

STRATEGIC July 2018

Redesign | Rebuild | Revitalize

Through consultation with



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The City of Kawartha Lakes • Strategic CIP

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1.0 Executive Summary

The City of Kawartha Lakes **Strategic Community Improvement Plan** ("CIP") has been prepared to provide a variety of financial incentive programs to business and property owners to encourage and support economic development in alignment with the City's strategic priorities over a 10-year period. The financial programs and tools can be activated and de-activated at the discretion of City Council, and are subject to the availability of funding. The CIP applies City-wide with priority areas described in Sections 4 and 5. The financial tools are summarized in Section 5 and are described in Appendix B. Complementary municipal programs that support this CIP are described in Section 6. The administration of this CIP is described in Section 7 and outlines implementation, marketing, monitoring, amendments, and the application process that business and property owners will undergo to access municipal funding. This CIP builds upon numerous planning, urban design and economic development policies, initiatives and public consultation

described in Appendix C, and should be read with regard to those Plans. In particular the City of Kawartha Lakes Official Plan provides for adoption of a CIP in order to encourage improvements that can redevelop community structure and promote economic growth.

The legislative authority behind this CIP is described in Appendix D. The Municipal Act prohibits municipalities from assisting businesses either directly or indirectly unless the assistance is provided for community improvement within a Community Improvement Project Area through Section 28 of the Planning Act.



Highway 35, Norland

2.0 Purpose of Community Improvement Plans

CIPs are a popular implementation tool for municipalities to fulfil strategies and policies around maintenance, rehabilitation and redevelopment for targeted areas. Through CIPs, Councils are empowered to make grants or loans to businesses and property owners within CIP project areas to pay for the whole or any part of the cost of rehabilitating the lands and buildings in conformity with the CIP. Successful CIP programs result in several dollars invested by property owners for every incentive dollar offered by the municipality. Through a CIP, the municipality can help to implement a coordinated plan for improvements across the community.

By directing and stimulating private sector investment, a CIP can be used to address topics ranging from building repair and heritage conservation, to brownfield redevelopment, to energy-efficiency, to affordable housing and accessibility. The Community Improvement Planning Handbook 2008 – Produced by the Ministry of Municipal Affairs and the Ministry of Housing outlines the following purposes of Community Improvement Plans:

- Focus public attention on local priorities and municipal initiatives;
- Target areas in transition or in need of repair, rehabilitation, and redevelopment;
- Facilitate and encourage community change in a coordinated manner; and,
- Stimulate private sector investment through municipal incentivebased programs.

3.0 Purpose of the Kawartha Lakes CIP

This Strategic Community Improvement Plan for the City of Kawartha Lakes ("City") will provide support to property and business owners in the designated areas who wish to improve their properties. This will generate interest, strengthen partnerships and trigger investment in the City. The cumulative result of property improvements in priority areas will be more vital and vibrant downtown and main street areas which will attract residents, visitors, and economic development. The cumulative impact of individual projects undertaken by property owners can be as influential as area-wide public works projects.

In alignment with City priorities, programs and plans, this CIP is aimed at:

- Derelict building repairs and improvements to functionality
- Heritage districts and building restoration and improvements
- Affordable rental housing retrofits in mixed-use buildings
- Downtown mainstreet revitalization and enhancements

This CIP includes a variety of financial incentive programs, including loans, grants and tax assistance in the form of rebates aimed at addressing the City's priorities and strategic goals. The programs cover a broad range of improvements from minor aesthetic updates to major structural upgrades, as well as the professional services that may be needed to prepare plans, studies or reports, and are summarized in the table below:

TABLE 1				
CITY PRIORITIES	Derelict building repairs and	Heritage district and building	Affordable rental housing retrofits	Downtown mainstreet revitalization
FINANCIAL INCENTIVE PROGRAMS	improvements improvements	in mixed-use buildings	and enhancements	
Façade Improvement (Signage, Awning, Lighting, Landscaping, Exterior)	•	•	•	*
Trent-Severn Waterway (Façade Improvement, Marina Slips)	•	•		>
Heritage Conservation (Interior, Exterior; Tax Relief)	•	•	•	>
Building, Fire and Electrical Code Improvements (Accessibility, Energy Efficiency)	~	~	~	~
Residential Upgrades and Conversion	•	•	•	•
New Business Construction (Start-Ups, Pop- Ups, Entrepreneurs)	•	•		•
Outdoor Space (Patios, Art)	✓	~		>
Application Fees & Design Studies (Building, Planning, Development Charges)	•	•	•	•
Tax-Increment Financing	•		~	~

This CIP encourages upgrades made to enhance the energy efficiency of buildings, comply with the Ontario Building, Fire and Electrical Codes, and implement the accessibility standards in accordance with the *Accessibility for Ontarians with Disabilities Act, 2005.* Renovations that improve or expand existing commercial or mixed commercial-residential space, or that add or upgrade residential units above existing commercial space, are expected, as are conversions of dwellings into Bed & Breakfast establishments. Other renovations may include façade improvements and new signage, as well as the conservation of cultural resources including heritage-designated properties.

Improvement projects should take into account the existing precedents of desirable design elements and architectural materials from the immediate surroundings in each community, coordinated with the City's policy documents, described in Appendix C.



Colborne Street, Fenelon Falls

4.0 Community Improvement Project Area

In accordance with the Official Plan, a Community Improvement Project Area can be any area within the municipality, the community improvement of which, in the opinion of Council, is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason. Improvements are encouraged where clusters of commercial and mixed-use activities are in highest concentration to achieve the greatest community impact. Through the Community Improvement Project Area By-law, this CIP extends city-wide. However, the Focus Areas identified on Schedules B through J including the downtown and main street areas of Bobcaygeon, Coboconk-Norland, Fenelon Falls, Lindsay, Omemee, and Woodville, are ideal candidates for downtown revitalization, heritage conservation, improved accessibility, and creation or renovation of affordable housing in mixed-use buildings, and are included in the CIP Area By-law.



Monck Road, Norland

5.0 Financial Incentive Programs

5.1 Financial Tools

The financial incentive tools are categorized into 3 streams: **Loans**, **Grants** and **Rebates**. All programs are described in Section 5 and Appendix B. Council may determine that certain programs are more desirable than others to achieve the City's goals at a particular time, and may choose to activate only those programs at that time. De-activated programs can be re-activated by Council throughout the life of the CIP.

All programs and incentives are subject to eligibility criteria as described in Section 5.2. All successful applicants will be required to enter into an Agreement with the City outlining the terms and conditions of funding.

Community Partners, including Kawartha Lakes Community Futures Development Corporation and the Province of Ontario, are encouraged to support the CIP where priorities and funding scope are in alignment. Supplementary funding may be available through other programs, such as the City's Secondary Suite Program, Multi-Unit Rehabilitation Program and New Rental Housing Program; and, other Provincial programs that may be available at a given time, such as the Province's rebate program for development charges on new, purpose-built rental housing. CIP financial incentives may be stacked with other sources of funding, subject to any applicable terms.

5.1.1 Grant Program

Grants may be offered to offset the costs associated with redevelopment. In addition to companion grants identified under Section 5.1.2, eligibility for grants may be prioritized for applicants within communities that have participated in Downtown Revitalization workshops resulting in Action Plans for redevelopment.

Conditions

- 1. Grants may be combined, but a property may not exceed a maximum total of \$10,000 in combined grants for the duration of the CIP, unless approved by Council. Multiple grants cannot be applied to the same project cost;
- 2. A property is only eligible to receive the Trent-Severn Facade Improvement Grant one (1) time throughout the duration of the CIP;
- 3. The applicant may be the registered property owner or tenant, or a person to whom such an owner or tenant has assigned the right to receive a grant; and
- 4. In accordance with an Agreement, payments will only be made after a project is completed to the satisfaction of the City.



Kent Street West, Lindsay

TABLE 2			
PROGRAMS	ELIGIBLE COSTS	ELIGIBLE COSTS FINANCIA INCENTIVE TO	
		GRANTS	
		Up to % Cost Covered	Up to Maximum \$
Design Studies	Preparation of supporting architectural, engineering or site plans	50%	\$2,000
Planning Applications & Building Permits	Municipal portion (not Conservation Authority portion)	100%	N/A
Development Charges	DCs for new residential units (upper storey apartments in mixed use buildings; conversion of an existing dwelling into a B&B); Subject to passage of municipal by-law	50%	N/A
Signage Improvement	Business name, address, awnings, lighting	50%	\$2,000
Façade Improvement	Exterior treatment; architectural features; windows / doors / awnings; lighting;; re-design of storefront	50%	\$5,000
Trent-Severn Façade Improvement	As with Façade Improvement program; and, consistent with Parks Canada policy	50%	\$5,000
Marina Slips	Developing new marina slips or other boat docking infrastructure to accommodate day-use from boaters traveling on the Trent-Severn Waterway area; and, consistent with Parks Canada policy	50%	\$2,000
Building Repair & Renovation	Structural interior repairs; design restoration; code / safety / utility upgrades; renovation of existing or creation of new upper storey apartments in mixed use buildings	50%	\$4,000
Start-up / Entrepreneur Building Improvement	As with Building Repair & Renovation program; and, recipient of SBEC or similar government program	50%	\$2,000
"Pop-up" Business Construction	Costs to construct a seasonal or semi-permanent structure to house a new retail business; and, recipient of SBEC or similar government program; Subject to passage of municipal (license) agreement	50%	\$2,000
Accessibility Improvement	Interior and exterior projects for improvement; and, in accordance with AODA	50%	\$4,000
Heritage Conservation	Costs to preserve, repair, or maintain heritage characteristics of properties designated under the OHA; Subject to registration of Heritage Easement agreement	50%	\$4,000
Outdoor Patio	Deck, patio, fencing, roll up or folding aluminum/glass garage doors or similar installations; subject to municipal public use agreement	50%	\$2,000
Outdoor Art	Costs to commission, purchase or install permanent outdoor art installations including but not limited to murals and sculptures; subject to municipal public use agreement	50%	\$2,000

5.1.2 Loan Program

Loans may range from as little as \$10,000 for projects such as façade improvements, to upwards of \$50,000 for more significant projects such as accessibility and other building upgrades. The funding may be amended over time, as approved by Council, based on interest and uptake. Funding for each initiative will be capped to ensure that loans are available to a maximum number of businesses.

A Loan Increase Option may be available to provide additional funding for improvements in accordance with accessibility, heritage or affordable housing legislation. Where the City has entered into a Loan Agreement for an improvement project in accordance with the policies of this CIP, the City may additionally offer a companion grant from Table 2 to the business or property owner as further incentive to undertake a supplementary project.

Conditions

1. The applicant must be the registered property owner to receive a loan.

TABLE 3			
PROGRAMS	ELIGIBLE COSTS FINANCIAL INCENTIVE TOOLS		
		LOA	N S
	See Table 2	Terms	Funding
		Low-/no- interest; Forgiveable	\$10,000 to \$50,000
See Table 2		Accessibility, Heritage, Housing	Loan Increase Option
		Supplementary Project	Companion Grant

5.1.3 Rebate Program

Tax assistance may be available to eligible properties through passage of site-specific by-laws where required. Where improvements result in an increased property assessment and taxes, the City is authorized to rebate the municipal portion of the resulting property tax increase.

Conditions

- 1. A property is only eligible to receive a tax rebate one (1) time throughout the duration of the CIP;
- 2. The applicant must be the registered property owner to receive a tax rebate; and
- 3. In accordance with an Agreement, payments will only be made after a project is completed to the satisfaction of the City. In the case of tax rebates, payments will only be made after a project is completed to the satisfaction of the City and an appropriate re-assessment of property value has been conducted.

TABLE 4		
PROGRAMS ELIGIBLE COSTS		FINANCIAL INCENTIVE TOOLS
		REBATES
Tax Increment Equivalent	Amount of the municipal portion of the resulting property tax increase; effective for 10 yrs	Year 1 = 100% rebate Year 2 = 90% rebate Year 10 = 10% rebate
Heritage Property Tax	Amount of the municipal portion of the resulting property tax increase; effective for up to 10 yrs	10-40% annually up to a maximum of \$500 per residential property and \$750 per commercial property

5.2 Eligibility Criteria & Conditions

All improvement projects are subject to the following criteria and conditions to be eligible for any CIP program. Additional program-specific eligibility requirements are listed in Appendix B. All criteria and conditions will be discussed during the required pre-consultation meeting with City staff prior to applying for any funding program.

The Property

- The property must be located within a designated CIP Project Area.
 Priority status may be given to properties within communities whose
 improvement proposals align most closely with the City's policy and
 design guidelines foundation.
- 2. The property must be a commercial, residential or mixed-use commercial/residential property, or be changing to one of these land uses as part of the proposed redevelopment.
- 3. The property and building(s) shall not have tax arrears, outstanding utility charges, contraventions, penalties, fines or fees, or any other legal claim, lien or order, including work orders that may adversely affect the title of the land, or other outstanding requirements, and must comply with all municipal by-laws



Kent Street West, Lindsay

The Project

- The project to be undertaken must contribute to community improvement in accordance with this CIP, as well as the Official Plan, any community-based Secondary Plan for the respective community, any Streetscape and Façade Design Guidelines and any other relevant, municipally-endorsed plans, studies, guidelines, or regulations.
- 2. The minimum project cost shall be \$1,000 or as determined through pre-consultation evaluation.
- 3. Appropriate building permits and planning approvals shall be in place.
- 4. Upon approval and/or completion of a project, the City reserves the right to audit the costs associated with any of the works described by the approved CIP application, and any audits will be undertaken at the expense of the applicant.
- 5. Upon approval and/or completion of a project, the City reserves the right to inspect any properties/buildings that are part of the approved CIP application.

The Application

- A "complete application" will include a completed application form, and supporting materials such as plans, studies, cost estimates and contracts, applicable reports, and any additional information required by the City.
- 2. A complete application must be approved by the City before work commences (applications for projects that have already begun will not be considered).

The Funding

- 1. The total amount of the financial incentives will not exceed the eligible project costs of the property improvements (clearance/demolition, construction, reconstruction and rehabilitation, or improvement of energy efficiency), and may combine financial tools (grants, loans, rebates).
- 2. The City is not responsible for the costs associated with preparing a CIP application or any other related costs.

- 3. Should the applicant fall into default of any of the eligibility requirements or any other requirements of the City then the City may delay, reduce, or cancel the incentive, and may require repayment of any of the incentive program benefits, at the discretion of the City.
- 4. Any program commitments may be cancelled if work does not commence within six (6) months of the City's approval of an application, or in accordance with an Agreement with the City.



Highway 35, Coboconk

6.0 Other Complementary Tools & Initiatives

The City may employ additional tools and incentives for projects that support municipal strategic directions or for projects that address a specific element of community improvement. Other tools that can be leveraged to advance community improvement goals include:

- Community Design Guidelines
- Business & Service Associations
- Property Standards By-law
- Non-financial Assistance
- Other municipal programs:
 - An on-going urban furniture program is in effect for replacing benches, garbage receptacles, and ornamental features in municipal parks. Many of the settlement areas have had urban design-related projects prepared or implemented in recent years, including beautification efforts like gardens, hanging baskets, seasonal displays, welcome signs, decorations, and banners. The City's Sponsorship and Dedication Program offers opportunities to further these efforts and honour someone special with contributions likes dedicating a tree or park bench.
 - Community Partnership and Development Funds provide funding opportunities for Beautification Projects, Culture Funding and Special Events.

- Legacy CHEST Funds in Bobcaygeon and Lindsay are given to non-profit, community based organizations and individuals that provide programs, projects, services, or activities that enhance the quality of life for residents in the areas of health, arts, culture, heritage, education and the environment.
- 50/50 Community Project Capital Funding Initiative helps community organizations complete capital projects. This program provides for the betterment of City facilities and parks.

While not all of these are direct financial incentive programs that fall under Section 28 of the *Planning Act*, they are all tools that are often used to identify and promote priorities that support community improvement.

6.1 Community Design Guidelines

The City may develop Community Design Guidelines that articulate desirable building and design elements, to aid the applicant/owner, City staff and Council during the preparation and approval of plans and agreements. CIP applicants are encouraged to refer to Community Design Guidelines at the outset of any improvement project. The City may use the Guidelines as a tool for prioritizing project funding.

6.2 Business & Service Associations

6.2.1 Business Improvement Areas

The City has a Business Improvement Area (BIA) in place for downtown Lindsay. BIAs may be established in other communities as well – the authority to establish a BIA comes from the *Municipal Act* (Sections 204-215). The City may implement a BIA By-law and add a levy to the municipal tax on businesses within the designated improvement areas. The money gathered through this tax is earmarked for improvements to the area, such as purchase of new street furniture or marketing the area.

6.2.2 Chambers of Commerce

There are currently four Chambers operating across the City of Kawartha Lakes, including Bobcaygeon & Area, Coboconk Norland & Area, Fenelon Falls & District, and Lindsay & District, who support local business and provide leadership through marketing and promotion, discounts, advocacy, networking and referrals, resource and information, and access to programs, partnership and best business practices. Member businesses are part of an overall effort to improve the local business environment, attract more residents and tourists, and promote sustainable economic development.

6.2.3 Service Clubs

A variety of long-standing Service Clubs operate across the City to support community improvement efforts through fundraising activities. Clubs such as the Lions and Rotary have contributed to streetscape and accessibility enhancements, as well as supportive housing initiatives.

6.3 Property Standards By-Law

The City's Municipal Law Enforcement Division is responsible for investigation and enforcement of the City's Property Standards By-law, which includes provisions for maintaining properties. The City may increase enforcement of the By-Law or review and amend the By-law, as needed, to maintain a high degree of property maintenance.

6.4 Non-financial Assistance

Complementary non-financial supports provided by the City's Small Business Entrepreneurship Centre (SBEC) include business plan and management plan development; coaching, guidance and training; hiring strategies and HR policies; insurance, regulations, licensing, and taxation; market research, marketing and sales plans; financial and cash flow development; referrals to professional and business organizations; and applying for other funding opportunities.

7.0 Administration

7.1 Implementation & Marketing

This CIP will be enacted by the approval of this document and the passing of the Community Improvement Project Area By-law by City of Kawartha Lakes Council. This CIP will be operationalized by establishing funding as necessary through the municipal budgeting process, and by continually seeking other sources of partner funding. Funding allocations may not be consistent from year to year, and may impact application intake periods and how many projects receive funding in a given year. Approval of applications for financial incentives is at the absolute discretion of the City.

An essential part of successful implementation is a marketing strategy that effectively communicates the CIP programs to property and business owners, and residents. Regular advertising and education actively supports the program and works to achieve the City's priorities.



King Street East, Bobcaygeon

7.2 Application Process

Applicants are required to pre-consult with City staff to discuss their project, and ascertain all program details, eligibility, and timeframes. Complete applications for financial incentive programs will be reviewed by the City's CIP Steering Committee. The Committee will assess applications based on the eligibility requirements and guidelines. Projects may also be prioritized based on the strategic goals of the municipality and financial considerations. The Committee will make recommendations to the City, or its delegated approval authority, as to whether or not an application should be approved.

7.3 CIP Agreement

If the submitted application is approved, the City and the applicant will enter into a CIP Agreement specifying the terms, duration, default, and any other provisions of the financial incentive program. Where the Agreement is between the City and a property tenant or business owner then the building owner must consent to the Agreement.

7.4 Monitoring and Amendments

This CIP will be monitored on an on-going basis to determine its effectiveness. Measureable criteria relating to CIP goals may involve increases in employment, retail uses, heritage designations, housing units, property tax revenues, and accessible properties; and, decreases in vacancy rates, housing waiting lists, and energy consumption.

The City may review this CIP periodically and amend it to ensure that the objectives of community improvement are being met. Amendments to the CIP may be required for the following reasons, in accordance with the *Planning Act*:

- Change or expansion in the Community Improvement Project Area;
- Change in the eligibility criteria;
- Addition of a new financial incentive program; and,
- Increase to a financial incentive program.

7.5 Dissolution of the CIP

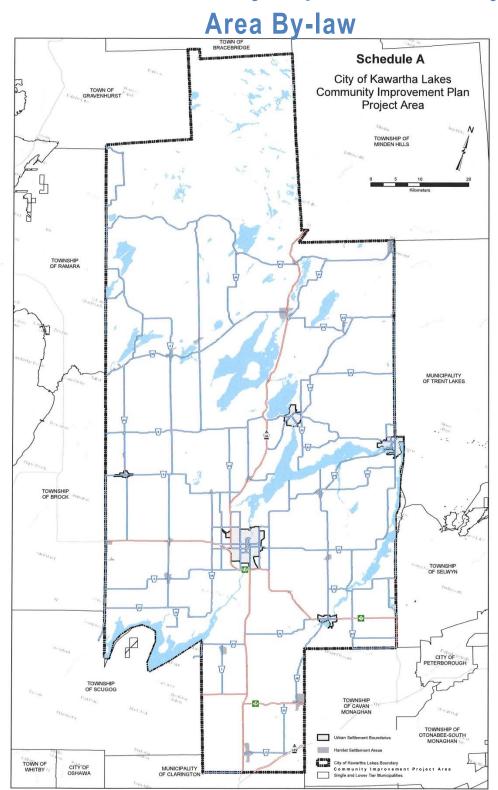
When Council determines that the CIP has been implemented to a satisfactory level, it may repeal the Plan and/or dissolve the Community Improvement Project Area through a By-law. Any financial incentive program enabled through this CIP can be discontinued at any time, but approved projects already receiving benefits when a financial incentive program is discontinued shall continue to receive benefits as per the Agreement with the City.



King Street, Woodville

APPENDIX A

Schedule to Community Improvement Project

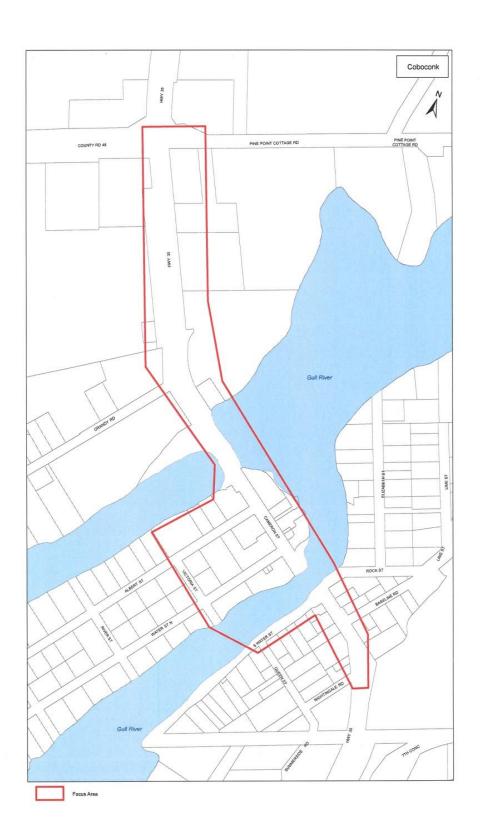


SCHEDULE B Bobcaygeon



Focus Area

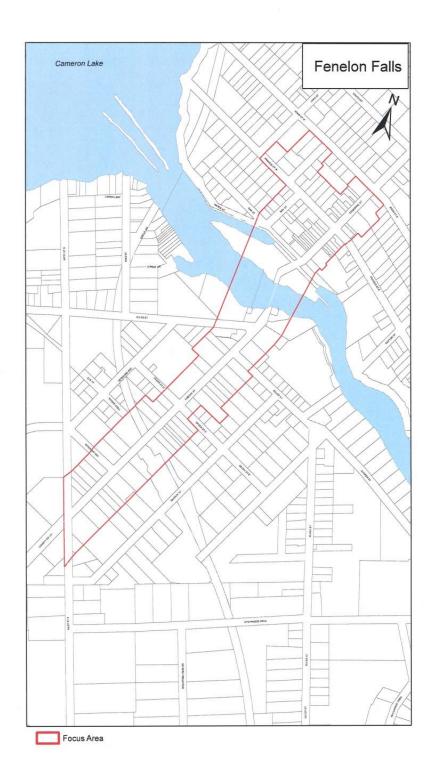
SCHEDULE C Coboconk



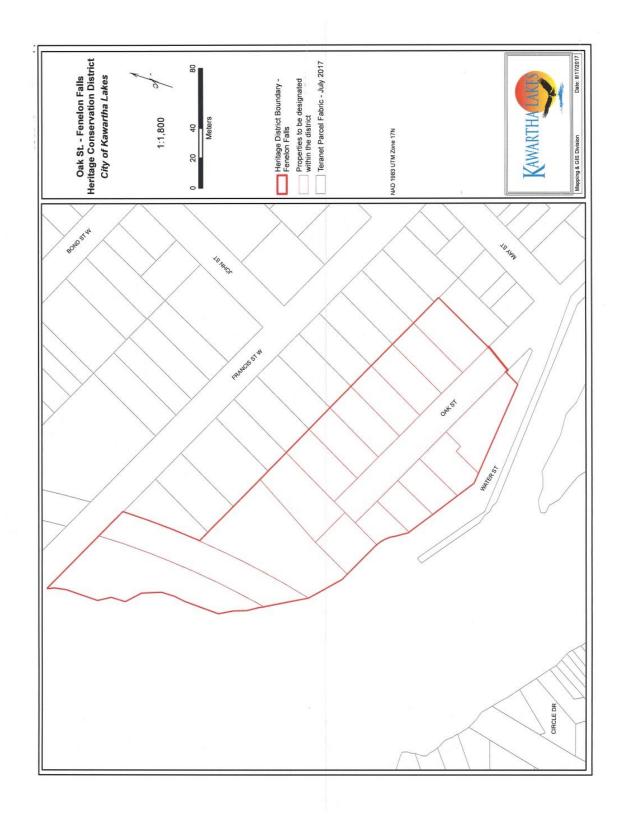
SCHEDULE D Norland



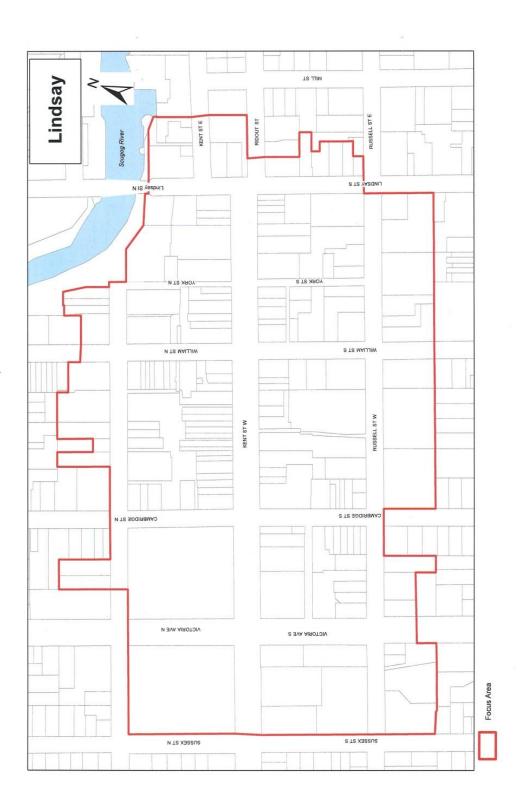
SCHEDULE E Fenelon Falls



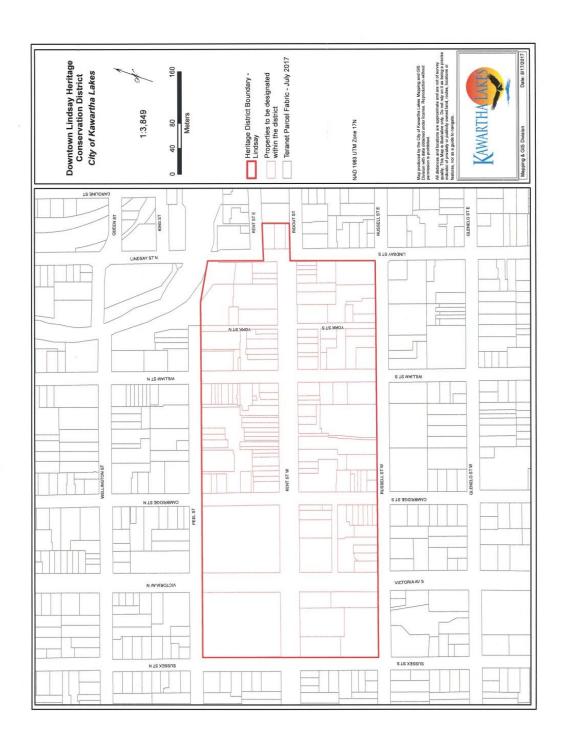
SCHEDULE F Fenelon Falls HCD



SCHEDULE G Lindsay



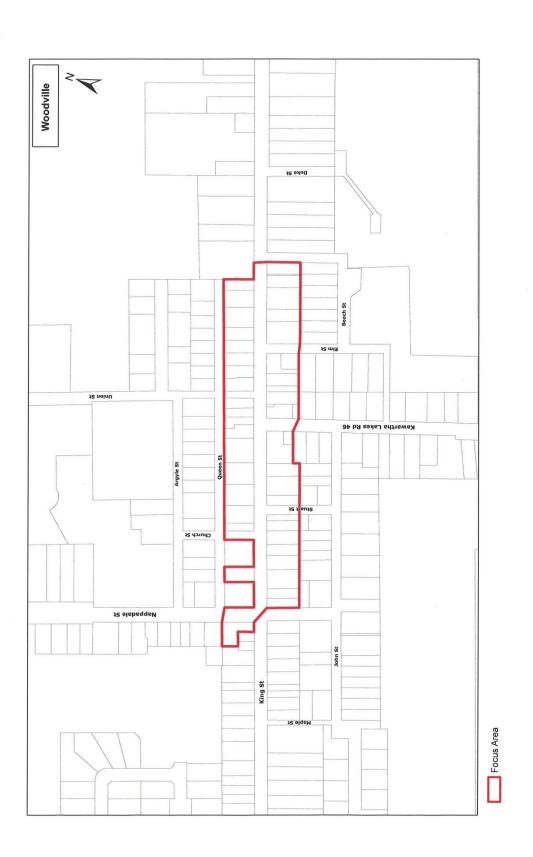
SCHEDULE H Lindsay HCD



SCHEDULE I Omemee



SCHEDULE J Woodville



APPENDIX B

Financial Incentive Programs

Design Studies

Project Phase: Planning / Design / Approvals

Objective/Strategic Directions

Encourage high quality design in accordance with the City of Kawartha Lakes Official Plan and Secondary Plans, for projects within the CIP area. Alignment with Strategic Goal for a Vibrant and Growing Economy.

Percentage of Eligible Cost	Maximum Amount
Covered	
50%	\$2,000

Eligible Costs:

Cost of preparation of architectural or engineering plans and site plans for building façade improvements, Building, Fire or Electrical Code retrofits, Accessibility retrofits, or landscaping and property infrastructure improvements.

Eligibility Requirements:

General Eligibility Requirements

Planning Applications & Building Permits

Project Phase: Planning / Design / Approvals

Objective/Strategic Directions

Reduce barriers to development. Alignment with Strategic Goal for a Vibrant and Growing Economy.

Percentage of Eligible Cost Covered	Maximum Amount
100%	N/A

Eligible Costs:

The municipal portion (not the Conservation Authority portion) of planning application fees and building permit and change of use permit fees.

Eligibility Requirements:

General eligibility requirements.

Development Charges

Project Phase: Planning / Design / Approvals

Objective/Strategic Directions

Encourage intensification in the CIP area. Increase the supply of affordable housing and increase the availability of overnight accommodations for tourists. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Cost Covered	Maximum Amount
50%	N/A

Eligible Costs:

City of Kawartha Lakes Development Charges for:

- New residential units in upper storey apartments in mixed use buildings;
- Conversion of an existing residential building into a bed and breakfast.

Eligibility Requirements:

General eligibility requirements.

Signage Improvement

Project Phase: Construction / Implementation

Objective/Strategic Directions

Improve the appearance/aesthetic/consistency of businesses signage in the CIP area. Alignment with Strategic Goal for a Vibrant and Growing Economy.

Percentage of Eligible Cost Covered	Maximum Amount
50%	\$2,000

Eligible Costs:

Improvement or replacement of the business signage, street number, and/or awnings including:

- Removal of old signage;
- Purchase and installation of new signage or awnings; and,
- Lighting improvements associated with signage.

Eligibility Requirements:

General eligibility requirements.

Signage Improvement grant may be granted to a single property more than once, if the property is occupied by a new tenant or business.



King Street West, Omemee

Façade Improvement

Project Phase: Construction / Implementation

Objective/Strategic Directions

Improve and renew the exterior appearance/aesthetic of buildings in the CIP area with a focus on the front façade of the buildings. Alignment with Strategic Goal for a Vibrant and Growing Economy.

Percentage of Eligible Cost Covered	Maximum Amount
50%	\$5,000

Eligible Costs:

Costs to renew and update building façades with an emphasis on the front of buildings; side and rear façades may be considered if located on a corner lot, or if highly visible from a public space abutting other front façades. The following costs are eligible:

- Restoration or replacement of exterior building treatments, such as brickwork/cladding/siding;
- Restoration or replacement of cornices, eaves, and parapets;
- Restoration or replacement of windows, doors and awnings;
- Restoration or replacement of exterior lighting;
- Exterior painting;
- Redesign of storefront or entrance modifications; and,
- Similar improvements and repairs that would improve the appearance of a building façade.

Costs that are eligible under the Signage Improvement grant are excluded from the Façade Improvement grant.

Eligibility Requirements:

General eligibility requirements.



Highway 35, Coboconk

Trent-Severn Façade Improvement

Project Phase: Construction / Implementation

Objective/Strategic Directions

Improve and renew the exterior appearance/aesthetic of buildings in the CIP area with a focus on the façade of buildings visible from the Trent-Severn Waterway area. Encourage tourism and leverage visitors associated with the Trent-Severn Waterway area. Alignment with Strategic Goal for a Vibrant and Growing Economy.

Percentage of Eligible Cost Covered	Maximum Amount
50%	\$5,000

Eligible Costs:

Costs to renew and update building façades facing the Trent-Severn Waterway area. The following costs are eligible:

- Restoration or replacement of exterior building treatments, such as brickwork/cladding/siding;
- Restoration or replacement of cornices, eaves, and parapets;
- Restoration or replacement of windows, doors and awnings;
- · Restoration or replacement of exterior lighting;
- Exterior painting;
- :
- Redesign of storefront or entrance modifications; and,
- Similar improvements and repairs that would improve the appearance of a building façade.

Eligibility Requirements:

In addition to the general eligibility requirements, the following additional eligibility requirements apply:

- a. The property must be abutting the Trent-Severn Waterway area.
- b. Façade improvements must be consistent with any policies and requirements outlined by Parks Canada pertaining to the Trent-Severn Waterway area as a National Historic Site.

Marina Slips

Project Phase: Construction / Implementation

Objective/Strategic Directions

Encourage the development of additional temporary docking spots for boaters travelling to/through the CIP area. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Covered	Cost	Maximum Amount	
50%		\$2,000	

Eligible Costs:

Costs associated with developing new marina slips or other boat docking infrastructure to accommodate day-use from boaters traveling on the Trent-Severn Waterway area.

Eligibility Requirements:

In addition to the general eligibility requirements, the following additional eligibility requirements apply:

a. Improvements must be consistent with any policies and requirements outlined by Parks Canada pertaining to the Trent-Severn Waterway area.



Bobcaygeon River, Bobcaygeon

Building Repair & Renovation

Project Phase: Completion

Objective/Strategic Directions

Encourage rehabilitation through building repairs, renovation, energy retrofits, and utility upgrades in the CIP area. Alignment with Strategic Goal for a Vibrant and Growing Economy, an Exceptional Quality of Life and a Healthy Environment.

Percentage of Eligible Cost Covered	Maximum Amount
50%	\$4,000

Eligible Costs:

Costs of upgrades to the physical interiors of buildings:

- Structural repairs to walls, ceilings, floors, and foundations;
- Interior restoration and design; and,
- Any other improvements that may bring a building up to code, or address health, safety, or risk management issues.

Eligibility Requirements:

General Eligibility Requirements.



King Street, Woodville

Start-Up / Entrepreneur Building Improvement

Project Phase: Construction / Implementation

Objective/Strategic Directions

Support entrepreneurs working with the Kawartha Lakes Small Business Entrepreneurship Centre. Encourage new businesses to locate in vacant buildings in the CIP area. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Cost Covered	Maximum Amount
50%	\$2,000

Eligible Costs:

Costs of minor upgrades to the physical interiors of buildings:

- Structural repairs to walls, ceilings, floors, and foundations;
- Interior restoration and design; and,
- Any other improvements that may bring a building up to code, or address health, safety, or risk management issues.

Eligibility Requirements:

In addition to the general eligibility requirements, the following additional eligibility requirements apply:

a. Applicant must be a current recipient of the "starter company" or "summer company" program through the Kawartha Lakes Small Business Entrepreneurship Centre, or a similar program funded by the provincial or federal government.

"Pop-up" Business Construction

Project Phase: Construction / Implementation

Objective/Strategic Directions

Support entrepreneurs working with the Kawartha Lakes Small Business Entrepreneurship Centre. Encourage vibrant seasonal or semi-permanent uses in underutilized lots in the CIP area. Increase the speed of community improvement. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Cost	Maximum Amount
Covered	
50%	\$2,000

Eligible Costs:

Costs to construct a seasonal or semi-permanent structure to house a new retail business.

Eligibility Requirements:

In addition to the general eligibility requirements, the following additional eligibility requirements apply:

- a. Applicant must be a current recipient of the "starter company" or "summer company" program through the Kawartha Lakes Small Business Entrepreneurship Centre, or a similar program funded by the provincial or federal government.
- b. Project must be located on a vacant or underutilized lot.



Accessibility Improvement

Project Phase: Construction / Implementation

Objective/Strategic Directions

Increase accessibility and walkability in CIP area. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Cost Covered	Maximum Amount
50%	\$4,000

Eligible Costs:

Costs of interior or exterior projects to improve accessibility for people with disabilities.

Eligibility Requirements:

In addition to the general eligibility requirements, the following additional eligibility requirements apply:

a. Project must be designed in accordance with the *Accessibility for Ontarians with Disabilities Act* and related standards and guidelines.



Kent Street West, Lindsay

Heritage Conservation

Project Phase: Construction / Implementation

Objective/Strategic Directions

Encourage conservation of heritage characteristics for designated heritage properties or properties within a designated heritage district. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Cost Covered	Maximum Amount
Covered	
50%	\$4,000

Eligible Costs:

Costs to preserve, repair, or maintain heritage characteristics of properties designated under the *Ontario Heritage Act*.

Eligibility Requirements:

In addition to the general eligibility requirements, the following additional eligibility requirements apply:

- a. Property must be designated under the Ontario Heritage Act.
- b. Project must address the designated heritage characteristics of the property as identified in the designation by-law.



Lindsay Street South, Lindsay

Outdoor Patio

Project Phase: Construction / Implementation

Objective/Strategic Directions

Encourage the development of outdoor patios and similar "el fresco" dining opportunities in the CIP area. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Cost Covered	Maximum Amount
50%	\$2,000

Eligible Costs:

- Costs for a deck, patio stones or a similar surface;
- Costs for fencing;
- Costs for roll up or folding aluminum/glass garage doors or similar installations to open up the building to the outdoors.

Eligibility Requirements:

In addition to the general eligibility requirements, the following additional eligibility requirements apply:

a. Patio must be for use of business patrons of a commercial use or for the general public.



Colborne Street, Fenelon Falls

Outdoor Art

Project Phase: Construction / Implementation

Objective/Strategic Directions

Encourage permanent art installations in the public realm. Promote and support local arts and culture. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Cost Covered	Maximum Amount
50%	\$2,000

Eligible Costs:

Costs to commission, purchase or install permanent outdoor art installations including but not limited to murals and sculptures.

Eligibility Requirements:

In addition to the general eligibility requirements, the following additional eligibility requirements apply:

- a. Project must be located so as to be plainly visible from an adjacent public street or sidewalk.
- b. Project is subject to any applicable municipal public art policy and/or art acquisition process in effect.



King Street East, Omemee

Tax Increment Equivalent Relief

Project Phase: Completion

Objective/Strategic Directions

Encourage redevelopment in the CIP area. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Cost Covered	Maximum Amount
Tax rebate equal to the amount of the municipal portion of the resulting property tax increase	Rebate effective for 10 years following completion of eligible project: Year 1 = 100% rebate Year 2 = 90% rebate Year 10 = 10% rebate

Eligible Costs:

Where property improvements are undertaken in a manner supported by this CIP, and where those improvements result in an increased property assessment and taxes.

Eligibility Requirements:

General Eligibility Requirements.

Heritage Property Tax Relief

Project Phase: Completion

Objective/Strategic Directions

Encourage conservation of heritage properties in the CIP area. Alignment with Strategic Goal for a Vibrant and Growing Economy and an Exceptional Quality of Life.

Percentage of Eligible Cost Covered	Maximum Amount
Tax rebate equal to the amount of the municipal portion of the resulting property tax increase	10-40% annually for up to 10 years up to a maximum of \$500 per residential property and \$750 per commercial property

Eligible Costs:

Where property improvements are undertaken in a manner supported by this CIP, and where those improvements result in an increased property assessment and taxes.

Eligibility Requirements:

In addition to the general eligibility requirements, the following additional eligibility requirements apply:

- a. Property must be designated under Part IV or Part V of the *Ontario Heritage Act*.
- b. Project must address the designated heritage characteristics of the property as identified in the designation by-law.
- c. By-law passed under Section 365.2 of the *Municipal Act* to provide tax relief in accordance with Grant Agreement.
- d. Applicant must enter into a Heritage Easement Agreement with the City in accordance with Sections 22 or 37 of the *Ontario Heritage Act*, and be registered on title at applicant's expense.
- e. Inspections will be necessary to ensure compliance with the Easement Agreement. Inspections will take place upon application and any given time with 24 hours prior notice by the Municipal Heritage Committee or its assigns.



Oak Street, Fenelon Falls

APPENDIX C

Foundations of the Kawartha Lakes CIP

C.1 Green Hub CIP

The city-wide Green Hub CIP (2009) was developed to reinforce the City's Environment First Principle and to position the City as a centre for green development and technologies. The intent was to attract, through financial incentives, the development of businesses and industries that engage in environmentally significant activities, such as "green" technologies, services, and products; to address age and dilapidation of buildings through green construction and retrofits; and, to remediate and redevelop brownfields.

C.2 Official Plan

The Official Plan (2012) provides a policy framework for managing growth and land use decisions in the City of Kawartha Lakes for a 20-year horizon. The Official Plan encourages the provision of a wide range of affordable housing options; promotes the development of new businesses and economic activities, the expansion of existing businesses, and the improvement and revitalization of downtown cores; encourages the conservation and enhancement of cultural heritage resources; supports energy efficiency; protects the environment and agricultural areas; and identifies areas rich in natural resources.

Section 31.1 of the Official Plan explains that Secondary Plans for the Urban Settlement Areas of Bobcaygeon, Fenelon Falls, Lindsay, Omemee and Woodville will provide detailed policies addressing the growth management of the specific urban settlement areas. The **Community-based Secondary Plans** (2015) identify effective and efficient development patterns and opportunities, take into account current municipal conditions, reflect Provincial land use planning policy and implement the policies of the City of Kawartha Lakes Official Plan.

C.3 Accessibility Plan

The Accessibility Policy and the Multi-Year Accessibility Plan (2012-2017) demonstrate the City's commitment to identify, remove and prevent barriers to accessibility. The Plan addresses policy and procedure, customer service, information and communication, employment, transportation and built environment. Examples of the commitments the Plan makes as it relates to the built environment include improving sidewalk infrastructure; developing accessible streetscape and signage guidelines (i.e. way-finding); and, including a formula or percentage of inclusion of affordable, adaptable, accessible housing within planning documents.

C.4 Cultural Master Plan

The Cultural Master Plan (2013) recognizes that successful municipalities will be those that offer an appealing and attractive community, are diverse and welcoming, have interesting public spaces, celebrate public art and urban design, and understand linking these elements is the magnet to attract people and talent. A key direction is to strengthen connections between culture and economic development by supporting and growing start-up enterprises in underutilized downtown spaces, and by continuing to promote festivals and events in the City.

C.5 Integrated Community Sustainability Plan and Action Plan

The Integrated Sustainability Plan (ICSP) (2014) is a collection of goals and actions to improve the environment, economic, social, and cultural sustainability within the community of Kawartha Lakes. The Action Plan supports the ICSP by outlining an approach for implementing the actions identified in the ICSP.

C.6 Housing and Homlessness Plan

Further to the requirements in the *Housing Services Act* and the Provincial Long-Term Affordable Housing Strategy, the City of Kawartha

Lakes and the County of Haliburton completed the Housing and Homelessness Plan (2014-2023). The Plan identifies goals, objectives and actions to be achieved over its 10-year period. The Plan strives to increase the supply of affordable housing through second units, stimulate the creation of new purpose-built rental housing, and offset development charges and fees for new affordable housing.

C.7 Core Service Review

The City invests in projects that will improve services, protect public safety, maintain infrastructure, and enhance the quality of life for residents and visitors. A core service review process was undertaken in 2015 of all City services, departments and assets to determine how best to deliver the services that matter most to residents.

C.8 Corporate Strategic Plan

The vision for the City of Kawartha Lakes is "naturally beautiful, offering an exceptional lifestyle." In light of the vision, the Strategic Plan (2016) identifies the City's strategic goals and prioritizes actions for the years 2016 to 2019. The vision, strategic goals and actions guide the City's operations and decision making. The strategic goals include a vibrant and growing economy; an exceptional quality of life; and, a healthy environment.

To advance the first goal, staff developed a comprehensive **Economic Development Strategy** (2017) that focuses on attracting and empowering residents and businesses. Through strategic goals, objectives and actions, the Economic Development Strategy engages the Economic Development division with the broader business community to work together to make a difference.

C.9 Streetscape and Façade Design Guidelines

The Design Guidelines (2017) were developed through comprehensive community consultation to create a common design vision for the four downtown revitalization areas of Coboconk-Norland, Fenelon Falls, Lindsay, and Omemee. Based on public input and the preferred theme

areas – nature and built heritage – the Design Guidelines identify place-making opportunities for each downtown revitalization area.

The **Downtown Revitalization Strategic Action Plans** (2017) build upon the background work and public input of the Design Guidelines, and are intended to be the blueprints for future revitalization efforts. The Action Plans incorporate the needs and desires of the communities; embrace and enhance the downtowns' strengths; address the weaknesses; prioritize the implementation of each of the communities' goals; and identify specific action plans to achieve those goals.

A precursor to the Design Guidelines and the Actions Plans is the Omemee Downtown Revitalization Strategic Plan (2006). The Strategic Plan was developed by the Omemee Business and Community Improvement Association (OBCIA), with support from the Ministry of Agriculture, Food and Rural Affairs (OMAFRA) and Kawartha Lakes Community Futures Development Corporation. OBCIA identified OMAFRA's Main Street Pilot Program as best suited to achieve the community's revitalization.

Recommendations, goals, objectives, and actions were included for economic development, marketing and promotion, organizational development, and physical enhancement. On-going monitoring reported on a number of positive changes, including an increase in the number of businesses and events in 2009.

C.10 Heritage Conservation District Plans

The City of Kawartha Lakes has designated two Heritage Conservation Districts (2017) – Downtown Lindsay and Oak Street in Fenelon Falls, predicated on the **Heritage Master Plan** (2012). Downtown Lindsay is widely recognized for its well-preserved Victorian architecture and its wide streets. Oak Street in Fenelon Falls is a rare example in the City of Kawartha Lakes of an early 19th century residential development.

APPENDIX D

Legislative Authority, Policy Framework and Urban Design Direction

D.1 Legislative Authority

For the purposes of this CIP all references to legislative Acts extend to subsequent amendments therein and/or their successors.

1.1 Municipal Act

The *Municipal Act* prohibits municipalities from assisting businesses either directly or indirectly (Section 106(1)) unless the assistance is provided for community improvement through Section 28 of the *Planning Act*.

Where a municipality has an approved CIP that contains provisions specifying tax assistance, Section 365.1 of the *Municipal Act* that operates within the framework of Section 28 of the *Planning Act*, allows municipalities to provide tax assistance for municipal purposes. Further, it allows municipalities to pass by-laws to provide tax assistance to eligible properties, in the form of a deferral or cancellation of part or all of the taxes levied on that property for municipal and education purposes during the rehabilitation and development periods of the property.

Similarly Section 365.2 specifies Heritage Property tax relief for locally designated heritage properties, subject to Agreement to protect the heritage features.

1.2 Planning Act

According to the *Planning Act*, Council may establish a Community Improvement Project Area for the area where community improvement is desirable. Community improvement within that area means:

"the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefor, as may be appropriate or necessary." (*Planning Act*, S.28(1)).

In the context of a CIP, municipalities may make grants or loans to owners of properties (or tenants with permission) within the CIP areas, to pay for the whole or part of eligible costs. The eligible costs may include:

"costs related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities" (*Planning Act*, S.28(7.1)).

The *Planning Act* requires that a public meeting be held before a CIP can be considered by Council for adoption. Public consultation and involvement helps build consensus and community support, provides education, and leads to a more comprehensive and meaningful program that is reflective of community goals. Engaging the public also ensures accountability around municipal financial incentives to private property owners.

D.2 Legislative Direction

2.1 Accessibility for Ontarians with Disabilities Act

The Accessibility for Ontarians with Disabilities Act sets out a process for developing and enforcing accessibility standards by 2025. Accessibility standards are laws that government, businesses, non-profits and public sector organizations must follow to become more accessible in five areas: customer service, access to information, public transportation, employment, and outdoor public spaces.

The requirements for buildings are outlined in the Ontario Building Code, including requirements for ramps, elevators and washrooms.

2.2 Development Charges Act

A development charge is a fee levied on new development to pay for growth-related capital infrastructure. The *Development Charges Act* governs the calculation and application of development charges in Ontario.

Section 5 of the *Development Charges Act* allows a municipality, through a development charge by-law, to provide for full or partial development charge exemptions for certain types of development. Any resulting shortfall cannot be made up through higher development charges for other types of development.

2.3 Promoting Affordable Housing Act

The legislation makes changes to multiple Acts, including the *Planning Act*, to help increase the supply and suitability of affordable housing. As the legislative commitment to the Province's Long Term Affordable Housing Strategy and the National Housing Strategy, the Act gives municipalities the option to implement inclusionary zoning; makes second units less costly by exempting them from development charges; gives local service managers more choice in how they deliver and administer services and programs; prevents unnecessary evictions and creates more mixed-income housing; and, requires services managers to gather data about homelessness.

2.4 Ontario Heritage Act

The Ontario Heritage Act gives municipalities powers to conserve, protect and preserve heritage buildings and archaeological sites in Ontario. Under Part V of the Ontario Heritage Act municipalities may designate an area that is of cultural value or interest as a Heritage Conservation District (HCD).

Notwithstanding Section 106(1) of the *Municipal Act* that prohibits municipalities from assisting businesses, Section 39(1) of the *Ontario*

Heritage Act allows Council to make grants or loans (up-front or on a taxincrement basis) to owners of designated heritage properties to pay for all or part of alteration subject to conditions.

Section 39(2) of the *Ontario Heritage Act* requires that the amount and interest rate of a loan be determined by Council and registered as a lien or charge against the land for a maximum period of 5 years.

D.3 Policy Framework

3.1 Provincial Policy Statement

The 2014 PPS sets the policy foundation for regulating the development and use of land in Ontario. Community Improvement Plans support PPS objectives for sustainable and resilient communities for people of all ages, a clean and healthy environment, and a strong and competitive economy. The CIP has been prepared to address the PPS, including policies to:

- Maintain and enhance the vitality and viability of downtowns and main streets
- Promote opportunities for intensification and redevelopment, including brownfields
- Increase energy efficiency, active transportation and transit use
- Improve accessibility for persons with disabilities and older persons
- Accommodate residential growth and create affordable housing
- Conserve significant building heritage resources and significant cultural heritage landscapes
- Optimize existing infrastructure and public service facilities

3.2 Growth Plan for the Greater Golden Horseshoe

The Growth Plan (2017) complements the PPS and works to manage growth, build complete communities, curb sprawl, and protect the natural environment.

The Plan identifies that by 2041, the City of Kawartha Lakes is anticipated to reach a population of 107,000 people and 32,000 jobs. In an effort to plan for and manage growth in the City, the Growth Plan identifies

Lindsay, Fenelon Falls, Bobcaygeon, and Omemee as settlement areas where the majority of future development will be directed. The CIP supports the Growth Plan policies.

3.3 Official Plan

Section 9 of the 2012 City of Kawartha Lakes Official Plan (OP) provides for the adoption of Community Improvement Plans. The stated objectives are "to encourage community improvements, which encompass both public and private sector opportunities for the maintenance, improvement, rehabilitation and redevelopment of community structure" (CKL OP 9.2(a)). Further to this, CIP Areas may be identified by Council and enacted by way of a Community Improvement Project Area by-law.

Section 9.3.4 of the OP identifies criteria for preparing and implementing CIP Areas, including:

- Evidence of a need to improve municipal services
- Ability of CIP to facilitate the clean-up and redevelopment of brownfield properties
- Phasing of improvements to coincide with other improvements
- A significant number of buildings showing signs of deterioration and need for repair or that would benefit from improvements in energy efficiency
- Need for improvements to visual appearance or aesthetics
- Ability of CIP to strengthen the economic base of the community

3.4 Secondary Plans

The Community-Based Secondary Plans for Bobcaygeon, Fenelon Falls, Lindsay, Omemee, and Woodville place an emphasis on downtown and main street development. Lindsay, Fenelon Falls and Bobcaygeon have thriving downtowns with historic buildings and Victorian architecture. These areas serve as tourist attractors as well as providing services for residents. Downtown areas of Omemee and Woodville are at smaller scales than Lindsay, Fenelon Falls and Bobcaygeon. The main streets of Omemee and Woodville reflect the culture and heritage of their respective communities, and are equally cherished by local citizens and visitors.

The Secondary Plans policies indicate that the improvement and revitalization of these downtown and main street areas shall be encouraged with provision for a wide range of commercial, institutional, business, residential and recreational uses. This is in keeping with provincial policy which directs municipalities to conserve significant cultural heritage and built resources as well as to develop mixed use, transit-supportive, pedestrian-friendly urban environments. This also honours the communities' desire to preserve cultural heritage, while providing recreational opportunities for local residents and tourists.

With respect to urban design, the Secondary Plans may provide guidance on:

- Gateways and Entries
- Built-Form
- Streetscapes
- Public Open Spaces

Renovation projects accessing financial incentives are expected to conform to urban design policies in effect.

D.4 Urban Design Direction

The CIP establishes the framework to incentivize property and business owners to make improvements to their individual buildings and properties. Collectively, individual property improvements contribute to an area's revitalization. Urban design elements connect properties to make areas attractive, functional and sustainable.

Each community has undergone a partial renewal implementing various urban design elements; the changes have contributed to a wider community understanding and acceptance of how urban design can help promote economic growth.

It is the intent of this CIP that property improvements align with and employ the urban design direction provided in the following documents and initiatives.

4.1 Streetscape and Façade Design Guidelines

The Guidelines add detail to what has already been planned and built, so that the vision for the downtown revitalization areas is incorporated into the public realm – a communal, physical streetscape as well as its constituent facades that support the street. A theme and style guide further helps to define a character for the areas. Each element of the streetscape should reflect the context and character of the City, and embody the values that define each area as a unique and progressive community – pedestrian-friendly, accessible, supportive, unified, attractive, vibrant, landscaped, and full of heart.

Streetscape components include vehicular and pedestrian circulation patterns; street greening and site furnishings as well as public art; decorative- and purpose-lighting and utilities; the built form and open spaces; pavement treatment; and, gateway elements that provide first impressions.

Structural façade components include base panels, display windows, entrance ways, doors, cornices, middle and upper facades, roof cornices, windows, corner quoins, and pilasters. Decorative façade elements include canopies and awnings, signage, shutters, lighting, seasonal adornment, and sidewalk retailing. Building materials and colour considerations are chosen to add heritage-value to properties.

The Guidelines apply the streetscape and façade components to demonstrate how buildings can be transformed.

4.2 Heritage Conservation District Plans

A heritage district is a distinctive urban setting that has significant historical and cultural value as a function of the age of its structures, its pattern of development, the history of its occupation, and the land uses it contains. Its special character gives it a 'sense of place'.

The Act requires District Plans to contain a statement of objectives to be achieved through designation; a statement explaining the cultural heritage value or interest; a description of the heritage attributes and properties; policy statements, guidelines and procedures for achieving the objectives

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and managing change; and, a description of minor alterations that owners can undertake without requiring municipal approval.

The District Plans manage change and preserve unique characters of the Lindsay and Fenelon Falls designated areas through policies and guidelines for redevelopment, alterations, additions, infill, and changes to streetscape. Heritage permits are required for exterior alterations to buildings or protected features of heritage designated properties within the districts. Alterations should maintain the integrity of a property's heritage value and complement its designated heritage attributes.