan Administrator(s) should review an application for financial incentives and notify the applicant of its completeness within ten (10) business days of receiving the application, or sooner, if possible.
3. Upon receipt of the application, the Plan Administrator(s) should prepare a Recommendation Report to the Community Development Committee and, if applicable based on the recommendations contained within the Recommendation Report, prepare a Financial Incentive Program Agreement

and forward it to the applicant within thirty (30) days of receiving the application for funding.

4. The application for funding should be considered for approval at the next meeting of the Community Development Committee or its delegated approval authority, subject to the Clerk's timelines for adding items to the meeting agenda.
5. The total time between receipt of a complete application for funding and the Community Development Committee meeting date should not exceed ninety (90) days.
6. Should the application be approved, the payment of the grant should occur within thirty (30) days of completion of the project. The Applicant is responsible for notifying the Township of the completion of the project, and may be required to provide proof of its completion. The execution of the Financial Incentive Program Agreement should occur within 30 days of application approval by the Community Development Committee.

# 7.0

## Conclusion

The Cardinal Community Improvement Plan outlines a framework for the improvement of the Village, emphasizing improvement of the Village Core, the Highway No. 2 commercial area, the waterfront, and encouraging pedestrians and visitors to reconnect with the canals and the Village's history. The Plan is a flexible tool, and the Township will have the choice of operating a range of financial incentive tools, and evaluating the appropriateness of a number of Township Programs. The success of the Plan depends on numerous factors; a monitoring and evaluation strategy provides a framework for monitoring the Plan's success and adjusting the Plan to respond to changing needs and conditions.





# Appendix A

**VILLAGE DESIGN  
PRINCIPLES**





# Introduction

The Community Improvement Plan includes incentives for façade and property improvements, new development and adaptive re-use of buildings. This Appendix contains key design principles to guide improvements so that they contribute to the development of Cardinal as an attractive, more pedestrian-oriented community.

It is intended that the Village Design Principles be used in three ways:

- **By Applicants** - Applicants for incentive programs should refer to the Principles as a basis for designing their property improvements;
- **By the Implementation Panel** - The Community Improvement Plan's Implementation Panel and Administrators should ensure that applications for financial incentives are consistent with the Principles; and
- **By the Township** - Township Programs for streetscape improvements, including the preparation of a Streetscape Plan and waterfront improvements should be consistent with – and build upon – these principles.

# Vision

The Cardinal Community Improvement Plan's vision for the improvement of Cardinal is:

“Cardinal is a vibrant, historic village, located on the St. Lawrence River. The community is an attractive destination for boaters, divers and tourists, who value the amenities of Cardinal's waterfront, the Village's shops and its historic character. It is a strong and proud community that is guided by community leaders who champion community involvement, festivals and activities.”

Four design values can be drawn from the vision:

- **Cardinal is vibrant.** To be vibrant, the Village needs to be walkable and interesting. Accessible, pedestrian-oriented streets are supportive of creating a vibrant community.
- **Cardinal is historic.** Historic buildings, façades and assets should be maintained and enhanced, and the history of the village should be incorporated into
- **Cardinal is attractive.** Well-maintained public and private spaces and façades, tree-lined streets and enclosed streets create an attractive environment.
- **Cardinal is a destination.** Public spaces are highly valued; assets like Cardinal's waterfront, its canals should be connected and improved. These assets require special attention and treatment.

# Built Form Principles

## Compatibility

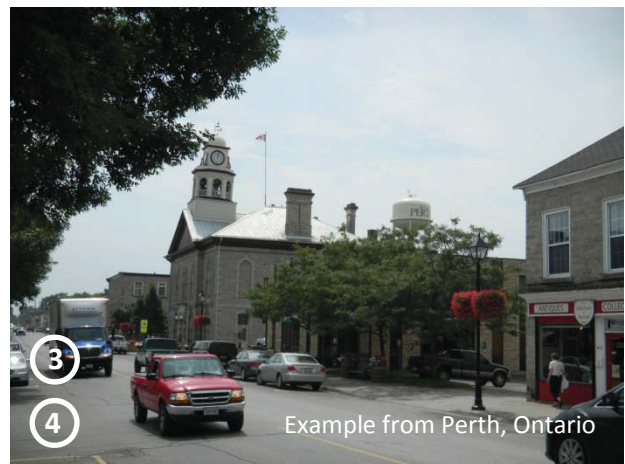
1. New buildings or significant additions should be of a scale and massing that is compatible with adjacent buildings and the overall character of the streetscape.
2. Building setbacks should be consistent along the streetscape.

## Harmony and Repetition

3. Harmonious built form elements, such as well-aligned rooflines and cornices, can be used to create visual consistency and achieve pleasant, walkable streetscapes. Repeated elements with a clear pattern create visual interest in the street
4. Gaps in rooflines in dense areas can be softened by vertical elements, such as trees, fences and other features.

## Pedestrian-Oriented Buildings and Structures

5. Buildings should be primarily oriented for pedestrians, with accessible entryways and clear sidewalk connections.



# Façade Improvement Principles

## Historic Materials

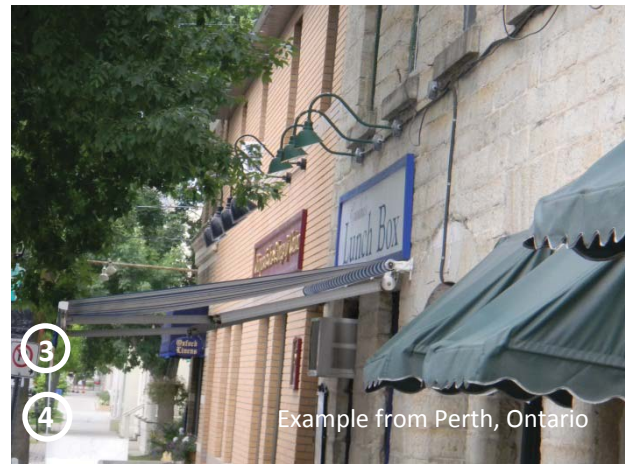
1. Historic and local building materials should always be used or restored.
2. Aluminum cladding and similar economical materials are discouraged.

## Historic, Front-Lit Signage

3. Signage should be scaled according to the building height and oriented for slow traffic and pedestrians.
4. Signage should be lit from the front. Backlit signs are strongly discouraged.

## Architectural Detailing

5. Architectural detailing and features should be maximized. Blank walls should be divided by repeating elements, such as windows and architectural detailing.
6. Façades should be interesting, with all of the elements that comprise a complete façade, such as fenestration treatment, recessed entryways, unobstructed display windows at the ground floor, detailed cornices at the roofline, and special treatments to the ground floor, such as awnings.





# Public Realm Principles

## Views

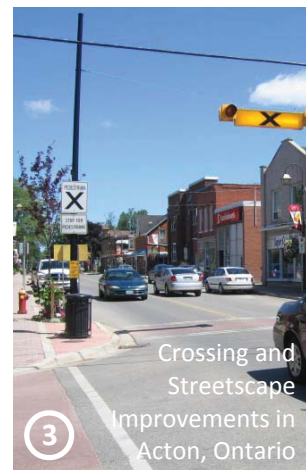
1. View corridors should be protected from obstructions and reinforced with defining, repetitive elements through the corridor, such as trees and lighting.

## Gateways

2. The gateway at Highway No. 2 and Shanly Road should be enhanced with specialized features, improved wayfinding signage and public art. The design of gateway features should:
  - The design of gateway features should reference historic events, landmarks and persons, through the use of traditional materials, historic signage and public art.
  - Gateway signage should be modernized, and ensure that reference is made to the waterfront area, the Village's Core, the community facilities and the commercial area.

## Village Core and Waterfront Area

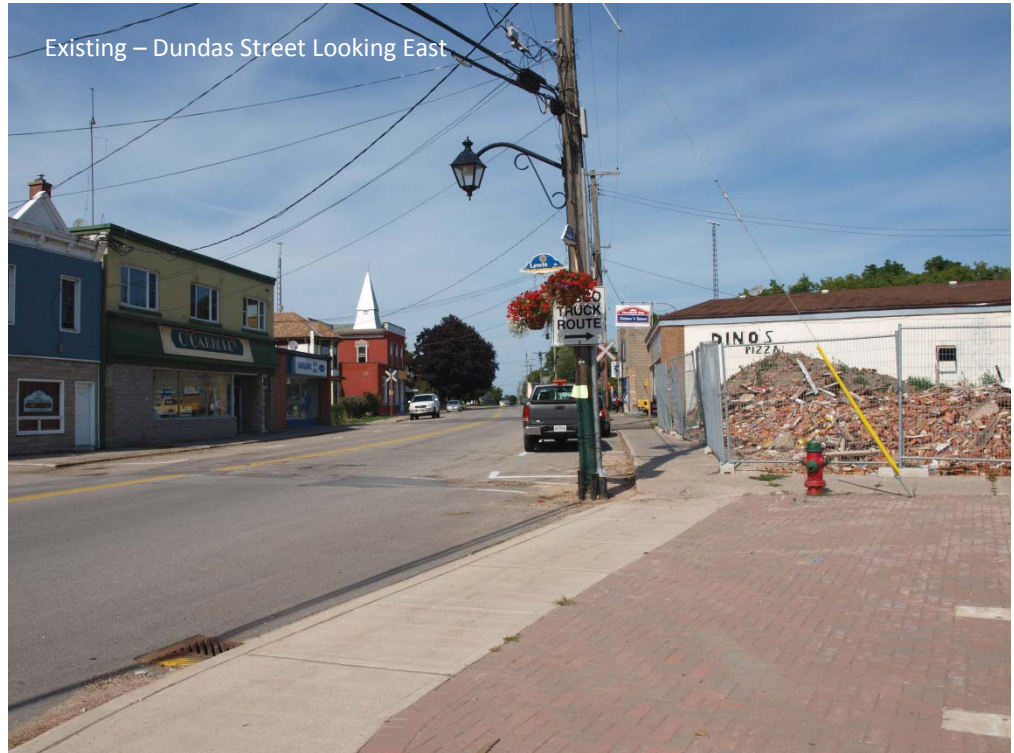
3. The Village Core and Waterfront Area are special places that require special treatment, such as coordinated, pedestrian-scaled lighting, tree planting, and improved sidewalks and connections.
4. Improvements to pedestrian amenities should incorporate heritage interpretation signage, wayfinding signage, and other enhancements, particularly within the Village Core, in the waterfront area along Legion Way, and any trails proposed along the Canals.
5. Pedestrian access to waterfront features should be developed, including improved connections to the St. Lawrence River and the canals.





Potential improvements in the Village Core are illustrated below. Improvements to facades, including signage, as well as streetscape and walkway improvements, will eventually result in a more walkable, attractive built form.

Existing – Dundas Street Looking East



Potential Improvements – Dundas Street Looking East

