



TOWNSHIP OF
Malahide

Elgincentives



TOWNSHIP OF MALAHIDE Elgincentives Community Improvement Plan



MERIDIAN
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SEPTEMBER 2015



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Introduction to the CIP

1.0 Introduction to the CIP

The following is an introduction to the Malahide Elgincentives CIP. This CIP is part of a larger framework for community improvement that is being implemented by local municipalities across Elgin County.

1.1 Purpose

The Township of Malahide has adopted this Community Improvement Plan (CIP) as a component of a progressive and strategic County-wide framework for community improvement planning that is to be administered and funded in partnership with Elgin County. The County-wide Document and Implementation Document can be found online at www.Elgincentives.ca.

Since Elgin County is an Upper-tier Municipality with a coordinating role over its seven distinctive and unique lower-tier municipalities, the intent of a County-wide framework for community improvement is to advance local economic goals and priorities in key areas of economic activity, where the local municipalities and the County have determined the need is the greatest, and where there will be significant County-wide benefits. As discussed further in Section 2.0 of this CIP, this includes the following key areas (where they occur in each local Municipality):

- a) Downtowns/main street areas;
- b) The agricultural areas;
- c) The ports/lakeshore areas; and,
- d) Other key tourist and outdoor recreational areas.

To assist in supporting economic growth in these key areas, each of the seven CIPs, which make up the County-wide framework, contain a set of financial incentive programs that may be implemented during the life of this CIP. The Township of Malahide will work with the County (as described in Section 6.0 of this CIP) to determine which programs will be put into effect annually based on local priorities. Elgin County will participate in the financial incentive program in accordance with the Planning Act and Section F6.2 of the Elgin Official Plan.

1.2 What is a Community Improvement Plan?

A CIP is a municipal planning tool established by the Ontario Planning Act. Many municipalities across Ontario have prepared CIPs in order to achieve important community goals, such as:

- Facilitating and coordinating the transition of neighbourhoods and areas;
- Stimulating economic growth and development;
- Assisting businesses/ property owners with repair, rehabilitation, and redevelopment projects; and,
- Raising awareness of local needs and priorities.

Simply put, a CIP is a planning document that sets out tools and strategies for improving the built, economic, and social environment in designated areas of a municipality.

Under Section 106 of the Municipal Act, municipalities are prohibited from directly or indirectly assisting local businesses by giving or lending money. However, having a CIP in place allows the Township to assist financially with improvements to private properties. Therefore, this CIP identifies a set of ten financial incentive programs that may be available to owners and tenants of lands and buildings within the Township of Malahide.

1.3 Authority

The Planning Act is the primary piece of legislation that provides for the preparation of CIPs. Specifically, Section 28 of the Planning Act sets out the following:

1. **Types of projects/activities/works that are considered ‘community improvement’**, which can include the redevelopment, rehabilitation, or other improvements to residential, commercial, industrial, and public buildings, structures, or facilities.
2. **A community improvement planning process** whereby a municipality must first identify and adopt by by-law a designated ‘community improvement project area’, after which a ‘community improvement plan’ may be prepared and adopted by a municipal Council. However, this may only be done where there are community improvement policies in the municipality’s Official Plan (which is the case in the Township of Malahide, as discussed in Section 2.0 of this CIP).
3. **Tools that can be implemented** once a ‘community improvement plan’ is adopted by a municipal Council, which include grants or loans to owners and tenants (with consent of the owner) of land and buildings within the community improvement project area.
4. **Eligible costs** for which a municipality can provide such grants or loans, which may include costs related to development/ redevelopment or construction/

reconstruction projects **for rehabilitation purposes** or for the provision of energy efficient improvements.

In addition to the above, the Planning Act states that upper-tier municipalities in Ontario (including Elgin County) have the ability to participate in (i.e., contribute financially) CIP programs adopted by local municipalities. This is permitted only where there are Official Plan policies in place relating to the making of grants or loans. As discussed in Section 2.2 of this CIP, since there are such policies in place in the upper-tier Official Plan, Elgin County may participate in the programs established by this CIP.

1.1 Contents

The contents of this CIP are as follows:

- A brief overview of the background and basis for this CIP is provided in Section 2.0;
- Goals and Objectives for County-wide Community Improvement are provided in Section 3.0;
- The Community Improvement Project Area is identified in Section 4.0 (with maps provided as schedules to this CIP);
- Information about financial incentive programs (or 'Elgincentives') is provided in Section 5.0;
- Administrative details about how this CIP will be implemented, marketed, and monitored are set out in Sections 6.0, 7.0, and 8.0; and
- A Glossary is intended to assist in the interpretation of this CIP.



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Basis for the CIP

2.0 Basis for the CIP

The Malahide Elgincentives CIP has been prepared based on a number of County and local Municipal planning documents and information sources, as summarized in this Section.

2.1 County-wide Economic Development Goals/Priorities

As stated in the introduction to this CIP, the intent of a County-wide framework for community improvement is to implement Planning Act tools consistently in each of Elgin's seven local municipalities as a part of a coordinated strategy to advance local economic goals and priorities. Prior to the development of this CIP, a review of the County's Economic Development Strategy and Official Plan was completed to identify key goals and priorities that can be supported in order to provide an overall public benefit to the Township of Malahide and Elgin County as a whole. The following is a summary of the findings.

Elgin County Economic Development Strategy

In 2011, the County implemented an Economic Development Strategy (EDS), with the primary objective being to foster or create an environment that supports the growth of the economy and prosperity for local residents. The EDS emphasizes the importance of the creative rural economy in order to create an enabling environment for the following key areas:

- Agriculture;
- Tourism; and
- Downtowns/Mainstreets.

In reviewing the goals of the County's Economic Development Strategy, it has been determined that this CIP has the potential to:

- Assist businesses and property owners with repair, rehabilitation, and redevelopment projects, in order to help enhance civic pride and ownership throughout the County.
- Promote secondary uses on agricultural land, which are now permitted through the County's Official Plan.
- Support enterprise development through the use of financial incentive programs.
- Send a clear message to the business and development community on behalf of the Township of Malahide and Elgin County that there is a commitment

by both levels of government to stimulating economic growth and attracting/retaining businesses.

- Create positive stories about revitalization and business development within the community.

Elgin County Official Plan

The 2012 County Official Plan has a clearly articulated set of long-term goals for Elgin, which emphasize the importance of agriculture, downtown areas, and the 'ports'. For example, the following Official Plan goals are set out for Elgin's economic prosperity, which will be supported by this CIP:

- *To reinforce the function of the downtown areas in settlement areas as cultural, administrative, entertainment, retail and social focal points of the community.*
- *To support the role of the 'ports' in the County as the primary locations for tourism and related economic activity.*
- *To provide opportunities for a wide range of appropriately scaled agriculture-related and secondary uses in the Agricultural Area.*

In addition, the County's Official Plan establishes policies that will support the goals, actions and strategies of the Economic Development Strategy. For example, the Official Plan states that it is a policy of the County to:

- *Support the efforts of existing Business Improvement Areas and Chambers of Commerce to promote retail and façade improvements of buildings.*
- *Support the creation of interesting and accessible public places to generate activity and vitality and attract people and business to Elgin County communities.*
- *Promote the growth of tourism throughout the County with particular emphasis in areas where there is an existing tourism base including the ports/waterfront areas, downtown/main street areas, recreational areas and agricultural/rural areas.*
- *Enhance the profile of the County, its communities, ports and tourism attractions and destinations.*
- *Maintain agriculture as the principal economic activity in the rural areas of the County.*
- *Support opportunities for farmers to protect, diversify and expand their operations.*

This CIP is in support of these County-wide policies, where they apply in the Township of Malahide.

2.2 County-Wide Policies for Community Improvement

Section F6 of Elgin County's 2012 Official Plan sets out policies related to community improvement planning by an upper-tier municipality, as required by the Planning Act. Section F6.1 provides a number of objectives for

community improvement in the County, which are broad and address a wide range of needs and opportunities.

Specifically, the following objectives from the County's Official Plan will be supported by this CIP, which is intended to diversify the economic base and improve the built environment of Malahide, with a focus on agricultural areas, downtown areas, and the 'ports':

- e) *Enhance retail and downtown commercial areas within the municipalities;*
- g) *Promote energy efficiency and sound environmental design;*
- h) *Foster economic growth within designated areas;*
- j) *Enhance the visual characteristics of neighbourhoods; and,*
- k) *Encourage local participation in funding programs.*

It is also important to note that there are policies in the County's Official Plan dealing with upper-tier participation in a lower-tier CIP. As mentioned earlier, the Planning Act states that an upper-tier municipality may participate in the financial incentive programs contained in a lower-tier CIP, or make grants to the lower-tier related to the implementation of these programs, provided the appropriate policies are included in the Upper-tier Official Plan. Accordingly, Section F6.2 of the County's Official Plan states:

County Council may make grants or loans to the council of a lower tier municipality for the purpose of carrying out a

community improvement plan that has come into effect, on such terms as to security and otherwise as the council considers appropriate.

On the basis of the above, Elgin County may participate in the financial incentive programs contained in this CIP.

2.3 Malahide Policies for Community Improvement

Enabling Official Plan Policies

As required by the Planning Act, Section 6.0 of the Township of Malahide's Official Plan contains provisions for the development of a CIP. Specifically, the policies set out community improvement goals, objectives and implementation policies. The following is a discussion of the key policies that generally address local economic development and beautification and are therefore in support of this CIP:

Community Improvement Goals and Objectives:

- Section 7.1 identifies goals for community improvement, including the following, which is in support of this CIP:
 - d) *To generally foster local economic growth throughout the Township.*

- Section 7.2 of the Official Plan identifies the following general objectives for community improvement, which are also in support of this CIP:
 - 7.2.1.1 *To promote the establishment, expansion and rehabilitation of tourism and tourist destination-oriented uses within existing buildings;*
 - 7.2.1.2 *To promote the establishment, expansion and rehabilitation of agriculture-related and secondary uses within existing buildings in the agricultural area;*
 - 7.2.1.3 *To encourage appropriate development and redevelopment to facilitate economic activity; and*
 - 7.2.1.4 *To provide funding in the form of grants and/or loans and/or waiving of fees for appropriate projects that meet the objectives of the Community Improvement Plan.*
- Section 7.3.1 identifies the following general criteria for selecting Community Improvement Project Areas, which is in support of this CIP:
 - 7.3.1.1 *For any other environmental, social and/or community economic development reason in conformity with the policies of the County of Elgin Official Plan and this Plan.*
- Based on the criteria identified in the Official Plan, Section 7.4 further states that:
 - *Township Council may designate by By-law, "Community Improvement Project areas," the boundaries of which may be the entire Township or part of the Township of Malahide. These areas are eligible for "Community Improvement as defined in the Planning Act.*

On the basis of the policies and criteria identified above, and as discussed in Section 4.0 of this CIP, the entire Township of Malahide has been designated a Community Improvement Project Area for the purpose of the Malahide Elgincentives Community Improvement Plan. The intent in doing so is to apply community improvement tools in all of the key areas of economic activity.

Other Relevant Official Plan Policies

In addition to the community improvement policies discussed above, there are a number of general goals, objectives and policies in the Township of Malahide, which broadly aim to

Policies for identifying Community Improvement Project Areas:

- A number of existing Community Improvement Project Areas are currently identified in the Township's Official Plan. According to Section 7.1, new Community Improvement Project Areas may be identified:
 - *Township Council, from time to time, may designate additional Community Improvement Areas provided the proposed area meets one of more of the criteria set out in Section 7.3 of the Plan.*

foster economic growth and revitalization in the downtown/main street areas, agricultural area and other key tourist and outdoor recreational areas, and are therefore in support of and consistent with the goals and objectives of this CIP.

Specifically, Section 1.4 of the Official Plan sets out a number of goals what are intended to give direction in the implementation of the policies of the Official Plan. The following specific goals are in support of the CIP:

- d) *To encourage the growth of agriculturally-related industries which are compatible with and beneficial to the primary agricultural economy of the Township;*
- f) *To stabilize, preserve and improve existing and viable residential, recreational and commercial areas in the Township;*
- k) *To develop the Township in a socially, culturally, economically, and environmentally sustainable manner which considers the needs of future generations; and*
- m) *To develop a healthy community, with particular regard for air quality, water quality, access to local foods, natural and artificial shading, active transportation, and recreation opportunities.*

2.4 Community Improvement Background and Options Memo

A full discussion of the findings of the background work undertaken in support of the development of this CIP (i.e., the review of County economic development priorities/policies, a local policy review, and consultation events) was documented in a 'Community Improvement Background and Options Memo' dated December 2014 (and revised in January 2015), which was circulated to each of the seven local municipalities for review and comment. This memo is an important basis for the Malahide Elgincentives CIP and can be reviewed for additional background information. The memo can be obtained from www.elgincentives.ca.



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Goals and Objectives

3.0 Goals and Objectives

This Section introduces the goals and objectives of the Malahide Elgincntives CIP and articulates the intended outcomes of the community improvement programs.

3.1 Purpose of the Goals and Objectives

A series of goals have been developed based on the findings of the background work and consultation activities described in Section 2.0 of this Plan. The goals are established for the purpose of articulating how the Elgincntives CIP is intended to provide an overall public benefit to the Township of Malahide. The goals represent the overall intended result of this Plan.

Objectives have also been identified, which represent the tangible actions and outcomes that the Township of Malahide, in co-operation with Elgin County, aim to achieve through the implementation of this Plan.

Importantly, as set out in Section 5.2, in order to be eligible for any of the financial incentives programs offered through this CIP, a proposed project must contribute to the goals and objectives set out below.

For each of the goals and objectives, a set of targets has also been established for the purpose of monitoring the effectiveness of this CIP. The targets are presented as part of a monitoring strategy in Section 8.0 of this Plan.

3.2 Goals

The goals of the Elgincntives CIP are shown in Figure 1 below, which also demonstrates how each of the goals will support and reinforce each other.

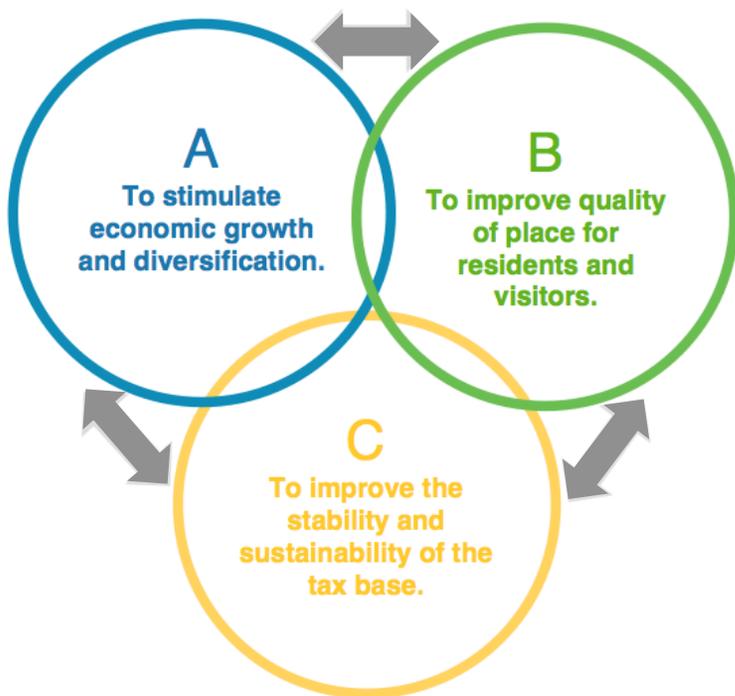


Figure 1: Goals of the Elgincentives CIP

3.3 Objectives

For each of the goals shown in Figure 1, a number of specific and measurable objectives have also been identified, as shown in the tables below.

Goal	Objectives
A To stimulate economic growth and diversification.	<ol style="list-style-type: none"> 1. To encourage the expansion of the agribusiness sector through new and expanded value-added/agricultural related enterprises. 2. To encourage the expansion of business activity for existing commercial businesses in the downtown areas/mainstreets of settlement areas. 3. To increase the number of business start-ups. 4. To increase tourism. 5. To increase the number of tourist accommodation establishments. 6. To increase the number of creative economy businesses. 7. To increase employment opportunities for local residents.

Goal	Objectives
B To improve the quality of place for residents and visitors.	<ol style="list-style-type: none">1. To improve the appearance of major entry points and tourism corridors.2. To improve the appearance and utilization of the lakeshore.3. To improve the appearance of the Township of Malahide and foster civic pride through improvements to private properties.

Goal	Objectives
C To improve the stability and sustainability of the tax base.	<ol style="list-style-type: none">1. To reduce the number of vacant commercial building spaces in the downtown areas/mainstreets of settlement areas.2. To increase the assessment base of properties in the downtown areas/mainstreets of settlement areas, and the agricultural area.



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Community Improvement Project Area

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4.0 Community Improvement Project Area

In accordance with the Planning Act, the following Section identifies the Community Improvement Project Area that has been designated for the purpose of this Plan.

4.1 Community Improvement Project Area

In order to achieve the broad, economic development-focused goals and objectives of this CIP, all lands located within the Municipal boundary of Malahide are included within the Community Improvement Project Area (CIPA). These lands

have been designated (by by-law) as such by Council, and are shown on Schedule A of this CIP.

To demonstrate how this CIP will work with other local Elgincntives CIPs adopted throughout Elgin County, a map showing the overall County-wide Framework is also provided as Appendix 1. However, since this CIP applies to the geographic boundaries of the Township of Malahide only, the map of the County-wide framework is provided as context and does not constitute a part of this CIP.

Financial Incentive Programs may be available to registered owners, assessed owners, and tenants (with consent of the owner) of lands and buildings located within the CIPA, subject to a number of eligibility criteria, as described in Section 5.0 of this CIP.

In addition, the type of improvement projects that may be funded by incentive programs is subject to the Community Improvement 'Sub-Area' in which lands/buildings are located. These 'Sub-Areas' are introduced in Section 4.2.

4.2 'Sub-Areas'

Prior to the development of County-wide framework for community improvement, it was determined that there are a number of key areas of local economic activity in Elgin County as a whole where the need for improvement is the greatest and where investment will result in significant economic

development benefits. The local Council of Malahide has supported the identification of these areas, which include:

- a) Downtowns/main street areas;
- b) The agricultural areas;
- c) The ports/lakeshore areas; and,
- d) Other key tourist and private outdoor recreational areas.

Therefore, in addition to designating the entire Township as a CIPA, the following 'Sub-Areas' have also been identified throughout the County, which are shown on Schedule A of this CIP:

1. **The Settlements Sub-Area** (which includes the downtowns/main street areas and ports of Malahide as identified in the local Official Plan); and
2. **The Agricultural Sub-Area** (which generally include lands that are designated Agriculture by the County Official Plan).

Collectively, these two 'Sub-Areas' make up the entire geographic area of the Township of Malahide, which is why the Township as a whole has been designated as a CIPA. However, the 'Sub-Areas' are important to the overall implementation of this CIP since it is recognized that there are different types of properties and uses in each of the areas of economic activity that should be eligible for incentive programs. Therefore, Section 5.2 provides a description of the types of properties and uses within each of the 'Sub-Areas' and

indicates whether or not they are eligible for the incentive programs contained in this CIP.

4.3 'Priority Areas'

In addition to designating a CIPA and 'Sub-Areas', it has also been determined that there are certain key areas within Malahide (and other parts of the County) where local investment will have the greatest economic benefit/impact. Therefore, these areas have been identified as 'Priority Areas' recognizing that they should be prioritized with respect to improvement projects and the provision of financial incentives. 'Priority Areas' in the Malahide include the following:

1. **Tourism Corridors** (which include corridors as identified on Schedule B of the County's Official Plan, in addition to other locally identified corridors); and
2. **The Lakeshore Area** (which is identified by the Official Plan as having one of two principal urban areas in the Township, as well as exceptional scenic and recreational value, and is therefore seen as a high priority for economic development).

As discussed in Section 5.0 of this CIP, for some of the incentive programs in this CIP, the value of financial incentives will be greater for registered owners, assessed owners, and tenants (with consent of the owner) of lands and buildings that are located in 'Priority Areas'.



Financial Incentive Programs 57

5.0 Financial Incentive Programs

A set of financial incentive programs is introduced in this Section, which may be available to eligible owners/tenants in the CIPA. The programs are intended to stimulate private sector investment in land and buildings.

5.1 The Programs

The Township of Malahide may provide funding for, and Elgin County may participate in, any of the following incentive programs during the term of this CIP, subject to the availability of Municipal and County resources:

1. **A Tax Increment Equivalent Grant for Major Projects;**
2. **A Façade, Signage, and Property Improvement Grant;**
3. **A Building Improvement/Restoration Grant;**
4. **A Building Conversion/Expansion Grant;**
5. **An Energy Efficiency Retrofit Grant;**
6. **An Outdoor Art Grant;**
7. **A Feasibility, Design, and Study Grant;**
8. **An Application and Permit Fees Grant;**
9. **A Multiple Property Owners Supplemental Grant; and**
10. **A Savour Elgin/Elgin Arts Trail Supplemental Grant.**

Section 5.2 of this CIP identifies a set of criteria that must be met in order to be eligible for any of these programs. Detailed information about how each of the incentive programs works is provided in Section 5.3 to 5.12.

5.2 Eligibility

General Eligibility Criteria

In order to be eligible for any of the financial incentive programs that may be offered under this CIP, the following general eligibility criteria must be met:

1. The lands and buildings subject to an application must be located the CIPA designated by by-law for the purpose of this CIP.
2. The type of property or use subject to an application must be identified as eligible within the applicable 'Sub-Area', (as identified on the table on the following page).
3. All proposed projects must result in some level of improvement or rehabilitation over the existing conditions and will not simply represent a life cycle replacement.
4. All projects must contribute to achieving one or more community improvement goals (as identified Section 3.0 of this CIP).
5. Unless otherwise specified, registered owners, assessed owners, and tenants (with consent of the owner) of private land or buildings may be eligible for financial incentives.
6. The total value of all grants provided to an owner/tenant shall not exceed the total value of eligible costs for a project.
7. A property is eligible for the Tax Increment Equivalent Grant for Major Projects once during the term of this CIP.
8. For all other incentive programs, a property may be eligible for multiple grants and may submit multiple applications during the term of this CIP; however, the total combined value of grants approved in any given year shall not exceed \$15,000 per property or the total value of eligible costs, whichever is less.
9. Financial incentives will not be applied retroactively to works started prior to approval of applications and any application for costs incurred prior to the adoption of this CIP will not be considered eligible.
10. The property owner must have no outstanding property tax arrears, or any other outstanding Municipal/County accounts receivable on the subject property at the time of application.
11. Applicants will be required to disclose all other funding sources, including governmental, private, or not-for-profit funding to support the project. These shall be taken into consideration in the review of applications and the value of incentives may be reduced as a result. Applicants who receive funding for projects via the Malahide Elgincentives CIP may not be eligible for funding for the same project under any other CIP that has been adopted by Municipal Council.
12. The proposed works will conform with all Municipal policies, standards, and procedures, including the Official Plan, Zoning By-law, Design Guidelines (if applicable) and heritage matters, in addition to being subject to a review and the issuance of necessary planning and development approvals and building permits pursuant to the Ontario Building Code.

In addition to these general eligibility criteria, a set of program-specific eligibility criteria must also be met, which are outlined in the description of financial incentives (Sections 5.3 to 5.12 of this CIP). A summary table that provides an overview of the details for each of the financial incentive programs is also provided in Section 5.13.

Eligible Properties and Uses

As noted, not all properties and uses located in the ‘Sub-Areas’ will be eligible for financial incentive programs offered in this CIP. The table below generally describes the types of privately-owned properties and uses within each of the ‘Sub-Areas’ that are the focus of this CIP and therefore eligible for incentive programs.

Eligible Properties and Uses in the Sub-Areas Table

Sub-Area	Eligible Properties	Eligible Uses
Settlements Sub-Area	<ul style="list-style-type: none"> Properties designated Commercial by the Township of Malahide Official Plan, which are located within or in proximity to an established downtown or mainstreet area. Properties designated by the Township of Malahide Official Plan to permit tourism and tourist designation-oriented uses and private recreational uses. 	<ul style="list-style-type: none"> Commercial and mixed-uses. Industrial uses are not eligible. Tourism and tourist destination-oriented uses and private recreation uses.
Agricultural Sub-Area	<ul style="list-style-type: none"> Properties designated Agricultural Area by the County Official Plan. 	<ul style="list-style-type: none"> Secondary and agriculture-related uses related to existing farm operations. Tourism and tourist destination-oriented uses and private recreation uses (where permitted by the local Official Plan).

5.3 Tax Increment Equivalent Grant for Major Projects

Purpose and Anticipated Benefits

The Tax Increment Equivalent Grant for Major Projects is intended to stimulate investment by effectively deferring part of the increase in property taxation as a result of the major development, redevelopment, reconstruction, or rehabilitation of a lands or building. Grants that are equivalent to a percentage of the resulting **Municipal and/or County portion** of the property tax increment are provided to a property owner following the reassessment of the property.

Value of Grant

Applicants should refer to the definition for Tax Increment provided in the Glossary of this CIP, or contact Economic Development staff at Elgin County, in order to further understand how grant values will be calculated.

Where a proposed project satisfies the eligibility requirements, a Tax Increment Equivalent Grant for Major Projects may be provided on approved applications as follows:

- Following reassessment, a grant that is equivalent to 100% of the **Municipal and/or County portion of the tax increment** will be provided to a property owner. Grants will be provided for a period of 5 years. Following year one,

and for or each year thereafter, the value of the grant will decrease as follows:

- In year two, the grant will be equivalent to 90% of the Municipal and/or County portion of the tax increase;
 - In year three, the grant will be equivalent to 80% of the Municipal and/or County portion of the tax increase;
 - In year four, the grant will be equivalent to 70% of the Municipal and/or County portion of the tax increment; and
 - In year five, the grant will be equivalent to 60% of the Municipal and/or County portion of the tax increase.
- The maximum value of an annual grant will increase where the property is located within a ‘Priority Area’ (as discussed in Section 4.3 of this CIP). In this case, a grant that is to equivalent to 100% of the **Municipal and/or County portion of the tax increase** will be provided to a property owner for a period of five years.
 - At the County’s sole discretion, where a property is not located within a ‘Priority Area’, annual rebates of up to 100% of the County’s portion of the property tax increase may be negotiated between the applicant and the County where:
 - it is demonstrated that the incentive is integral to the financial success of the initiative, or
 - the development incorporates exemplary design standards.

- Upon reassessment of the property by MPAC, should the total value of the grant be significantly less than the estimated value, the applicant may then have the opportunity to withdraw their application for the Tax Increment Equivalent Grant for Major Projects, and apply for one or more of the additional programs offered through this Plan – which may result in a more significant grant value.

Program-specific Eligibility Criteria

To be eligible for the Tax Increment Equivalent Grant for Major Projects, the following criteria must be met (in addition to the general eligibility criteria set out in Section 5.2 of this CIP):

- a) The applicant must be a registered owner/assessed owner of private property located within a 'Sub-Area'. Tenants are not eligible for this program.
- b) Properties and uses must be eligible in accordance with the Table on page 5-3 of this CIP.
- c) The proposed project must be 'major', meaning that only those projects that are anticipated to generate a tax increment as a result of property reassessment will be eligible to apply.
- d) A property is eligible for the Tax Increment Equivalent Grant for Major Projects once during the term of this CIP.
- e) The property owner is responsible for the entire cost of the major project.

Eligible Projects and Costs

The Tax Increment Equivalent Grant for Major Projects may be provided for the following types of major projects on eligible properties:

- a) The redevelopment of a property for the purpose of a new eligible uses;
- b) The restoration or improvement of an existing building to accommodate an eligible use;
- c) The conversion of an existing building to accommodate an eligible use;
- d) The expansion of a building that results in an increase to the gross floor area of an eligible use;
- e) Infrastructure work including the improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewer); and
- f) The services of a professional engineer, architect or planner to design and implement the project.

Other types of projects may also be considered eligible, at the discretion of Council.

Payment

The total value of grants shall not exceed the total eligible costs of an approved project as invested by the applicant, or shall not be paid to the applicant for a period more than five years, whichever is the lesser amount.

Grants may require a financial pro-forma (at the expense of the applicant), an independent third party financial review (at the expense of the applicant), and a signed agreement (specifying terms, conditions, performance expectation and duration of the grant).

If a participating property is sold, in whole or in part, before the grant period elapses, the applicant and/or the subsequent landowner is not entitled to outstanding grant payments (on either the portion sold or retained by the applicant.). The Township may, entirely at its own discretion, enter into a new agreement with any subsequent owners of the property to receive outstanding grant payments under this program.

Examples of Projects that may be eligible for the Tax Increment Equivalent Grant for Major Projects:

- Development of a new 2 storey mixed-use building on a commercial property in a downtown area.
- Major conversion of the upper floor of an existing commercial building to new residential units.
- Major redevelopment of an existing commercial property in a Settlement Area for a commercial use.
- Major conversion of an existing agricultural building to accommodate a bed and breakfast establishment with up to 6 rooms.
- Major expansion of an existing agricultural storage and processing facility.

Applicants receiving the Tax Increment Equivalent Grant for Major Projects will not be eligible for any additional incentive programs offered through this Plan in any given year during the term of the CIP. The Tax Increment Equivalent Grant for Major Projects may not be combined with any other financial incentive programs offered by this CIP.

5.4 Façade, Signage, and Property Improvement Grant

Purpose and Anticipated Benefits

The Façade, Signage, and Property Improvement Grant may be available to eligible property owners and tenants (with consent of the owner) to assist with the financing of improvements to a building's façade or signage, or to assist with other eligible improvements to private property (i.e., parking and landscaping), which may otherwise be considered cost prohibitive.

Value of Grant

Where a proposed project satisfies the eligibility requirements, a Façade, Signage, and Property Improvement Grant may be provided on approved applications as follows:

- For a **façade Improvement** project, a grant may cover 50% of the eligible cost of the façade improvement to a maximum of \$5,000 (or the total value of eligible costs related to the project, whichever is less).
 - The maximum value of the grant may increase to \$7,500 (or the total value of eligible costs related to the project, whichever is less) if the building has more than one street address and/or storefront, or if the building has more than one wall that is visible from a public street, or fronts onto a laneway or parking lot.
- For a **signage improvement** project, a grant may cover 50% of the eligible cost of the signage improvement to a maximum of \$2,500 (or the total value of eligible costs related to the project, whichever is less).
 - The maximum value of the grant may increase to \$5,000 (or the total value of eligible costs related to the project, whichever is less) if the building has more than one street address and/or storefront, or if the building has more than one wall that is visible from a public street, or fronts onto a laneway or parking lot.
 - The maximum value of the grant may increase to \$7,500 (or the total value of eligible costs related to the project, whichever is less) where the property is located within a 'Priority Area' (as discussed in Section 4.3 of this CIP).
- For a **property Improvement** project, a grant may cover 50% of the eligible cost of the property improvement to a maximum of \$2,500 (or the total value of eligible costs related to the project, whichever is less).
 - The maximum value of the grant may increase to \$5,000 (or the total value of eligible costs related to the project, whichever is less) where the property is

located within a 'Priority Area' (as discussed in Section 4.3 of this CIP).

- For an application that involves a combination of one or more of the above improvement projects, applicants will be eligible to apply for multiple Façade, Signage, and Property Improvement Grants

Eligibility Criteria

To be eligible, the general eligibility criteria set out in Section 5.2 of this CIP apply. Properties and uses must be eligible in accordance with the table on page 5-3 of this CIP.

Eligible Projects and Costs

The Façade, Signage, and Property Improvement Grant may be provided for the following costs related to projects on eligible properties and uses:

- For a **façade Improvement** project, improvements to the main façade of buildings are eligible. Where a side and/or rear wall is visible from a public street or public space, or fronts onto a laneway or parking lot, improvements to these walls may also be eligible. Eligible costs include the following:
 - a) Restoration or replacement of exterior building treatments, such as brickwork/cladding/siding;
 - b) Restoration or replacement of cornices, eaves, and parapets;

- c) Restoration or replacement of windows, doors and awnings;
- d) Restoration or replacement of exterior lighting;
- e) Exterior painting;
- f) Chemical or other façade cleaning;
- g) Redesign of storefront or entrance modifications, including provisions to improve accessibility for the disabled; and
- h) Such other similar improvements and repairs that may be necessary to improve the appearance of a building façade exterior.

- For a **signage Improvement** project, improvements to the main storefront sign of buildings are eligible. Where a side and/or rear wall sign is visible from a public street or public space, or fronts onto a laneway or parking lot, improvements to these signs may also be eligible.
- For a **property Improvement** project, improvements to the front yard of properties are eligible. Eligible costs include the following:
 - a) Addition of landscaping features (plants/green space, including sod, trees, vegetation, etc.);
 - b) Addition of permanent landscaping elements such as fencing, benches, planters, and lighting;
 - c) Addition of new parking/existing parking area upgrades for cars, motorcycles, and bicycles;

- d) Improvements to rear building entrances and rear parking areas;
 - e) Addition of walkways; and
 - f) Such other similar improvements and repairs that may be necessary to improve a property.
- For all types of improvement projects, the services of a professional engineer, architect or planner to design and implement the project will also be considered eligible costs.

Payment

The grant will be provided upon successful completion of the approved project.

Subject to the availability of resources, the County of Elgin may provide a grant to the Township of Malahide for up to 100% of the cost of implementing the financial incentives identified by this CIP for this program.

Applicants receiving the Façade, Signage, and Property Improvement Grant may be eligible for additional incentive programs offered through this Plan (with the exception of the Tax Increment Equivalent Grant for Major Projects); however, the total combined value of grants in any given year shall not exceed \$15,000 per property or the total value of eligible costs related to the project, whichever is less.

Examples of Projects that may be eligible for the Façade, Signage, and Property Improvement Grant:

- Removal of cladding/restoration of original brick and stone on a building in the downtown area.
- Installation of new signage on a Marina in the Lakeshore Recreation area.
- Improvements to the parking area of an estate winery, including the addition of bicycle and motorcycle parking.
- Replacement of windows, doors and awnings on a café and bakery located on the mainstreet of a Settlement Area.

5.5 Building Improvement/ Restoration Grant

Purpose and Anticipated Benefits

The Building Improvement/Restoration Grant may be available to eligible property owners and tenants (with consent of the owner) to assist with maintenance and physical improvement of existing buildings that may otherwise be considered cost prohibitive. Projects may be undertaken in order to meet the current Building Code, improve aesthetic quality, and to provide for safe and usable eligible uses.

Value of Grant

Where a proposed project satisfies the eligibility requirements, a Building Improvement/Restoration Grant may be provided on approved applications that covers 50% of the eligible cost of the improvements to a maximum of \$8,000, or the total value of eligible costs related to the project, whichever is less.

The maximum value of the grant may increase to \$10,000, or the total value of eligible costs related to the project, whichever is less. where the property is located within a 'Priority Area' (as discussed in Section 4.3 of this CIP).

Eligibility Criteria

To be eligible, the general eligibility criteria set out in Section 5.2 of this CIP apply. Properties and uses must be eligible in accordance with the table on page 5-3 of this CIP.

Eligible Projects and Costs

The Building Improvement/Restoration Grant may be provided for the following costs related to projects on eligible properties and uses:

- a) Structural repairs to walls, ceilings, floors, and foundations;
- b) Interior restoration and design;
- c) Repair/replacement/installation of building infrastructure, such as roofing, windows, and doors;
- d) Repair/replacement/installation of plumbing, electrical, HVAC, and fire protection systems;
- e) Weatherproofing;
- f) Improvements to accessibility for people with disabilities;
- g) Any other improvements that may bring a building up to code, or address health, safety, or risk management issues; and
- h) The services of a professional engineer, architect or planner to design and implement the project.

Payment

The grant will be provided upon successful completion of the approved project.

Subject to the availability of resources, the County of Elgin may provide a grant to the Township of Malahide for up to 100% of the cost of implementing the financial incentives identified by this CIP for this program.

Applicants receiving the Building Improvement/Restoration Grant may be eligible for additional incentive programs offered through this Plan (with the exception of the Tax Increment Equivalent Grant for Major Projects); however, the total combined value of grants in any given year shall not exceed \$15,000 per property, or the total value of eligible costs related to the project, whichever is less.

Examples of Projects that may be eligible for the Building Improvement/Maintenance Grant:

- Entrance modifications to a downtown restaurant to provide barrier-free accessibility.
- Interior restoration and design of 2 upper-floor rental housing units that were previously unoccupied on a Settlement Area mainstreet.
- Structural repairs and improvements to an agricultural outbuilding that is currently being used commercially to sell cheese that was processed on-site.

5.6 Building Conversion/Expansion Grant

Purpose and Anticipated Benefits

The Building Conversion/Expansion Grant may be available to eligible property owners and tenants (with consent of the owner) to assist in the small-scale conversion of existing vacant space into new commercial, mixed-use and other eligible uses. Additionally, this program will assist with the minor expansion of existing eligible uses to support growing businesses thereby increasing non-residential assessments.

Value of Grant

Where a proposed project satisfies the eligibility requirements, a Building Conversion/Expansion Grant may be provided on approved applications that on the basis of \$15 per square foot of converted or expanded floor space, to a maximum of \$8,000, or the total value of eligible costs related to the project, whichever is less.

The maximum value of the grant may increase to \$10,000, (or the total value of eligible costs related to the project, whichever is less) where the property is located within a 'Priority Area' (as discussed in Section 4.3 of this CIP).

Eligibility Criteria

To be eligible, the general eligibility criteria set out in Section 5.2 of this CIP apply. Properties and uses must be eligible in accordance with the table on page 5-3 of this CIP.

Eligible Projects and Costs

The Building Conversion/Expansion Grant may be provided for the construction and renovation costs related to the following types of projects on eligible properties and uses:

Conversion of non-commercial or vacant building space into new commercial, mixed-use, secondary uses, and agriculture-related uses, and other eligible uses;

- a) Conversion of upper storey space (whether vacant, office, commercial or other non-residential use) into new residential units;
- b) Conversion of a building or a unit in a building into a hotel, inn or bed and breakfast;
- c) Conversion of existing ground floor commercial space to better suit a new commercial use (e.g., retail to restaurant); and
- d) Expansion of existing eligible uses to increase the gross floor area.

For all types of improvement projects, the services of a professional engineer, architect or planner to design and implement the project will also be considered eligible costs.

Examples of Projects that may be eligible for the Building Conversion/Expansion Grant:

- Conversion of existing vacant upper-floor space in a downtown commercial building into an upper-floor rental housing unit.
- Conversion of an existing unused barn on an agricultural property into a petting zoo and rental space for children's events.
- Expansion of an existing farm vacation home to include new accommodation space.

Payment

The grant will be provided upon successful completion of the approved project.

Subject to the availability of resources, up to 100% of the grant values identified above may be funded by Elgin County.

Applicants receiving the Building Conversion/Expansion Grant may be eligible for additional incentive programs offered through this Plan (with the exception of the Tax Increase Equivalent Grant for Major Projects); however, the total combined value of grants in any given year shall not exceed \$15,000 per property.

5.7 Energy Efficiency Retrofit Grant

Purpose and Anticipated Benefits

The Energy Efficiency Retrofit Grant Program maybe available to eligible property owners and tenants (with consent of the owner) for retrofits that improve the overall energy efficiency of buildings. The program will improve the energy efficiency of buildings on eligible properties and uses as well as support the community's overall environmental sustainability.

Value of Grant

For an Energy Efficiency Retrofit project, a grant may cover up to 25% of the retrofit costs to a maximum of \$7,500, or the total value of eligible costs related to the project, whichever is less.

The maximum amount of a grant for renovations that result in third-party certification or compliance with third party energy efficiency standards shall be \$10,000, or the total value of eligible costs related to the project, whichever is less.

The maximum amount of a grant for the services of a professional architect or engineer shall not exceed 15% of the grant that is calculated for eligible costs.

Eligibility Criteria

To be eligible, the general eligibility criteria set out in Section 5.2 of this CIP apply. Properties and uses must be eligible in accordance with the table on page 5-3 of this CIP. In addition, the applicant may be required to have a professional energy audit completed in order to determine and demonstrate the need for energy efficiency upgrades.

Eligible Projects and Costs

For an Energy Efficiency Retrofit project, eligible costs include the following:

Examples of Projects that may be eligible for the Energy Efficiency Retrofit Grant:

- Addition of a green roof to an existing downtown commercial building.
- Installation of ENERGY STAR certified doors and windows on an existing restaurant on the mainstreet of a Port area.
- Installation of energy efficient lighting controls in an on-farm boutique selling hand-crafted products made on and off the farm.

- a) Interior or exterior renovations that result in a third party certification or meet a third party energy efficiency standard which exceeds the requirements of the Ontario Building Code and demonstrably increases energy efficiency including:
 - i. Interior or exterior renovations that result in any level of LEED certification as determined by the Canada Green Building Council inclusive of certification through LEED for Commercial Interiors LEED for New Construction as it related to major renovations LEED for Core and Shell Renovations and LEED for Existing Buildings.
 - ii. Interior or exterior renovations that result in compliance with ASHRAE SNAE Standard 90.1.1999 or newer energy performance standards for buildings except low rise residential buildings as certified by a professional engineer or professional architect.
- b) Addition of a green roof to an existing building;
- c) Installation of appropriate on site thermal renewable energy projects such as solar hot water geothermal air source heat pumps or solar wall;
- d) Installation of energy STAR certified heating cooling ventilation products and features including:
 - i. Central Air Conditioner
 - ii. Heat pumps
 - iii. Gas furnaces and gas boilers
 - iv. Ventilation fans and

- v. Doors and Windows

But not including home appliances and small appliances such as refrigerators clothes washers dryers televisions ceiling fans, etc.;

- e) Installation of energy efficient lighting controls such as automatic timers, photocells or motion sensors;
- f) Fees of a professional architect or engineer for the design of services related to the above noted eligible projects; and
- g) Any combination of the above.

Payment

The grant will be provided upon successful completion of the approved project.

Subject to the availability of resources, the County of Elgin may provide a grant to the Township of Malahide for up to 100% of the cost of implementing the financial incentives identified by this CIP for this program.

Applicants receiving the Energy Efficiency Retrofit Grant may be eligible for additional incentive programs offered through this Plan (with the exception of the Tax Increment Equivalent Grant for Major Projects); however, the total combined value of grants in any given year shall not exceed \$15,000 per property.

5.8 Outdoor Art Grant

Purpose and Anticipated Benefits

The Outdoor Artwork Grant program may be available to eligible property owners and tenants (with consent of the owner) for the permanent installation of outdoor artwork/sculptures on eligible properties within the CIP 'sub-areas'. The program will help to promote local art and improve the visual aesthetics of the lakeshore and tourist corridors.

Value of Grant

Where a proposed project satisfies the eligibility requirements, An Outdoor Art Grant may be provided on approved applications for 50% of the eligible cost of the improvements to a maximum of \$3,000, or the total value of eligible costs related to the project, whichever is less.

Program-specific Eligibility Criteria

To be eligible, the following criteria must be met (in addition to the general eligibility criteria set out in Section 5.2 of this CIP):

- a) The eligible property must be located within a 'Priority Area' (as discussed in Section 4.3 of this CIP);
- b) Properties and uses must be eligible in accordance with the table on page 5-3 of this CIP; and,
- c) Eligible projects must be visible from a public street or sidewalk.

Eligible Projects and Costs

For an Outdoor Art Work Grant, the following types of *permanent* art are considered eligible:

- a) Murals;
- b) Sculptures;
- c) Paintings;
- d) Local heritage based art pieces and displays;
- e) Interactive art pieces and displays; and,
- f) Any other art piece or display as approved Council.

The following types of costs are considered eligible:

- a) Materials;
- b) Fees for the services of an artist;
- c) Installation; and,
- d) Lighting and landscaping that highlights the public art.

Payment

The grant will be provided upon successful completion of the approved project.

Subject to the availability of resources, the County of Elgin may provide a grant to the Township of Malahide for up to 100% of the cost of implementing the financial incentives identified by this CIP for this program.

Applicants receiving the Outdoor Art Grant may be eligible for additional incentive programs offered through this Plan (with the exception of the Tax Increment Equivalent Grant for Major Projects); however, the total value of all grants will not exceed the total eligible costs of an approved project as invested by the applicant, or \$15,000, whichever is the lesser amount, or the total value of eligible costs related to the project, whichever is less.

Examples of Projects that may be eligible for the Outdoor Art Grant:

- Installation of a tile mosaic on a cement walkway to a commercial building in a Settlement Area.
- Installation of outdoor sculptures surrounding the parking area of an art gallery in the downtown area.
- Creation of barn murals at a pick-your-own facility in the agricultural area.

5.9 Feasibility, Design, and Study Grant

Purpose and Anticipated Benefits

The Feasibility, Design, and Study Grant may be available to eligible property owners and tenants (with consent of the owner) for the completion of a range of studies and plans that will investigate the potential of or support a new business or development project. This program may help with the establishment of new and innovative development projects and businesses ventures on eligible properties.

Value of Grant

Where a proposed project satisfies the eligibility requirements, a Feasibility, Design, and Study Grant may be provided on approved applications for 50% of the eligible cost of the improvements to a maximum of \$2,000, or the total value of eligible costs related to the project, whichever is less.

Eligibility Criteria

To be eligible, the general eligibility criteria set out in Section 5.2 of this CIP apply. Properties and uses must be eligible in accordance with the table on page 5-3 of this CIP.

Eligible Projects and Costs

The following types of plans or studies will be eligible for the feasibility, design and study grant:

- Concept plans
- Site plan drawings;
- Feasibility studies;
- Environmental studies;
- Structural analyses;
- Evaluation of existing and proposed mechanical, electrical and other building systems;
- Traffic Impact Assessments;
- Market analyses;
- Business plans; and
- Any other study or plan as approved.

The plan or study must provide new information about the feasibility and costing of an eligible use, or provide details in support of a new business or development.

Payment

The grant will be provided upon successful completion of the approved project, study, or design.

Subject to the availability of resources, the County of Elgin may provide a grant to the Township of Malahide for up to 100% of the cost of implementing the financial incentives identified by this CIP for this program.

Applicants receiving the Feasibility, Design and Study Grant may be eligible for additional incentive programs offered through this Plan (with the exception of the Tax Increment Equivalent Grant for Major Projects); however, the total combined value of grants in any given year shall not exceed \$15,000 per property, or the total value of eligible costs related to the project, whichever is less.

5.10 Planning Application and Building Permit Fee Grant

Purpose and Anticipated Benefits

The Planning Application and Building Permit Fee Grant may be available to eligible property areas and tenants (with consent from the owner) to provide a grant equal to a portion of the fees required for planning applications or building permits in relation to an improvement project. This program is intended to reduce the costs of making improvements to properties by assisting with the planning and building permit fees that may be incurred in association with an improvement.

Value of Rebate

Where a proposed project satisfies the eligibility requirements, a Planning Application and Building Permit Fee Grant may be provided on approved applications that covers 50% of the Municipal and/or County portion of the eligible cost to a maximum of \$2,000, or the total value of eligible costs related to the project, whichever is less.

Program-specific Eligibility Criteria

To be eligible for the Planning Application and Building Permit Fee Grant, the following criteria must be met (in addition to the general eligibility criteria set out in Section 5.2 of this CIP):

- a) A property owner or tenant of an eligible property or a property owner or tenant of a residential property that is proposed to be rezoned for eligible uses; and,
- b) Properties and uses must be eligible in accordance with the table on page 5-3 of this CIP.

Eligible Projects and Costs

Eligible costs include the following:

- a) Municipal and County planning application fees, including minor variances, site plans, zoning by-law amendments or official plan amendments; and/or
- b) Municipal building permit fees or change of use permits.

Payment

The grant will be provided upon successful completion of the approved project.

Applicants receiving the Planning Application and Building Permit Fee Rebate may be eligible for additional incentive programs offered through this Plan (with the exception of the Tax Increment Equivalent Grant for Major Projects); however, the total combined value of grants in any given year shall not exceed \$15,000 per property, or the total value of eligible costs related to the project, whichever is less.

5.11 Multiple Properties Supplemental Grant

Purpose and Anticipated Benefits

The Multiple Properties Supplemental Grant is designed to encourage a 'community' approach to improvement projects. Where multiple owners or tenants (with consent of the owner) of eligible properties and uses implement a coordinated approach to improvement projects and capital investments that are eligible under the financial incentive programs of this CIP, each owner or tenant will be eligible for a 'Supplemental Grant'. The 'Supplemental Grant' is offered in addition to the grant(s) that have been approved for a project.

Examples of Projects that may be eligible for the Supplemental Grant:

- Neighbouring property owners coordinate improvements to shared landscaping/parking areas. In addition to the \$2,500 that each owner is granted through the Façade, Signage, and Property Improvement Grant, a supplemental grant is also provided to each owner.

Value of Grant

Where a proposed project satisfies the eligibility requirements, a Multiple Properties Supplemental Grant may be provided on approved applications to each owner or tenant involved in an eligible improvement project, ***in addition to the sum of the grant applied for***. The value of the Supplemental Grant will be equal to 15% of the total value of the grant provided to each owner or tenant, to a maximum of \$1,000 per owner or tenant.

Eligibility Criteria

To be eligible, the general eligibility criteria set out in Section 5.2 of this CIP apply, as well as any Program-specific Eligibility Criteria that apply to the incentives programs for which the applicant is applying. Properties and uses must be eligible in accordance with the table on page 5-3 of this CIP.

Program-specific Eligibility Criteria

To be eligible, the following criteria must be met:

- a) Owners or tenants (with consent of the owner) of properties that are located in proximity to each other must prepare and submit applications for financial incentives at the same time, indicating that the proposed projects are being coordinated.

b) Applicants who are approved for at least one of the following financial incentives programs will be eligible for the Supplemental Grant:

- Façade, Signage, and Property Improvement Grant;
- Building Improvement/Restoration Grant;
- Building Conversion/Expansion Grant;
- Energy Efficiency Retrofit Grant; and
- Outdoor Art Grant.

Eligible Projects and Costs

Eligible costs include those costs identified under the specific incentive program for which owners and tenants are applying.

Payment

The supplemental grant will be provided upon successful completion of the approved project.

Subject to the availability of resources, the County of Elgin may provide a grant to the Township of Malahide for up to 100% of the cost of implementing the financial incentives identified by this CIP for this program.

This 'Supplemental Grant' may not be combined with the Tax Increment Equivalent Grant for Major Projects.

5.12 Savour Elgin/Elgin Arts Trail Supplemental Grant

Purpose and Anticipated Benefits

The Savour Elgin/Elgin Arts Trail Supplemental Grant is designed to support the growth of the 'Savour Elgin' and 'Elgin Arts Trail' programs, which promote and enhance culinary tourism and visual arts attractions in Elgin County. Where owners or tenants (with consent of the owner) of eligible properties undertake an improvement project that involves an eligible use that will also meet the criteria of the 'Savour Elgin' and 'Elgin Arts Trail' programs, the owner or tenant will be eligible for a Supplemental Grant. The Supplemental Grant is offered in addition to any of the grant(s) that have been approved for a project.

Value of Grant

Where a proposed project satisfies the eligibility requirements, a Savour Elgin/Elgin Arts Trail Supplemental Grant may be provided ***in addition to the sum of the grant applied for.*** The value of the Supplemental Grant will be equal to 15% of the total value of the grant provided, to a maximum of \$2,000.

Eligibility Criteria

To be eligible, the general eligibility criteria set out in Section 5.2 of this CIP apply, as well as any Program-specific Eligibility Criteria that apply to the incentives programs for which the applicant is applying. Properties and uses must be eligible in accordance with the table on page 5-3 of this CIP.

Program-specific Eligibility Criteria

To be eligible for the Savour Elgin/Elgin Arts Trail Supplemental Grant, the following criteria must be met:

- a) Owners or tenants (with consent of the owner) must prepare and submit an applications, indicating that the proposed improvement projects involves the establishment of a new eligible use that will also meet the criteria of the 'Savour Elgin' and 'Elgin Arts Trail' programs.
- b) Owners or tenants (with consent of the owner) must also meet the criteria of the 'Savour Elgin' and 'Elgin Arts Trail' programs and be confirmed as a member to these programs.

Eligible Projects and Costs

Eligible costs include those costs identified under the specific incentive program for which owners and tenants are applying.

Examples of Projects that may be eligible for the Supplemental Grant:

- A building tenant converts existing space into a gastro pub. The building is located in a downtown area, along a Tourism Corridor Priority Area. Following project completion, the tenant meets the criteria of the Savour Elgin program and becomes a member. In addition to the \$10,000 that is granted through the Building Conversion/ Expansion Grant, a supplemental grant is provided.

Payment

The supplemental grant will be provided upon successful completion of the approved project and upon successfully becoming 'Savour Elgin' and 'Elgin Arts Trail' programs partners/members.

Subject to the availability of resources, the County of Elgin may provide a grant to the Township of Malahide for up to 100% of the cost of implementing the financial incentives identified by this CIP for this program.

This 'Supplemental Grant' may not be combined with the Tax Increment Equivalent Grant for Major Projects.

5.13 Financial Incentives Summary Table

A summary table that offers an overview of the details for each of the financial incentive programs is provided on the following page.

Malahide Elgincentives Community Improvement Plan

September 2015

Financial Incentive Program	Available in Settlements Sub-Area	Eligible Uses	Available in Agricultural Sub-Area	Eligible Uses	Value of Grant in a Sub-Area	Value of Grant in a Priority Area	May be combined with other incentives
Tax Increment Equivalent Grant for Major Projects	Y	C,M,T,O	Y	A,O	100% of the municipal and/or County portion of the tax increase decreasing by 10% for a period of 5 years.	100% of the municipal and/or County portion of the tax increase for a period of 5 years.	N
Façade, Signage and Property Improvement Grant	Y	C,M,T,O	Y	A,O	Façade: 50% of eligible costs to a max. of \$5,000 (may increase to \$7,500 if criteria are met) Signage: 50% of eligible costs to a max. of \$2,500 (may increase to \$5,000 if criteria are met) Property: 50% of eligible costs to a max. of \$2,500	Façade: 50% of eligible costs to a max. of \$10,000 Signage: 50% of eligible costs to a max. of \$7,500 Property: 50% of eligible costs to a max. of \$5,000	Y *
Building Improvement/Restoration Grant	Y	C,M,T,O	Y	A,O	50% of eligible costs to a max. of \$8,000	50% of eligible costs to a max. of \$10,000	Y *
Building Conversion/Expansion Grant	Y	C,M,T,O	Y	A,O	\$15 per square foot of converted or expanded floor space, to a maximum of \$8,000	Maximum value of the grant may increase to \$10,000	Y *
Energy Efficiency Retrofit Grant	Y	C,M,T,O	Y	A,O	25% of the retrofit costs to a maximum of \$7,500	Maximum value of the grant may increase to \$10,000	Y *
Outdoor Art Grant	Y – Must also be in Priority Area	C,M,T,O	Y	A,O	N/A	50% of the eligible cost of the improvements to a maximum of \$3,000	Y *
Feasibility, Design, and Study Grant	Y	C,M,T,O	Y	A,O	50% of the eligible cost of the improvements to a maximum of \$2,000	Same	Y *
Application and Permit Fee Grant	Y	C,M,T,O	Y	A,O	50% of the municipal and/or County portion of the eligible cost to a maximum of \$2,000	Same	Y *
Multiple Property Owner Supplemental Grant	Y	C,M,T,O	Y	A,O	Provided in addition to grants identified above, if criteria are met.	15% of the total value of the grant provided to each owner or tenant, to a maximum of \$1,000 per owner or tenant.	Y *
Savour Elgin/Elgin Arts Trails Supplemental Grant	Y	C,M,T,O	Y	A,O	Provided in addition to grants identified above, if criteria are met.	15% of the total value of the grant provided to each owner or tenant, to a maximum of \$2,000 per owner or tenant.	Y *

Y – Yes

N – No

C – Commercial Uses

M – Mixed Uses

T – Tourism-oriented commercial/service

O – Outdoor recreation

A – Secondary and agriculture-related uses related to existing farm operations

N/A – Not available

* - Total value of all grants may not equal more than \$15,000



Administration

6.0 Administration

The Elgincntives CIP will be administered by the Township of Malahide in partnership with Elgin County. The following Section provides a framework for administering financial incentive programs.

6.1 Term of the CIP

It is anticipated that the Elgincntives CIP will be implemented over a 10-year period ending December 31, 2025. Should it be determined that the term is to be extended or reduced, an amendment to this CIP will be required.

6.2 Administrative Body

The Township of Malahide will administer this CIP via a County Committee. Specifically, an '**Elgincntives Implementation Committee**' has been established to:

- a) Receive and review all applications for financial incentives; and
- b) Make a decision on whether an application should be approved or refused, based on the criteria outlined in this Plan.

The 'Elgincntives Implementation Committee' will consist of senior staff from the Township of Malahide, in addition to staff from Elgin County.

Applications will be regarded on a first-come, first-served basis, and evaluated based on criteria set out by the 'Elgincntives Implementation Committee'.

Actual payment of financial incentives (both the local and County funded portions) to an approved applicant will be the responsibility of the Township of Malahide. Funding from Elgin County will be provided to the Township and not directly to an approved applicant.

The 'Elgincntives Implementation Committee' will also be responsible for:

- c) Marketing the Elgincentives CIP in accordance with the Marketing Strategy outlined in Section 7.0 of this CIP; and
- d) Monitoring the results of the Elgincentives CIP, and specifically the financial incentive programs, in accordance with the Monitoring Strategy outlined in Section 8.0 of this CIP.

6.3 Funding of Financial Incentives

Any number of the financial incentives identified in this Plan may be put into effect during the term of the CIP, subject to the availability of funds and other resources. Annually, the 'Elgincentives Implementation Committee' will report to the local Council of Malahide and Elgin County Council with respect to financial incentives that will be in effect within the Community Improvement Project Area for that year.

The incentive programs will be funded by the Township of Malahide in partnership with Elgin County. As part of the annual budgeting exercise, both the local Council of the Township of Malahide and Elgin County Council will identify a community improvement budget for financial incentives that is to be put into effect by each level of government for that year, if any.

During the annual budgeting exercise, the Councils of Malahide and Elgin County will also identify the extent to which they will participate in the various financial incentives that have

been put into effect for that year, if any. Subject to the availability of resources, up to 100% of the grant programs may be funded by Elgin County, with the exception of the Tax Increment Equivalent Grant (for Major Projects) and Application and Permit Fees Rebate. For these programs, the Township of Malahide and County Councils will only have the option of funding their portion of the property tax increase or planning application/building permit fees.

Since applications will be regarded on a first come first served basis and evaluated on the criteria set out by the 'Elgincentives Implementation Committee', the provision of any incentive shall be to the limit of the available funding for that year. To the extent possible the Committee shall endeavour to distribute grants throughout the County for eligible projects. Once the annual budgets have been expended, grants will no longer be provided until the following year.

The annual budget for financial incentives will not fund tax program offered by this Plan, since this program does not represent an "out of pocket" expense. Funding for this incentive will be provided as a reimbursement in the year following payment to the Township of Malahide or Elgin County, or as a cancellation, and therefore does not require funding.

Actual payment of all incentives (both the local and County funded portions) to an approved applicant will be the responsibility of the Township of Malahide. Funding from Elgin County will be provided to the Township of Malahide and not directly to an approved applicant.

Finally, it is recognized that other community improvement plans may exist in the Township of Malahide or may be adopted in the future. The Malahide Elgincentives CIP is separate from any other CIP adopted by Municipal Council. In terms of the funding of programs, Elgin County will only participate in the financial incentive programs contained in this CIP.

6.4 Application Process

The following is a summary of the process for the submission, evaluation, and approval of Financial Incentive Program applications:

- a) Applications must be submitted in accordance with the requirements outlined in Section 6.4;
- b) The 'Elgincentives Implementation Committee' will evaluate all applications and supporting materials in a timely manner. Applicants will be notified if their submission is incomplete;
- c) Based on the evaluation of complete applications, a decision will be made by the 'Elgincentives Implementation Committee' with respect to the approval or refusal of an application;
- d) For applications that are approved, a Financial Assistance Agreement will be prepared and executed by the 'Elgincentives Implementation Committee' and signed by the property owner or tenant (with consent of the owner);
- e) If an application is not approved by the 'Elgincentives Implementation Committee', the applicant will be provided an opportunity to appeal the decision to the Council of the Township of Malahide. In such cases, Municipal Council will reconsider the application. If Municipal Council approves the application, the 'Elgincentives Implementation Committee' will execute the financial incentive program agreement. An applicant shall not have the option to appeal their application to Council if the reason for refusal related to lack of funding availability. In the event that an application is refused due to lack of funding availability, the applicant may resubmit their application once funding becomes available. However, in no case shall funding be provided retroactively for a completed project;
- f) Any program commitments may be cancelled if work does not commence within six months of approval of an application, or if a project is not undertaken or completed in accordance with the Financial Assistance Agreement;
- g) When projects are completed, a statement with supporting invoices shall be submitted to the 'Elgincentives Implementation Committee'. Following this, the work will be inspected by the 'Elgincentives Implementation Committee' and, if approved, notice of completion will be issued and the financial assistance will be initiated;
- h) Upon completion of a community improvement project, the 'Elgincentives Implementation Committee' reserves the right to inspect any properties/buildings, or to audit final costs at the owner's expense;

- i) Funding approval will lapse if a notice of completion is not issued within twelve months of the date of execution of the Financial Assistance Agreement;
- j) The 'Elgincentives Implementation Committee' may grant an extension for community improvement works following receipt of a written request by the owner setting out the reasons for the extension and providing a new date of completion; and
- k) Should the applicant fall into default of any of the requirements of the incentive program or other requirements established by the 'Elgincentives Implementation Committee', incentives may be delayed, reduced, or cancelled. Applicants may be required to repay benefits.

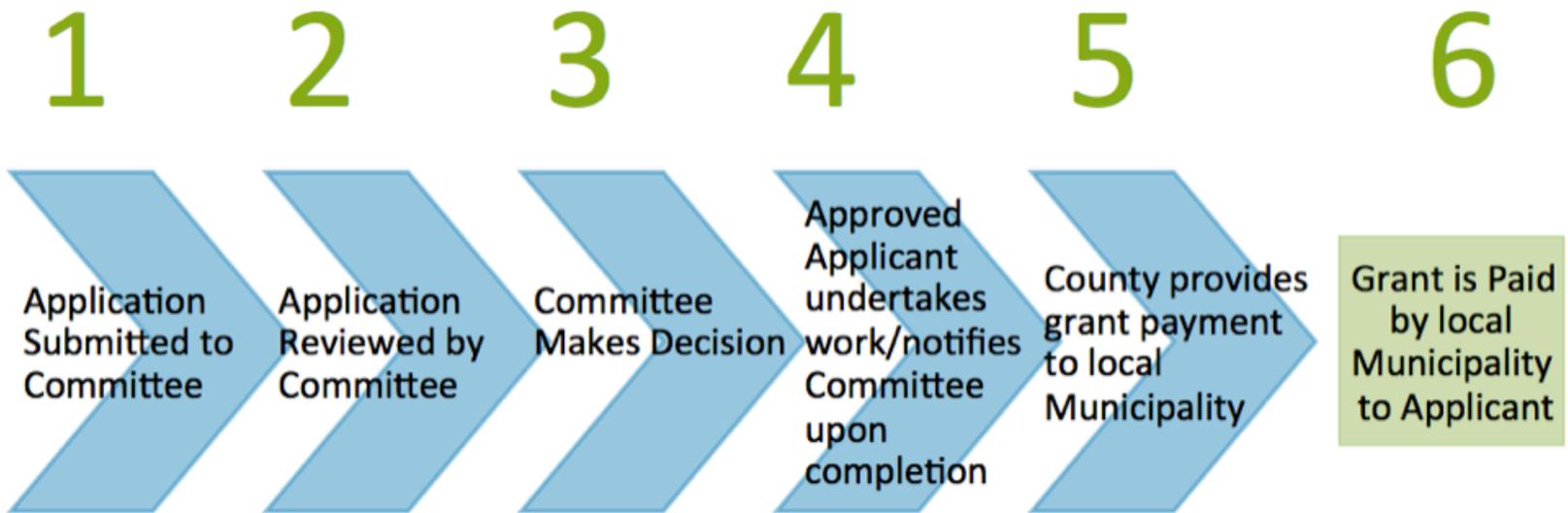
The figure provided on the following page summarizes the key steps of the application and review process.

6.5 Application Requirements

Applications for financial incentives offered through this Plan must include:

- a) Three (3) copies of the completed application form;
- b) Three (3) copies of all supporting documentation, as determined by the 'Elgincentives Implementation Committee', which may include (but is not limited to):
 - i) Specifications of the proposed project, including good quality plans, drawing, and studies;
 - ii) Good quality photographs of the existing building condition;
 - iii) Past/historical photographs and/or drawings;
 - iv) Two (2) cost estimates for eligible work provided by licensed contractors;
 - v) All sources of additional funding/incentives for eligible work;
 - vi) A statement with respect to how the proposed project meets the goals and objectives of the CIP; and
 - vii) Any additional requirements as determined by the Committee.

Key steps of the Elgincentives CIP Application and Review Process:





TOWNSHIP OF
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Marketing Strategy

7.0 Marketing Strategy

The success of the Malahide Elgincentives CIP will depend to a large extent on how well it is promoted to target markets/potential applicants. A general strategy is outlined in this section that provides guidance for marketing.

7.1 Target Markets

Marketing efforts for the Elgincentives CIP will be undertaken by the 'Elgincentives Implementation Committee'. Efforts will focus on the potential target markets listed below.

a) **Primary target markets:**

- i. Property owners and operating businesses located within the various geographic specific Sub-Areas of the Community Improvement Project Area to ensure that there is awareness of the programs and opportunities of the CIP; and
- ii. Commercial and industrial realtors, to ensure that part of the 'marketing pitch' for any properties offered for sale in the Community Improvement Project Area includes the availability of incentives.

b) **Secondary target markets:**

- i. The broader business community and potential investors (located both within and outside of Elgin County) to which economic development marketing materials are generally directed, to promote the proactive economic development stance of this CIP.
- ii. The general public.

Another key communication initiative will be to the Councils of Malahide and Elgin County, in the form of annual reports on the take-up of CIP programs, and any changes or revisions that are recommended. This is discussed further in Section 9.0.

7.2 Key Messages

The specific communications messages to be conveyed to each of these market segments are outlined below:

Target Market	Communications / Marketing Messages
Property owners and business managers in the various CIP Sub-Areas	<ul style="list-style-type: none"> • Provide direction on how to obtain information on available incentive programs, including program guides and application forms. • Provide information about the application process. • Emphasize the significant benefits that may be available to them from participating in the program, including financial assistance.
Farm Operators and Agribusiness (as applicable)	<ul style="list-style-type: none"> • Highlight the significant leverage effect of the financial incentive programs (i.e., potential to leverage/multiply the value investments).
Tourism Businesses	<ul style="list-style-type: none"> • Emphasize the potential for the Township of Malahide and Elgin County to help achieve strategic business development goals. • Share success stories as a result of the CIP (i.e., successful projects and before/after pictures).
Realtors	<ul style="list-style-type: none"> • Demonstrate that the CIP enhances the attractiveness of properties in Community Improvement Project Area.

Target Market	Communications / Marketing Messages
Business associations	<ul style="list-style-type: none"> • Emphasize that they are being ‘recruited’ to help spread the word about CIP possibilities. • Share success stories as a result of the CIP (i.e., successful projects and before/after pictures).
Potential investors in community	<ul style="list-style-type: none"> • Emphasize that they are being ‘recruited’ to help spread the word about CIP possibilities. • Highlight that the CIP will benefit their members. • Share success stories as a result of the CIP (i.e., successful projects and before/after pictures). • Highlight that the CIP reinforces the pro-active and pro-development stance of the Township of Malahide and Elgin County.
General public	<ul style="list-style-type: none"> • Share success stories as a result of the CIP (i.e., successful projects and before/after pictures).
Local and County Councils	<ul style="list-style-type: none"> • Report on implementation, progress on achieving the CIP’s objectives and any changes / revisions proposed for the program. • Share success stories as a result of the CIP (i.e., successful projects and before/after pictures).

7.3 Marketing and Communications Materials

Marketing and communications materials will be developed and maintained to promote the CIP and the related opportunities. Examples are listed below.

- a) A dedicated web site (www.elgincentives.ca) could be developed to provide information on the CIP, such as:
 - i. Goals and Objectives;
 - ii. Financial Incentive Programs;
 - iii. Community Improvement Project Area/Sub-Areas;
 - iv. Application process and requirements;
 - v. How to obtain additional information.

A link to this website could be provided on the Township of Malahide website.

- b) Newsletters/information packages could be sent directly to both property-owners and tenant businesses in the CIPA sub-areas to advertise the CIP and provide additional information.
- c) Presentations could be made to property-owners, tenant businesses, business associations, and members of the public by the 'Elgincentives Implementation Committee' to communicate the opportunities available through the CIP.

- d) Notification ads could be published in local newspapers to announce the CIP programs and direct interested parties to the website containing information.
- e) An information sheet could be created and sent to agricultural organizations active in the County, to send in turn to their members (e.g. Elgin Federation of Agriculture, Environmental Farm Plan local rep; Farm Safety Council; Fruit and Vegetable Growers' Association, Elgin; NFU Elgin Local; agricultural and horticultural societies; etc.);
- f) A public service radio ad and/or YouTube video could be developed to introduce the Elgincentives CIP to a wider, more general audience and to create excitement/buzz about the CIP.

The following table shows the interrelationship between these target markets and communications materials.

Communications Vehicle	Property Owners Business Managers Farm Operators and Agribusiness	Tourism Businesses	Realtors	Local Business Associations	Economic Development Audience	General Public Councils
Web site information	✓	✓	✓	✓	✓	✓
Letter / information brochure / email	✓	✓	✓	✓	✓	✓
Tailored presentations to business community		✓	✓	✓	✓	✓
Newspaper ad	✓	✓	✓	✓	✓	✓
General information meeting	✓	✓	✓	✓	✓	✓
Public service radio ads	✓	✓	✓	✓	✓	✓
Council presentations/ report						✓

Any of the activities above may be undertaken as part of the initial launch of the Elgincentives CIP. In addition, over the 10-year implementation period, activities will be undertaken on an on-going basis to regenerate excitement and awareness. 'Reminder' letters or email notifications of the program and its operation may be provided to target markets.

Finally, in addition to the above marketing and communications efforts, specific target businesses and properties where improvements would be most desirable within Malahide may be identified on an annual basis. Short visits may be arranged with business owners/manager and/or landowners, in order to ensure awareness of CIP and encourage take-up of incentives.



TOWNSHIP OF
Malahide

Monitoring Strategy



8.0 Monitoring Strategy

The following provides a strategy for the annual monitoring of the results of the Malahide Elgincntives CIP, and specifically the uptake and success of financial incentive programs.

8.1 Purpose

The purpose of the following monitoring strategy is to:

- a) Track funds provided by the CIP to owners and tenants of land located within the community improvement project area;
- b) Track contributions from the Township of Malahide and Elgin County toward incentive program funding;
- c) Evaluate whether the programs are achieving the overall goals and objectives of the CIP;

- d) Determine whether program adjustments are required; and
- e) Provide the basis for reporting the results of the Malahide Elgincntives CIP, and specifically the uptake and success of financial incentive programs, to the Councils of the Township of Malahide and the County of Elgin.

8.2 Frequency

Collection of data related to financial incentive applications and proposed/completed projects should be on-going during the implementation of this Plan. An evaluation of the measures outlined in Section 9.3 should be completed on an annual basis.

Aggregate targets for accomplishments should be set out over a 5-year period, recognizing that awareness and momentum of the CIP will need to build over time and that any individual year may be up or down relative to the average because of general economic circumstances or specific individual business situations. At the end of the 5-year period, targets should be evaluated and revised for the next 5-year target period (i.e. 2021 – 2025).

8.3 Measures

Suggested monitoring and evaluation measures for the Township of Malahide Elgincentives CIP are set out in the following table. For each of the following objectives of the overall County-wide Community Improvement framework, specific measurable (and where possible, quantified) measures are suggested.

Goals	Objectives	Recommended Measure	Suggested Target by Year 5
A) To stimulate economic growth and diversification.	1) To encourage the expansion of the agribusiness sector through new and expanded value-added/agricultural related enterprises.	- number of agribusiness operations applying for assistance, and being approved	- aim for 2-3 new establishments per year on average
	2) To encourage the expansion of business activity for existing commercial businesses in the downtown areas/mainstreets of settlement areas.	- number of existing businesses supported in expansion activity	- target 5 business expansions per year = 25 over the period that have been partially assisted through the CIP program
	3) To increase the number of business start-ups.	- number of business start-ups - sustainability of business after 2 nd year of operation	- aim for 1-2 new establishments per year on average
	4) To increase tourism in the County.	- this will be contextual data only, as there is nothing the County can do through the CIP programs to directly affect this measure - trends in tourism can be measured partially through the RTO data ¹ - increases in tourism can be inferred to have some associated benefit from increased attractiveness in terms of new attractions (e.g. agri-tourism) new support facilities (more accommodation) and beautification of downtowns, lakeshore areas, key travelled corridors, etc.)	

¹ Regional Tourism Organization (RTO) 1, which covers Southwestern Ontario (Elgin; Windsor-Essex; Chatham-Kent; Haldimand/Norfolk; Sarnia/Lambton; London/Middlesex; and Oxford).

Goals	Objectives	Recommended Measure	Suggested Target by Year 5
	5) To increase the number of tourist accommodation establishments.	- number of establishments; number of rooms	- aim for the expansion of 1 accommodation establishment per year on average
	6) To increase the number of creative economy businesses in the County.	- number of establishments defined as being in the creative economy (as per the County's definition) ²	- aim for 1-2 new establishments per year on average
	7) To increase employment opportunities for local residents.	- annual survey of all businesses assisted throughout the year through the CIP program, to determine how many new job positions have been created	costs of the CIP program relative to the new jobs created should demonstrate a positive ROI relative to the wages and salaries associated with the new jobs ³
B) To enhance the already high quality of place for residents and visitors.	1) To improve the appearance of major entry points and tourism corridors.	- define the key entry points and corridors - demonstrate improvements visually through 'before' and 'after' documentation	- target at least one area for improvement each year - at least 5 areas will have been improved at the end of the 5-year period
	2) To improve the appearance and utilization of the lakeshore.	- as above	- as above
	3) To improve the appearance of the Township of Malahide and foster civic pride through improvements to private properties.	- as above	- as above
C) To improve the stability and sustainability of the tax base.	1) To reduce the number of vacant commercial building spaces in the downtown areas/mainstreets of settlement areas.	- calculate the current vacancy rate in each commercial CIP area (in terms of floor space) - determine change in vacancy rate on a year-to-year basis	- target a significant improvement in vacancy rate in each CIP area

² see: <http://www.elgintourist.com/pbn/DirectoryListing/exhibithall/Exhibithall.aspx#>

³ In other words, the total wages and salaries generated by new job positions should be considerably greater than the total amount of money spent by the County and the Township of Malahide in assisting the business – likely on the order of a 3 times multiple or more.

Goals	Objectives	Recommended Measure	Suggested Target by Year 5
	2) To increase the assessment base of properties in the downtown areas/mainstreets of settlement areas, and the agricultural area.	<ul style="list-style-type: none"> - calculate the current assessment base for each CIP area - determine change in assessment base each year⁴ 	<ul style="list-style-type: none"> - change in the 'normal' taxes generated from the CIP area assessment base should be equal to or greater than the amount of the CIP incentive (for both the local municipality as well as the County) – note as well that this increased value to the local municipality and the County is annualized relative to the shorter-term timeframe for the CIP incentive.

⁴ Note that this will be separate from the tax revenue gained from the property – especially if there is a tax increment financing component to the incentive. The assessed value will measure the true long-term increase in value.

8.4 Reporting

An annual report should be prepared to highlight the successes and achievements of this CIP. The report will be presented to local and County Councils for consideration. The report may recommend adjustments/amendments to the Plan, as discussed below.

8.5 Adjusting/Amending the CIP

Based on the results of monitoring and evaluation efforts, adjustments to this CIP may be required. The following summarizes when Plan amendments will and will not be required:

- a) An amendment to the Malahide Elgincentives CIP will not be required in order to:
 - i. Reduce funding levels for the financial incentive programs (i.e., the local Municipal portion and/or the County portion); or
 - ii. Discontinue or cancel any of the programs identified.
- b) An amendment to the Malahide Elgincentives CIP will be required in order to:
 - i. Extend the implementation period of the CIP;
 - ii. Add any new financial incentive programs or increase funding levels for existing financial incentive programs;
 - iii. Modify the eligibility criteria related to financial incentive programs offered by this Plan; and
 - iv. Modify or expand the geographic area (i.e., the Community Improvement Project Area) to which financial incentive programs apply.

Amendments to this CIP will be passed by the local Council of the Township of Malahide under the Planning Act. Also in accordance with the Planning act, the Township of Malahide will be required to pre-consult with the Ministry of Municipal Affairs and Housing on any amendments to this CIP.



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GLOSSARY

Glossary

Agricultural Sub-Area means lands that are designated Agriculture by the County Official Plan as identified on Schedule A of this CIP. A set of financial incentive programs applies to this Sub-Area.

County means the Corporation of Elgin County.

Elgincntives Implementation Committee means the designated committee appointed to review applications for financial incentives and make decisions on financial incentives in accordance with the policies of this Plan.

Eligible costs means costs related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities.

Mixed-use means any combination of commercial uses (retail, personal services, restaurants, etc.), offices, institutional uses and/or residential uses, provided that there are commercial uses at grade.

Municipality means the Corporation of the Township of Malahide.

Priority Area means key areas where local investment will have the greatest economic benefit/impact and should therefore be prioritized with respect to improvement projects and the provision of financial incentives. Priority Areas are shown on Schedule A of this CIP.

Settlements Sub-Area means the downtowns/main street areas and ports as identified on Schedule A of this CIP. A set of financial incentive programs applies to this Sub-Area.

Sub-Area means key areas of local economic activity where the need for improvement is the greatest and where investment will result in significant economic development benefits. Sub-Areas are shown on Schedule A of this CIP.

Tax Increment means an increase in taxes, or which is calculated by subtracting the Municipal or County portion of property taxes before assessment from the Municipal or County portion of property taxes after reassessment. The Municipality or County may provide any portion of the increment as a grant for any length of time their Council deems is appropriate. The tax increment does not include any increase/decrease in Municipal or County taxes due to a general tax increase/decrease or a change in assessment for any other reason.



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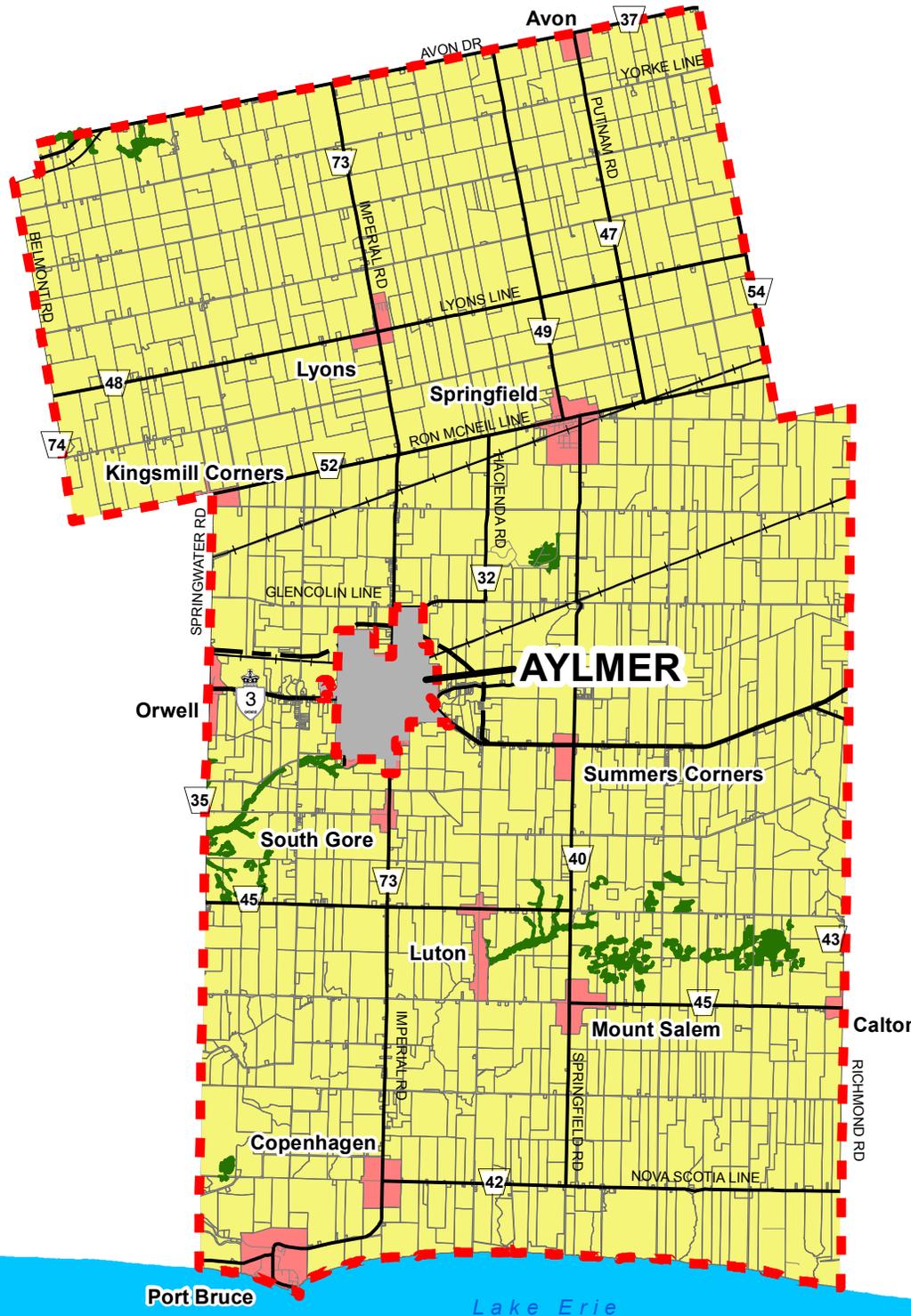


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SCHEDULES

Schedule 'A'
Township of Malahide
Elgincentives CIP -
Community Improvement
Project Area and Sub-Areas



Legend

Community Improvement Project Area

Sub-Areas

Settlements Sub-Area

Agricultural Sub-Area

Other Map Elements

Provincially Significant Wetlands

Provincial Highway

County Road

Proposed Transportation Corridor



Data Source:
 Data provided by the County of Elgin and the Ministry of Natural Resources Land Information Ontario.
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Schedule 'B' Township of Malahide Elgincentives CIP - Community Improvement Project Area and Priority Areas

Legend

 Community Improvement Project Area

Priority Areas

 Tourism Corridor Priority Area

 Lakeshore Priority Area

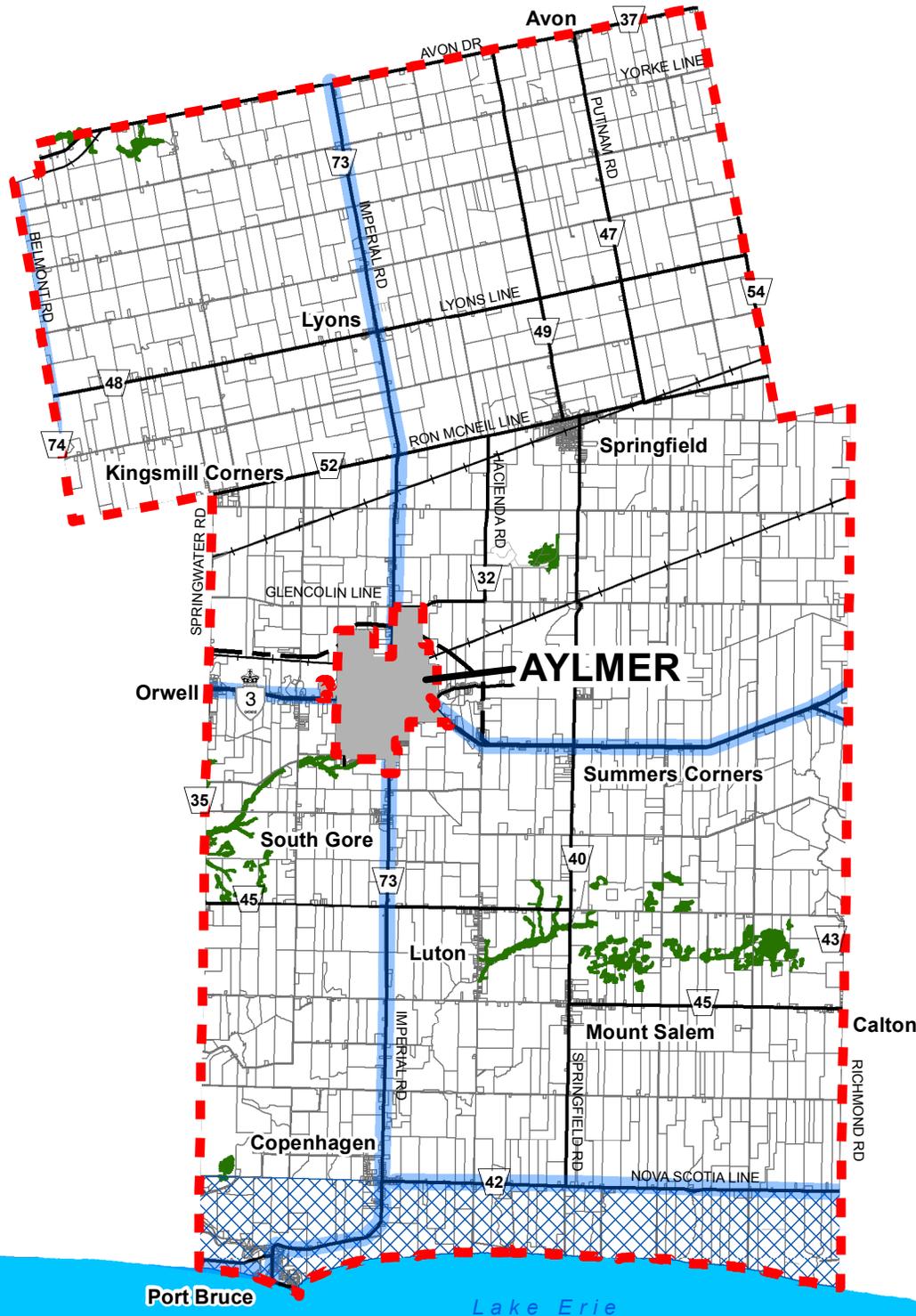
Other Map Elements

 Provincially Significant Wetlands

 Provincial Highway

 County Road

 Proposed Transportation Corridor



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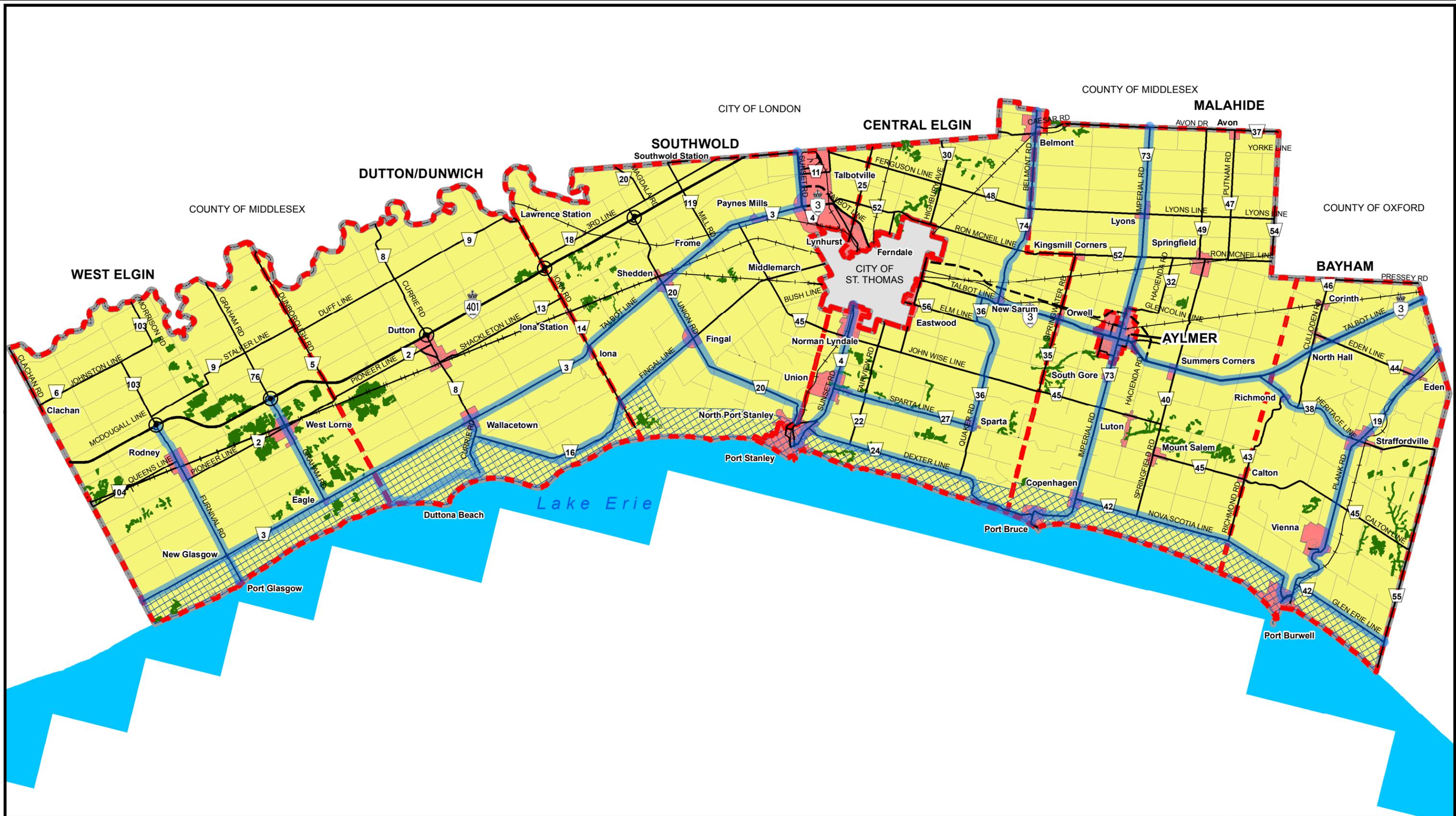
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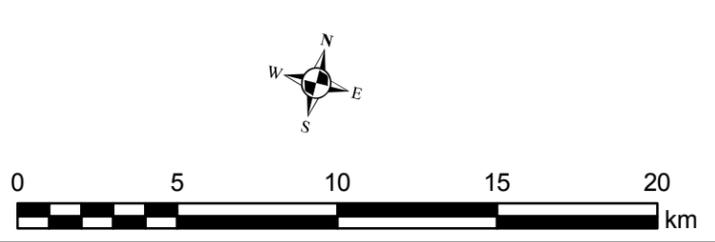


APPENDIX



APPENDIX 1
Elgincentives Community Improvement Plan
 County-wide Framework

<p> Local Community Improvement Project Areas</p> <p>Sub-Areas</p> <ul style="list-style-type: none"> Settlements Sub-Area Agricultural Sub-Area 	<p>Priority Areas</p> <ul style="list-style-type: none"> Tourism Corridor Priority Area Lakeshore Priority Area <p>Other Map Elements</p> <ul style="list-style-type: none"> Provincially Significant Wetlands 	<ul style="list-style-type: none"> Provincial Highway County Road Proposed Transportation Corridor Interchange
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