



Community Improvement Plan Policy

Final Draft for Public Meeting as of September 2, 2026

Highlighted sections are proposed housing and development charge changes, or related housekeeping.

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1 Introduction

1.1 Background

The Town of Saugeen Shores, located on the shores of Lake Huron in Bruce County. It is home to 15,908 residents ([StatCan, 2021](#)) spread amongst a number of smaller villages and with vast rural areas. The four key sectors that drive the economy are tourism, retail and food service, energy, and agriculture.

In 2021 the municipality approved its previous Community Improvement Plans that included the downtown cores of Port Elgin and Southampton as well as an Economic Development Community Improvement Plan. This document will replace these previously developed CIPs. This Community Improvement Plan enables additional opportunities that encourage the revitalization of existing buildings and redevelopment of properties within the municipality through a variety of financial incentives.

In 2022 Bruce County Council expanded incentive offerings available through Spruce the Bruce, the county's community development incentive program. To gain full access to these grants the municipality took the opportunity to redevelop this policy to be more in line with existing municipal goals and county priorities.

1.2 Purpose

The purpose of the Community Improvement Plan (CIP) is to adopt a program of financial incentives that encourage the redevelopment and improvement of private lands throughout the Town of Saugeen Shores. These redevelopments and improvements aim to enhance the character of the municipality and support the Town's commitment to affordable housing.

The purpose of the financial incentives is to assist businesses and property owners in the redevelopment and improvement of their properties; and to assist developers in construction projects that address accessibility and affordability needs. In turn, projects supported under the CIP will contribute towards municipal goals defined in this policy and others.

To support the implementation of housing-related objectives under this CIP, the Town has prepared a Supplemental Housing Incentives Guide, which provides detailed descriptions of housing-focused incentive programs, eligibility requirements, and administration requirements. This Guide is in effect until December 4, 2028 (or the date on which all allocated funding has been fully committed or expended, whichever comes first), and is appended to this CIP for reference. The Guide shall be read in conjunction with this Plan and does not alter the statutory authority, geographic applicability, or incentive categories established herein.

The CIP applies to both settlement and rural areas of the municipality. Specific financial incentives are developed to target the different needs of each of these areas. This CIP will allow for increased businesses and property owners in Saugeen Shores to participate in Bruce County's Spruce the Bruce Program.

The municipality can provide financial incentives within the defined Community Improvement Project Areas (CIPAs). It enables both the municipality and Bruce County to participate in or implement financial incentives that can support future development and investments.

The financial incentives offered within the CIPAs are at the discretion of the Town of Saugeen Shores and Bruce County and are dependent upon budget considerations.

1.3 Methodology

The existing goals of the community created the strong foundation for this Community Improvement Plan (CIP) policy. The policy was created following a review of existing guidelines, planning documents, and the current incentive programs.

1.4 Guiding Documents

Local plans, reports, and studies were reviewed when building the foundation of this modernized Community Improvement Plan. Key guiding documents are summarized below. **The Supplemental Housing Incentives Guide summarizes relevant housing-related guiding documents.**

1.4.1 The Town of Saugeen Shores Strategic Plan 2023-2027

The Town of Saugeen Shores's mission "provides high-quality municipal services that allow the community to thrive today and in the future."

The integrated strategy outlines four pillars with 11 directions which define what priorities are and what the municipality is trying to accomplish.

Pillar 1, Meeting the Needs of a Growing Community, contains direction 3, Promote Business Growth and Investment, that is supported through the Community Improvement Plan. It provides specific direction to implement the municipal community improvement plan to incent investment in the local economy for both new and existing businesses.

1.4.2 Saugeen Shores Strong Economic Recovery Strategy

The Economic Recovery Strategy Development Strategy was developed to support the recovery post COVID-19. The plan includes various actions. The more specific actions that directly relate to the modernization of the Community Improvement Plan (CIP) include:

- Promote Bruce County's new and revised grant programs designed to offer businesses

additional financial support.

- Review and rewrite of Community Improvement Plan and incentives. Provide incentives for new business in town for existing businesses expanding.

1.4.3 Bruce County's Spruce the Bruce Program (2022)

Bruce County's Spruce the Bruce program offers financial incentives to eligible applications within a community's CIP. These grants are enabled through municipal policies and offer improvements to designated downtown areas. The grants make designated downtown areas more attractive, distinctive, and pedestrian friendly. In 2022, the program was enhanced to target additional industries and regional needs. Grant offerings extend past the downtown cores but are still within a designated community improvement project area (CIPAs). The additional grants support the revitalization of agriculture and tourism sectors and support redevelopment relating to business accessibility and nurturing mixed-use development.

2 Legislation

2.1 Ontario Municipal Act (2001)

Municipal activities are governed by The Municipal Act (2001), which is the principal statute that governs the administration of municipalities and sets out municipal powers. While the act provides opportunity to provide tax reductions related to heritage, municipal, or education purposed properties, it generally prohibits municipalities from providing incentives or bonuses to commercial enterprises. However, exceptions are provided where a municipality participates in a Community Improvement Plan (CIP), as part of Section 28 of the Planning Act, R.S.O. 1990.

2.2 Ontario Planning Act (1990)

Section 28 of Ontario's Planning Act allows municipalities to prepare Community Improvement Plan (CIPs) to establish a framework for supporting and implementing programs to encourage development and redevelopment, in accordance with official plan policies. Whether the reasons are physical, social, economic, or environmental, a community improvement approach is a flexible, comprehensive, co-ordinated, and strategic framework for dealing with lands and buildings. For the purposes of carrying out a CIP, a municipality may engage in the following activities within the community improvement project area (CIPA):

- a. Acquire, hold, clear, grade or otherwise prepare land for community improvement (Section 28(3)).

- b. Construct, repair, rehabilitate or improve buildings on land acquired or held by it in the CIP project area in conformity with the CIP (Section 28(6)).
- c. Sell, lease, or otherwise dispose of any land and buildings acquired or held by it in the CIPA in conformity with the CIP (Section 28(6)).
- d. Make grants or loans to registered owners, assessed owners and tenants of lands and buildings within the CIPA, and to any person to whom such an owner or tenant has assigned the right to receive a grant or loan, to pay for the whole, or any part of the cost of rehabilitating such lands and buildings in conformity with the CIP (Section 28(7)).
- e. Eligible costs can be related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes, or for the provisions of energy efficient uses, buildings structures, works, improvements, or facilities (Section 28(7.1)).
- f. The council of an upper-tier municipality may make grants or loans to the council of a lower-tier municipality and the council of a lower-tier municipality may make grants or loans to the council of the upper-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, but only if the official plan of the municipality making the grant or loan contains provisions relating to the making of such grants or loans (Section 28(7.2)).

2.3 Provincial Planning Statement (2024)

CIPs help to achieve the Provincial Planning Statement (PPS) objectives of complete communities, increasing housing supply and affordability, and encouraging economic development. Community improvement is supported through PPS policies for:

- a. Building complete communities.
- b. Supporting housing choice and affordability.
- c. Promoting intensification and redevelopment.
- d. Optimizing existing infrastructure and services.
- e. Improving accessibility and inclusion.
- f. Conserving cultural heritage resources.
- g. Supporting sustainability and climate resilience.
- h. Encouraging economic growth and investment.

2.4 The Official Plan for the Town of Saugeen Shores (2014)

The Municipality's Official Plan policies under Section 6.2 qualify the municipality to prepare and implement Community Improvement Plan (CIP), and other mechanisms that are governed by Section 28. The official plan considers the entire Settlement Area as a Community Improvement Plan. The CIP allows for the establishment of several programs to implement the goals and objectives of official plan community improvement policies.

2.5 County of Bruce Official Plan (2010)

The Bruce County Official Plan provides guidance on local Community Improvement Plan (CIP) areas and programs. It encourages local municipalities to adopt CIPs in accordance with the county and local official plans. Furthermore, Bruce County's Official Plan has identified all areas of the community as having the potential to be identified as a community improvement project area by respective municipalities or by the county.

3 Goals and Objectives

Section 6.2 of The Official Plan for the Town of Saugeen Shores outlines the goal of the community improvement areas is to encourage businesses and industries to locate within the community to provide employment opportunities and increase assessment base. The Town also wishes to encourage retention of disposable spending dollars within Bruce County and Saugeen Shores in particular. CIPs can encourage the construction of affordable housing with the community improvement areas.

Financial incentives outlined in this plan may be offered to tenants or property owners to assist in meeting these goals. Grants available may change from year to year.

Housing-related financial incentives intended to support affordable housing and purpose-built rental housing supply are implemented through programs outlined in the Supplemental Housing Incentives Guide, consistent with the goals of this CIP.

4 Project Areas

Section 28(1) of the Planning Act (1990) allows a municipality to define a community improvement project area (CIPA). The Planning Act defines a CIPA as "a municipality or an area within a municipality, the community improvement of which in the opinion of the council is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason."

The Official Plan considers the entire Settlement Area as a Community Improvement Area. The original project area covered the settlement area of Saugeen Shores as well as the downtown cores of Port Elgin and Southampton. This CIP now includes an expansion of these previous downtown CIPAs to encompass the entire municipal boundaries of Saugeen Shores. The downtown areas for Port Elgin and Southampton are defined priority project areas and continue to have specific incentives focused on downtown development, as outlined in this policy.

The programs authorized in this CIP may be carried out within the community improvement project area (CIPA) as identified in Schedule A.

5 Incentive Programs

This section establishes the incentive framework under the CIP, including incentive categories, general eligibility requirements, and approval mechanisms. Detailed housing-specific incentive programs, including incentive values, housing eligibility criteria, affordability requirements, and program administration are provided in the Supplemental Housing Incentives Guide, appended as Schedule E to this Plan.

5.1 General Eligibility Criteria

To assist private landowners in enhancing their properties or buildings, the following incentives are offered to eligible applicants as indicated below, unless identified under [Section 5.3.3](#), which outlines incentives and eligibility of Bruce County's Spruce the Bruce Program.

5.1.1 Eligible Applicants

- a. The property in the application must be in a community improvement project area ([Section 4](#)) or identified for specific incentives ([Section 5.3](#)).
- b. Applicants must be the registered owner of the property, assessed owner, or an authorized agent. If a tenant wishes to apply, a letter from the registered owner approving the work to be done is required.
- c. General maintenance is not eligible for project incentives. The goal of the program is to encourage new projects that aim to revitalize existing buildings and redevelop properties.
- d. Applicants must comply with all provincial and local laws and regulations pertaining to licensing, permits, building code, and zoning requirements. The applicant is responsible for obtaining all building and other required permits and must be in conformance with all applicable health and safety standards.

5.1.2 Applications

- a. Complete applications for the specific incentive must be submitted directly to the municipality, except for incentives offered through Spruce the Bruce, which must be submitted directly to Bruce County.
- b. Applications need to be submitted prior to any work commencing and cannot begin until an application is approved, and an agreement is reached.
- c. The municipality has the right to request additional submissions of drawings and/or plans to be included with the application and schedule a pre-application meeting to review the intended improvements and modifications.

5.1.3 Agreements

- a. Any application must be consistent with the official plan, Community Improvement Plan (CIP), and any other guidelines that may be implemented for the Community Improvement Project Areas (CIPAs). Priority will be given to those applications which most closely meet the program guidelines that will be developed with the framework as outlined in this plan.
- b. The applicant may be required to enter into an agreement with the municipality stipulating at a minimum:
 - Terms of the financial agreement.
 - Total amount of approved funding.
 - Timetable for provision of agreement and completion of the project.
 - An undertaking by the owner to satisfy all municipal and other relevant laws and requirements for the project.

5.1.4 Previous Projects

- a. Financial incentives cannot be retroactive. Any work commenced prior to the project receiving approval from the municipality will be ineligible.
- b. Properties are not eligible to receive funds for the same incentive program within five years, unless there is a new owner or tenant, or if the project scope is different.

5.1.5 Funding Payouts

- a. Municipal contributions will be issued after the following:
 - Project is complete and paperwork has been submitted.
 - Inspected by municipal staff (or the appropriate approval authority).

- Necessary permits and licences have been issued.
 - Original paid receipts for materials or third parties for the work submitted.
- b. Funding will be payable within the timeframe established for the applicable program or the date of agreement, whichever comes first.
 - c. The applicant cannot be awarded more than 100% of the final invoice, or whatever percentage is indicated for the specific incentive.
 - d. Eligible project costs must be actual cash outlay to third parties acting at arm's length or outlined in an agreement with the Town which can be documented through original invoices or proofs of payment. Applicants will provide a minimum cash contribution to the project as outlined, under [Section 5.3](#). Where the municipal incentive is in kind, this may not be required.
 - e. Where the municipal incentive is in-kind (i.e. parkland dedication) the issuance timing is subject to the approval of the Town of Saugeen Shore's Chief Administrative Officer or designate.

5.1.6 Funding Thresholds

- a. The total of any of the financial incentives shall not exceed 100% of the cost of improvements made to properties or lands. This includes a combination of both county and local municipal incentives.
- b. Where the project is expected to result in a substantial increase in the property's value, Tax Increment Equivalent Grant (TIEG) can be considered in addition to other incentives.
- c. The total combination of funds available to one property may be set by the Town on an annual basis. This does not include any monies received from the county.
- d. The value of a grant, loan or in-kind incentive may be set by the Town on an annual basis.
- e. Funding thresholds for proposed development (and associated investment criteria for the evaluation of proposals) within the Innovation Park Business Park are stipulated in the [Innovation Park Incentives Package](#).

5.1.7 Expiration of Funding

- a. Unless otherwise stated in the agreement, a maximum of one year is allowed for completion of a project after approval. Requests for extensions can be made to the municipality.
- b. No changes to work specified in the agreement are to be made for five years without municipal approval.

5.1.8 Tax Arrears and Other Charges

- a. Applicants must not be in default of any property taxes, local improvement charges, or any

other municipal accounts receivable on the subject property at the time of approval or upon receiving final funding.

- b. Any outstanding orders (building, fire, zoning, etc.) must be satisfied prior to funding approval and upon receiving final funding. Exceptions apply where approval of the entity responsible for the outstanding order.

5.1.9 Transfers of Projects

- a. If there is change in ownership of a property, projects can be transferred, if the new owner is completing the same project on the same property. The existing agreement holder shall advise the municipality of the change to update the agreement. This agreement will need to be signed, with the same conditions, with the new agreement holder.
- b. Approved incentives allocated to a specific property are not transferable to any other property.

5.1.10 Duration of the Supplemental Housing Incentives Guide

The incentives and programs contained within the Supplemental Housing Incentives Guide shall remain in effect until December 4, 2028, or the date on which all allocated funding has been fully committed or expended, whichever comes first. Upon reaching either condition, the Supplemental Housing Incentives Guide, including all associated programs and policy references, shall have no further force or effect and shall be deemed removed from this Community Improvement Plan without requiring an amendment.

5.2 Forms of Incentives

Each year, council or its designated authority will determine which incentive programs are in effect [Section 5.3.](#), in what form the incentive will be provided, and the funding allocation based on the municipal budget. Financial incentives can be provided to properties in the Community Improvement Project Areas (CIPA) as indicated below or a combination of grants and loans.

The Town may also consider additional investment attraction incentives authorized under [Section 106.1 of the Municipal Act, 2001](#), separate from the programs and financial framework established through this CIP.

5.2.1 Grants

Grants and grants-in-lieu are typically used as a matching program for related costs or fees, excluding taxes, to an eligible project. Awarded grants cover a portion of the capital cost of the improvement to an overall maximum amount. Costs may include necessary professional design fees, material, and labour but will exclude any taxes. Each grant category ([Section 5.3.](#)) will provide details of available funding.

5.2.2 Loans

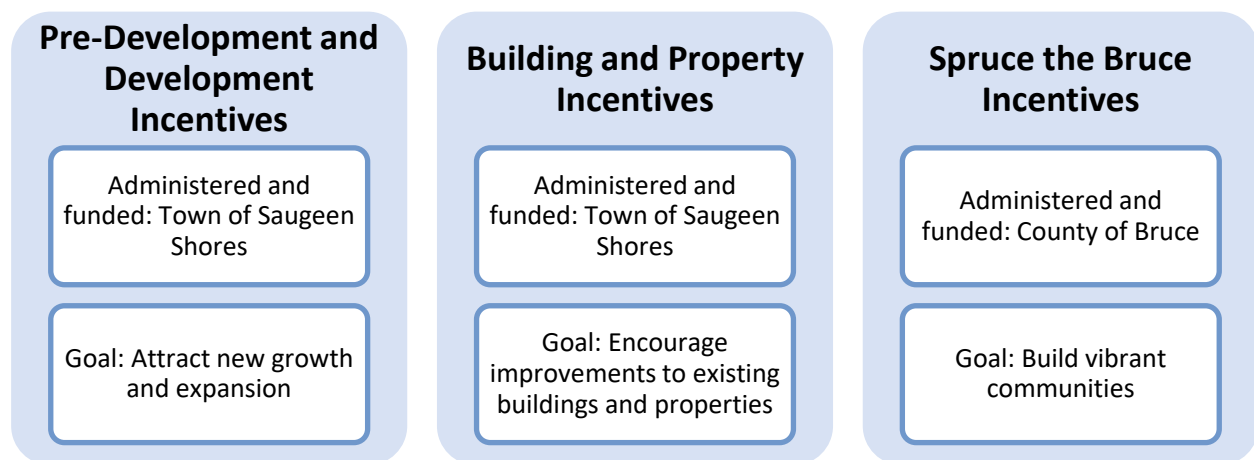
Where a proposed project satisfies the relevant municipal guidelines, a loan can cover a portion of the eligible improvement costs to a maximum amount. Loans are structured by the municipality based on market conditions and amortized over a set number of years. The municipality has the right to set the interest rates at any rate, and the agreement will stipulate the repayment schedule. Loans are only available to property owners and are registered as a lien on the property.

5.3 Incentives

Financial incentives offered to property, business owners, and developers, in support of a range of objectives, including economic development, building reinvestment, and housing supply, are grouped into three categories based on their overall objective. Within each category, pre-development and development incentives, building and property incentives, and Spruce the Bruce incentives, multiple programs each with their specific goals and eligibility, are available for use.

Where incentives are proposed to support residential, mixed-use, affordable, or rental housing projects, such incentives shall be administered in accordance with the criteria, requirements and funding limits set out in the Supplemental Housing Incentives Guide, while remaining subject to the policies established under this CIP.

Each year, council can endorse which financial incentives, based on categories or individual programs, to implement and the availability of municipal funding. Spruce the Bruce is the expectation, as this is funded and implemented through the County of Bruce.



5.3.1 Development and Predevelopment Incentives

Development and predevelopment incentives are led and funded by the municipality and have an overall goal of encouraging affordable housing projects and attracting new growth and expansion to the municipality-wide Community Improvement Project Area (CIPA). Program applications, approvals,

agreements, and distribution of funding are all administered by the municipality. View [Schedule B](#) for a summary chart of all incentives.

Housing-related applications shall be further guided by program-specific requirements contained in the Supplemental Housing Incentive Guide, where applicable.

Without limiting the generality of the foregoing, development and predevelopment incentives under this Plan may include housing-specific financial assistance programs intended to support the creation of rental, affordable, missing-middle, additional residential unit, or other forms of residential development that advance municipal housing objectives. Such programs may include grants, fee offsets, land-related incentives, or other forms of assistance permitted under Section 28(7) of the Planning Act and may be implemented and administered in accordance with the Town's Supplemental Housing Incentives Guide.

Where applicable, the following financial incentives can be provided in the following ways:

5.3.1.1 Tax Increment Equivalent Grant Program

Purpose:

The Tax Increment Equivalent Grant (TIEG) Program is intended to encourage the development and redevelopment of eligible properties by providing tax assistance equal to all or a portion of the property tax increase resulting from new property improvements.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property must be within the municipal-wide CIPA (Schedule A-1).
- Applications must be filed prior to the start of any activity that would constitute development triggering a re-valuation by MPAC (Municipal Property Assessment Corporation).

Financial Incentive:

- An incentive equal of up to 100% of the municipal and/or county tax portion for up to ten years.
- This incentive may be offered on a declining scale, for example: Year one of the program, the grant to the property owner is equal to 100% of the tax increment. Thereafter, the grant decreases by 10% per year (e.g., year two = 90%, year three = 80%, and so on up to year ten).
- Bruce County may participate in this program, related to the county portion of a tax bill, subject to County Council approval.

Examples of Eligible Projects:

- Encourage attainable and affordable housing units.

- Adaptive reuse of a property to suit new uses.
- Major additions to a property, involving a significant increase of existing gross floor area.
- Infrastructure work including the improvement or reconstruction of existing on-site public infrastructure as may be required to service a proposed development.
- Façade, signage, and streetscaping improvements required as part of a proposed development.
- Professional services by an engineer, architect, or professional planner.
- Any combination of the above.

5.3.1.2 Municipal Fee Incentive Program

Purpose:

The municipal fee incentive program provides a rebate for fees associated with redevelopment, infill, and new development. Any fee included in Saugeen Shores's Fees and Charges By-Law (as amended) is an eligible expense for this program. Bruce County may participate in this program as subject to Bruce County Council approval.

Where municipal fees incentives are applied to housing-related projects, program eligibility, affordability requirements, and reimbursement conditions shall be governed by the Supplemental Housing Incentives Guide, where applicable.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be within the municipal-wide CIPA (Schedule A-1).
- This will be a one-time contribution to the applicant to the cost indicated in the current fee structure/by-law.

Financial Incentive:

- An incentive equal up to 100% of applicable municipal fees.
- Can be paid in two installments, upon completion of any permit or application and the remaining after final inspection or completion of the project.

Examples of Eligible Projects:

- Building or demolition permits.
- Site plan control applications.
- Official plan amendments (including zoning by-law amendments, minor variances, or severances of land).

- Other municipal fees in the current fee structure/ by-law.

5.3.1.3 Predevelopment Study and Design Program

Purpose:

The predevelopment study and design program are to offset the costs associated with preparing the necessary plans, drawings, or designs that outline the extent of the improvements being applied for.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be within the municipal-wide CIPA (Schedule A-1).
- Projects must be in line with streetscape, façade, or other design guidelines set by the municipality.

Financial Incentive:

- Municipal matching incentive up to 100% of eligible net costs.
- Can be paid in two installments, upon completion of the study or design and the remaining after final inspection or completion of the project.

Examples of Eligible Projects:

- Preparation of architectural or engineering plans and site plans for building improvements.
- Environmental site assessments.
- Business development related studies and plans such as, but not limited to, feasibility, traffic impact, or market analysis studies.
- Any other studies or designs that meet the goals of the program, as approved by the municipality.

5.3.1.4 Municipal Property Acquisition and Disposition Program

Purpose:

The municipal property acquisition and disposition program is in place to allow the Town to acquire or dispose of lands within the Community Improvement Area redevelop lands or buildings that are determined surplus to the needs of the local municipality or the county at a reduced or minimal cost for sales, lease, rent, or redevelopment through a request for proposal (RFP) process. The local municipality and county may work together to identify lands that are surplus and to determine the best use for the surplus lands. Bruce County may participate in this program as subject to Bruce County Council approval.

This program may also be used to facilitate the development of rental, affordable or non-profit housing by enabling the strategic acquisition, disposition, or other approved use of municipally owned lands where such projects advance municipal housing objectives.

Eligibility Criteria:

- Only land owned, or acquired by the municipality is eligible for this grant.
- The property or building must be within the municipal-wide CIPA (Schedule A-1).
- Must follow relevant bylaws related to sale and disposition of municipal land.
- Where the acquisition, disposition, or other approved use of municipal lands is proposed to support housing-related development, additional eligibility criteria, affordability requirements, and implementation details are established within the Supplemental Housing Incentives Guide, where applicable.
- Additional eligibility criteria will distinguish the best use based on needs and will be identified in the RFP released by either the municipality or the county.

Incentive:

- Land to be awarded at a reduced cost or possibly at no cost.
- Land to be acquired by the municipality to support the implementation of this plan.

Examples of Eligible Projects:

- The criteria, examples of projects, and other needs from the local municipality or the county will be included in the RFP.

5.3.1.5 Development Charges Program

Purpose:

The Development Charges Program is to assist with Development Charges payable at the time of building permit. This may include early or late payment, exemptions, or grants-in-lieu. This program does not preclude the amendment of the Development Charges By-law to exempt certain developments or redevelopments.

The Development Charges Program applies to a range of eligible development types including commercial development on lands zoned Commercial Core and employment land development on lands zoned Business Park. Additional provisions specific to new commercial development within the Commercial Core zone are outlined in Schedule G.

Development charge incentives applied to residential or residential in mixed-use housing projects shall be administered in a manner consistent with the Supplemental Housing Incentives Guide and shall apply only to the chargeable portion of development charges remaining after all legislative exemptions and reductions have been applied. For greater clarity, any housing-related DC grant eligibility is restricted to that identified in the Supplemental Housing Incentives Guide.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be within the municipal-wide CIPA (Schedule A-1).
- Development that would not be charged a development charge is not eligible for this program.

Financial Incentive:

- Incentive maximums are those stipulated in the relevant implementation guidelines contained in the [Innovation Park Incentives Program](#) and Schedule G.
- This incentive is payable at the time of building permit issuance per the requirements of the Development Charges Act in respect of non-residential development.

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5.3.1.6 Local Improvement Program

Purpose:

The Local Improvement Program is to assist with costs attributable to a project or the development of land.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be within the municipal-wide CIPA (Schedule A-1).
- The applicant must enter into an agreement for approval of this grant.

Financial Incentive:

- An incentive equal of up to 100% of associated costs of local improvements.
- This incentive can take the form of the Town doing work on behalf of the developer without cost recovery from the developer.

Examples of Eligible Projects:

- Environmental site assessments and remediations.
- Development, redevelopment, construction or reconstruction of lands and buildings for rehabilitation purposes.
- Development, redevelopment, construction or reconstruction of lands and buildings for energy efficiency purposes.

5.3.1.7 Parkland and Parking Relief Program

Purpose:

The Parkland and Parking Relief program allows the municipality to reduce or waive the necessary requirements related to parking or parkland.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be within the municipal-wide CIPA (Schedule A-1).

Financial Incentive:

- An incentive equal of up to 100% of associated costs of parking relief or parkland dedication.

Examples of Eligible Projects:

- Parking requirement relief.
- Parkland dedication requirement relief.

5.3.2 Building and Property Improvement Incentives

Building and property improvement incentives encourage improvements to existing privately owned buildings and properties within the designated Community Improvement Project Areas (CIPAs). Program applications, approvals, agreements, and distribution of funding are all administered by the municipality.

5.3.2.1 Façade Improvement Program

Purpose:

The façade improvement program encourages the rehabilitation, repair, and/or exterior improvements to buildings and street-facing facades by offsetting the project costs for existing privately owned buildings.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be in a priority CIPA (Schedules A-2 or A-3).
- Property must be privately owned and must have a component of non-residential use.

Financial Incentive:

- Incentives of up to 100% of eligible net costs upon completion of approved project.

Examples of Eligible Projects:

- Restoration or redesign to the any street-facing or visible façades of the commercial building.
- Cleaning, exterior painting, masonry, sandblasting, and/or cladding of buildings.
- Restoration, replacement or installation of architectural details or exterior building accessories (e.g., awnings, shutters, trim, doors, windows, lighting, etc.)
- Installation or painting of murals or similar wall art on visible façade areas.
- Replacement of windows and doors with energy-efficient and/or accessible alternatives.
- Redesign of storefront or entrance modifications, including accessibility improvements.
- Professional services, fees, and related costs.
- Other improvements that meet the goals of the program, as approved by the municipality.

5.3.2.2 Business Signage Program

Purpose:

This business signage program covers a portion of the project costs for new or existing public facing sign improvements or additions on buildings in the municipality.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be within the municipal-wide CIPA (Schedule A-1).
- Property must be privately owned and must have a component of non-residential use.
- Back lit illumination signs are not eligible for funding.
- Signs for entities not located at the subject property are not eligible.
- Must comply with requirements set by the municipal or county by-laws.

Financial Incentive:

- Incentives of up to 100% of eligible net costs upon completion of approved project.

Examples of Eligible Projects:

- Restoration or redesign of signage that is visible from the public realm/right-of-way.
- Perpendicular signage installation/upgrades/replacement.
- Façade signage installation/upgrades/replacement.
- Free standing signage installation/upgrades/replacement
- Cleaning, painting, sandblasting and/or refinishing façade signage.
- Facade illumination for signage.
- Brick and masonry repair to accept signage bracket/fastenings.
- Professional services, fees, and related costs.
- Other improvements that meet the goals of the program, as approved by the municipality.

5.3.2.3 Building Improvement/ Structural Program

Purpose:

The program covers a portion of the costs associated with renovating, restoring, improving, or updating buildings in compliance with the Ontario Building Code standards, Ontario Fire Code, Accessibility for Ontarians with Disabilities Act, or Leadership in Energy and Environmental Design certifications.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be in a priority CIPA (Schedules A-2, A-3).
- Property must be privately owned and must have a component of non-residential use or be part of a larger multi-residential development.
- Any improvements must meet or exceed the requirements of the Accessibility for Ontarians with Disabilities Act (AODA), Ontario's Building Code, and other government regulations where applicable.

Financial Incentive

- Incentives of up to 100% of eligible net costs upon completion of approved project.

Examples of Eligible Projects:

- Upgrade existing buildings with Ontario Building Code standards.
- Address structural and life safety issues to create usable and efficient floor space.
- Improve property standards or preserve architectural significance.
- Rehabilitate existing apartments or build new apartments that enhance housing options.
- Improvements to barrier-free accessibility such as ramps, power-door operators, elevator access, lifts, lever door handles, tactile walking strip indicators, and other related devices.
- Construction of new buildings and/or infrastructure that meet Leadership in Energy and Environmental Design (LEED) certification standards.
- Retrofit of existing buildings for energy efficiency such as replacement of doors, windows, insulation, appliances, heating, lighting fixtures, etc.
- Install alternative energy generating sources, such as solar or wind devices or install a green roof.
- Preserve or enhance employment opportunities.
- Remediate a brownfield site.
- Professional services, fees, and related costs.
- Other improvements that meet the goals of the program, as approved by the municipality.

5.3.2.4 Property Transformation Program

Purpose:

The goal of this grant is to encourage upgrades to underutilized and/or vacant buildings or properties by repurposing the space to better suit the needs of the community with new usable residential or commercial activities.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be in a priority CIPA (Schedules A-2, A-3).
- Property must be privately owned and must have or be in the process of establishing a component of non-residential use.

Financial Incentive:

- Incentives of up to 100% of eligible net costs upon completion of approved project.

Examples of Eligible Projects:

- Conversion of a vacant or unused buildings to provide multiple affordable housing units, or mixed uses such as housing and office or studio space.
- Property zoning conversion to transfer underutilized residential buildings or properties to mixed-use or commercial spaces.
- Remodeling of upper story space in a commercial property to residential units.
- Renovations of rear ground floor space to better suit new commercial and/or residential use.
- Professional services, fees, and related costs to study the feasibility and design.
- Other improvements that meet the goals of the program, as approved by the municipality.

5.3.2.5 Start-up Business Program

Purpose:

To assist new businesses and companies established in the priority areas by providing funding to property owners and tenants. The financing of non-temporary leasehold or accessibility improvements for commercial spaces or live/workspaces aim to increase the marketability of property and rental units and foster long-term growth and success in the downtowns.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be in a priority CIPA (Schedules A-2, A-3).
- Property must be privately owned and must have a component of non-residential use.
- A minimum one-year commercial space lease.

Financial Incentive:

- Incentives of up to 100% of eligible net costs upon completion of approved project.

Examples of Eligible Projects:

- Capital storefront and commercial space improvements.
- Change, repair, re-install of flooring, ceiling, walls, lighting, fixed cabinets, and other structurally permanent elements.
- Painting, repainting, or re-facing of interior platforms, walls, and any surfaces.
- Installation, replacement, repair, or restoration of masonry, brickwork or wood, windows, or other architectural features.

- Installation, repair or reinstallation of plumbing, heating, ventilation and air conditioning (HVAC), electrical, fixtures, cable, telephone, fibre, and other service-specific installations.
- Entranceway modifications that improve the appearance and/or access to the commercial unit(s).
- Demolition or removal of fixtures, structural, and non-conforming or hazardous materials.
- Other improvements that meet the goals of the program, as approved by the municipality.

5.3.2.6 Streetscape Beautification, Signage, and Landscaping Improvements

Purpose:

For improvements related to the streetscape including but not limited to the replacing/adding of light standards, street furniture, sidewalk and lane treatments, parking, and signage.

Eligibility Criteria:

- All general eligibility criteria apply.
- The project must be located in a priority CIPA (Schedules A-2, A-3).
- Projects must be in line with streetscape, façade, or other design guidelines set by the municipality.

Financial Incentive:

- Incentives of up to 100% of eligible net costs upon completion of approved project.

Examples of Eligible Projects:

- Replacing/adding light standards.
- Street furniture including but not limited to benches, banners, planters, garbage/recycling receptacles.
- Public Art installations.
- Installation or improvement of sidewalks or walkways, lane, or parking treatments.
- Improved community signage.
- Professional services, fees, and related costs.
- Other improvements that meet the goals of the program, as approved by the municipality.

5.3.2.7 Agricultural Diversification Program

Purpose:

To encourage on-farm diversified and agriculture-related uses through value-added experiences and exterior improvements on farms by reducing the costs.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be within the municipal-wide CIPA (Schedule A-1) where agricultural uses are permitted.

Financial Incentive:

- Incentives of up to 100% of eligible net costs upon completion of approved project.

Examples of Eligible Projects:

- Exterior signages, façade, or infrastructure improvements, specific to on-farm diversified uses.
- Sales of produce such as produce stands.
- Agri-tourism experiences or value-added activities such as barn tours, petting zoos, pick-your-own, on-farm dining, workshops, etc.
- Professional services, fees, and related costs.
- Other improvements that meet the goals of the program, as approved by the municipality.

5.3.2.8 Commercial Accommodation Refurbishment Program

Purpose:

The Commercial Accommodation Refurbishment Program is intended support commercial roofed accommodators across the municipality. Incentives provided will be used to support the renovation or development of commercial properties related to converting existing spaces, adding guest units, enhancing the exterior of guest buildings, or supporting other needed upgrades and retrofits to better the guest experience.

Eligibility Criteria:

- All general eligibility criteria apply.
- The property or building must be within the municipal-wide CIPA (Schedule A-1) where commercial accommodation uses are permitted.
- Property must be privately owned, zoned commercial and operated as a commercial entity.

- Buildings undergoing renovations must be permanent roofed accommodations such as a motel, hotel, lodge, resort, or tourist cottage rental establishment and will not include changes to trailer units, camping sites, yurts, bed and breakfasts, or short-term accommodation rentals.
- Any improvements must meet or exceed the requirements of the Accessibility for Ontarians with Disabilities Act (AODA), Ontario's Building Code and other government regulations where applicable.

Financial Incentive:

- Incentive of up to 100% of eligible costs upon completion of approved project.

Examples of Eligible Projects:

- Conversion or rehabilitate existing or vacant or underutilized buildings to develop additional guest units and increase occupancy.
- Improvements to barrier-free accessibility such as ramps, power-door operators, lifts, lever door handles, and other related devices to public spaces such as main offices, guest rooms, suites, or houses.
- Retrofit of existing buildings for energy efficiency such as replacement of doors, windows, insulation, appliances, heating, lighting fixtures, etc.
- Restoration, redesign, or additions to any visible public spaces such as main offices, guest rooms, suites, or houses (e.g., exterior façade, entrances, lighting, patios, sun shelters, awnings, cabins, playgrounds, etc)
- Signage upgrades or replacement that is visible from the main entrance or roadway.
- Professional services, fees, and related costs to study the feasibility and design.
- Other improvements that meet the goals of the program, as approved by the municipality.

5.3.3 Bruce County-led Incentives

In addition to municipal programs, Bruce County's Spruce the Bruce (STB) program offers a variety of grants to Saugeen Shore's eligible property owners and tenants, municipalities, and specific community groups. These grants are administered and funded directly by Bruce County and based on a separate budget set by County Council each year. The general eligibility noted in the above sections does not apply to the STB grants, as each grant has its own eligibility requirements. View [Schedule D](#) for a summary chart of all incentives.

General Eligibility Criteria for Spruce the Bruce Grants:

- a. The applicant must be the tenant or the property owner. A letter of support from the property owner is required if the applicant is the tenant.

- b. The project should attempt to include elements from the applicable community toolkit, façade guidelines, or community brand guidelines, dependent on the grant category.
- c. The project must comply with municipal and county by-laws and have received appropriate permits and permissions.
- d. Project work must not have started (including purchasing any materials) until the application has been approved.
- e. Properties previously awarded grants are not eligible for additional funding under the same grant category unless:
 - The grant was provided more than five years ago; or
 - Either the tenant and/or property owner changed since the last grant was provided; or
 - The application is clearly for different physical elements of the building/property as determined by county staff.

5.3.3.1 Façade Building Improvement Grant

Purpose:

Updated, aesthetically pleasing, and well-maintained building facades create vibrancy in our downtown cores and encourage the public to stop, shop, and dine.

The Façade Building Improvement Grant provides funding for business and property owners to update and improve the exterior façade of their downtown commercial building.

Eligibility Criteria:

- All Spruce the Bruce specific eligibility criteria in section 5.3.3 apply.
- The building must be commercial or mixed-use (commercial-residential) and be located within the priority CIPA (Schedules A-2, A-3).
- A minimum of three major exterior projects from the eligible project list must occur. These can be a combination of grants funded under this grant category and up to one of the following categories: fascia signage, perpendicular signage, awning, and patio installation.

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of a façade building improvement project.

Examples of Eligible Projects:

- Architectural feature improvements, or additions (e.g., beams, decorative molding)
- Brick or stone (or other masonry) installation, repointing, or restoration

- Exterior lighting / gooseneck lighting
- Painting storefront
- Permanent outdoor planters (e.g., windowsill)
- Siding installation
- Take-out window installation
- Windows and doors upgrades
- Other projects approved by Bruce County that create physical improvements or upgrades to the commercial property's façade

Examples of Ineligible Projects:

- New building construction
- Roof repairs
- Greenery (e.g., plants, flowers, shrubs, etc.)
- Projects done to the rear / backside of building
- General maintenance repairs

5.3.3.2 Fascia Signage Grant

Purpose:

An updated and aesthetically pleasing fascia sign helps to showcase the business' brand and encourages customers to enter the shop.

The Fascia Signage Grant provides funding for business and property owners to install a new and updated façade (flat/fascia sign) on the exterior of the downtown commercial building.

Eligibility Criteria:

- All Spruce the Bruce specific eligibility criteria in section 5.3.3 apply.
- The building must be commercial or mixed-use (commercial-residential) and be located within the priority CIPA (Schedules A-2, A-3).
- Fascia signs must be attached to the front of a commercial building.

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of a fascia signage project.

Examples of Eligible Projects:

- Fascia / façade / flat storefront sign
- Other projects approved by Bruce County that create physical improvements or upgrades to the commercial property's fascia signage

Examples of Ineligible Projects:

- Backlit, neon, coroplast, vinyl banners, or freestanding signage

5.3.3.3 Perpendicular Signage Grant

Purpose:

Perpendicular signs increase awareness and visibility of a business and its offerings. The sign is attached to the front of the building and mounted so the face of the sign is perpendicular to the normal flow of the street and foot traffic, which creates pedestrian-friendly downtowns.

The Perpendicular Signage Grant provides funding for business and property owners to install a new perpendicular (blade / projecting) sign on the exterior of the downtown commercial building.

Eligibility Criteria:

- All Spruce the Bruce specific eligibility criteria in section 5.3.3 apply.
- The building must be commercial or mixed-use (commercial-residential) and be located within the priority CIPA (Schedules A-2, A-3).
- The perpendicular sign must be attached to the front of the building and mounted so the face of the sign is perpendicular to the normal flow of street and foot traffic.

Program Funding:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of a perpendicular signage project.

Examples of Eligible Projects:

- Perpendicular / blade / projecting sign
- Other projects approved by Bruce County that create physical improvements or upgrades to the commercial property's perpendicular signage

Examples of Ineligible Projects:

- Backlit, neon, coroplast, vinyl banners, or freestanding signage

5.3.3.4 Awning Grant

Purpose:

Awnings not only provide shelter from environmental elements but can also add an extra visual appeal to the building and improve aesthetics.

The Awning Grant provides funding for business and property owners to install an awning on the exterior of the downtown commercial building.

Eligibility Criteria:

- All Spruce the Bruce specific eligibility criteria in section 5.3.3 apply.
- The building must be commercial or mixed-use (commercial-residential) and be located within a priority CIPA (Schedules A-2, A-3).

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of an awning project.

Examples of Eligible Projects:

- Awning above windows, doors, and/or takeout windows
- Other projects approved by Bruce County that create physical improvements or upgrades to the commercial property's awning.

5.3.3.5 Patio Installation Grant

Purpose:

An outdoor patio allows restaurants, bars, and cafes the opportunity to increase capacity and sales, but also add to the vibrancy of the downtown, encouraging more visitors and spending.

The Patio Installation Grant provides funding for business and property owners to install or expand an outdoor patio for their guests and visitors to enjoy food and beverage on. The patio may be a sidewalk patio, rooftop patio, or back patio.

Eligibility Criteria:

- All Spruce the Bruce specific eligibility criteria in section 5.3.3 apply.
- The building must be commercial or mixed-use and be located within the priority CIPA (Schedules A-2, A-3).
- If the patio extends onto municipal property, the applicant must submit an application and be approved for a patio permit with the municipality.

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of a patio installation project.

Examples of Eligible Projects:

- Decking
- Fencing or railings
- Flooring / patio stones / brick
- Pergola for sun shelter
- Permanent planter boxes (e.g., attached to fencing)
- Other projects approved by Bruce County that create physical improvements or upgrades to the commercial property's patio

Examples of Ineligible Projects:

- Patio furniture (e.g., tables, chairs, benches, etc.)
- Portable accessories (e.g., heaters, fire pits, speakers, etc.)
- Greenery (e.g., plants, flowers, shrubs, etc.)

5.3.3.6 Community Marketing Grant

Purpose:

By collaborating on marketing projects, businesses, municipalities, not-for-profits, and charities with a focus or mandate to service visitors can ensure a cohesive approach and expand their reach to new audiences and visitors. Helping to drive sales to local businesses and encourage involvement and attendance at community events helps to drive a vibrancy in the community.

The Community Marketing Grant provides funding for businesses or municipalities, not-for-profits or charities with a focus or mandate to service visitors to collaboratively develop a package itinerary or marketing campaign that stimulates the local downtown economy.

Eligibility Criteria:

- Specific Spruce the Bruce eligibility criteria from section 5.3.3 points b. to e. apply.
- The applicants may be a combination of businesses, or a combination of municipalities, not-for-profits or charities with a focus or mandate to service visitors.
- For businesses: a minimum of three businesses, with at least one being located within the priority CIPA (Schedules A-2, A-3) collaborate and develop a package itinerary or campaign.

- For municipal and community partners: municipalities and community partners (not-for-profits or charities) collaborate and develop a marketing campaign to promote the business community and sectors.

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of a community marketing project.

Examples of Eligible Projects:

- Completed package itinerary or marketing campaign
- Design and production of marketing collateral
- Paid promotion through marketing channels (e.g., detail, print, radio, etc.)
- Other projects approved by Bruce County that create visitor attraction to the downtown cores of eligible communities

Examples of Ineligible Projects:

- Projects that include collaborative partners located outside of Bruce County
- Projects that duplicate a role already fulfilled within the community or Bruce County
- Projects that generate advertising / promotional revenue for the applicants

5.3.3.7 Agri-Food Innovation Grant

Purpose:

Agriculture is one of Bruce County's key sectors. By supporting the implementation of innovative and value-added processes, agriculture operators can improve efficiencies, expand their markets, and increase profits.

The Agri-Food Innovation Grant provides funding for agricultural operators to improve or implement new value-added and innovative technologies, software, and hardware.

Eligibility Criteria:

- Specific Spruce the Bruce eligibility criteria from section 5.3.3 points a. and c. to e. apply.
- The agriculture property must be located within the municipal-wide CIPA (Schedule A-1).
- The project must comply with all necessary municipal, provincial, federal, and local food, and safety regulations, and have received appropriate permits and permissions.
- This grant cannot be combined with any other Spruce the Bruce grants.

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of an agri-food innovation project.

Examples of Eligible Projects:

- Infrastructure related to the following:
- Agri-tourism experiences (e.g., adding a corn maze)
- Bioproduct farming (as defined by Ontario Ministry of Agriculture, Food & Rural Affairs (OMAFRA))
- Direct consumer sales (e.g., pick-your-own, roadside stands)
- Organic farming (e.g., free-range chickens)
- Small-scale food and beverage processing (e.g., making jam on-site from grown raspberries)
- Specialty crops farming (as defined by OMAFRA)
- Other projects approved by Bruce County that include value-added or innovative purchases or implementation to the agriculture operation

Ineligible Projects:

- Temporary, 'removeable', or consumable project materials or elements
- New building construction
- General maintenance repairs

5.3.3.8 Business Accessibility Adaptability Grant

Purpose:

Communities become more inclusive, safe, and welcoming when the accessibility of commercial buildings is improved, and barriers are removed. The goal is to create inclusive and AODA-friendly environments for all.

The Business Accessibility Adaptability Grant provides funding for business and property owners to upgrade or renovate the exterior or interior of their commercial building to remove or reduce barriers for people with disabilities.

Eligibility Criteria:

- Specific Spruce the Bruce eligibility criteria from section 5.3.3 points a. and c. to e. apply.
- The building must be commercial or mixed-use and be located within the municipal-wide CIPA (Schedule A-1).

- The renovations and upgrades must be compliant with the requirements of the Accessibility for Ontarians with Disabilities Act (AODA).

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of a business accessibility and adaptability project.

Examples of Eligible Projects:

- Automatic doors (exterior or interior)
- Accessible dressing rooms
- Accessible washrooms
- Wheelchair ramps
- Flat entrance (in place of stairs)
- Other projects approved by Bruce County that create permanent renovations or upgrades to improve the accessibility of the exterior or interior of the commercial building

Examples of Ineligible Projects:

- Temporary or 'removeable' project materials or elements

5.3.3.9 Product and Experience Development / Enhancement Grant

Purpose:

Tourism is what drives visitors to explore Bruce County. By upgrading or creating new experiences and products for visitors, their length of stay and monies spent can increase, assisting the overall economy.

The Product and Experience Development / Enhancement Grant provides funding for tourism business and property owners of tourism establishments to improve the visitor experience by making upgrades and enhancements to their products, services, and physical location.

Eligibility Criteria:

- Specific Spruce the Bruce eligibility criteria from section 5.3.3 points c. to e. apply.
- The applicant must be the tenant or the property owner of a business whose products or services are demand generators directly related to tourism (accommodations, recreation and entertainment, food and beverage, travel services, and transportation). A letter of support from the property owner is required if the applicant is the tenant.
- The building or property must be located within the municipal-wide CIPA (Schedule A-1).

- This grant cannot be combined with any other Spruce the Bruce grants.

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes), to support the completion of a product and experience development / enhancement project.

Examples of Eligible Projects:

- Infrastructure related to physical improvements or additions to a building or structure (e.g., exterior façade, patios, cabins, docks, playgrounds, etc.)
- Infrastructure related to the development of new tourism products or services
- Other projects approved by Bruce County that develop or enhance existing or new products or experiences of the tourism property or business

Ineligible Projects:

- Temporary, 'removeable', or consumable project materials or elements
- New building construction
- General maintenance repairs

5.3.3.10 Residential Improvement Grant

Purpose:

Adding to the number of residential units available for rent will help increase the supply of affordable and accessible housing options for permanent residents. Focusing on downtowns and mixed-use zones will help rental tenants gain access to employment opportunities and using personal and professional services in the downtown without requiring access to a vehicle.

The Residential Improvement Grant provides funding for property owners to upgrade or renovate their mixed-use (commercial-residential) building to add new residential units or increase occupancy in existing units for long-term rental use.

Eligibility Criteria:

- Specific Spruce the Bruce eligibility criteria from section 5.3.3 points c. to e. apply.
- The applicant must be the property owner.
- The building must be mixed-use (commercial-residential) and located within a downtown core or mixed-use zone of a priority CIPA (Schedules A-2, A-3).

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the

completion of a residential improvement project.

Examples of Eligible Projects:

- Supplies and labour related to the development of a new unit or expansion of existing units
- Supplies and labour related to necessary building code or fire code requirements
- Other projects approved by Bruce County that create permanent renovations or upgrades that add a new residential unit or increase the capacity of an existing residential unit of the mixed-use property

Ineligible Projects:

- Removable or temporary items (e.g., furniture, decorative items)
- Projects that do not result in a new residential unit or increase the occupancy of an existing residential unit
- New building construction

5.3.3.11 Streetscape Beautification Grant

Purpose:

Streetscape Beautification projects help make a community's downtown more attractive, distinctive to their unique brand, and pedestrian-friendly, helping to drive community vibrancy and development. Uniquely branded physical elements help to highlight the character of a downtown.

The Streetscape Beautification Grant provides funding for municipalities or their entities, business improvement areas, or registered chambers of commerce to install or improve streetscape improvements in the downtown core that improve the vibrancy of the downtown.

Eligibility Criteria:

- Specific Spruce the Bruce eligibility criteria from section 5.3.3 points b. to e. apply.
- The applicant must be a municipality or their entities, a business improvement area, or a registered chamber of commerce.
- The project elements must be installed in and around the downtown core of a priority CIPA (Schedules A-2, A-3).
- The applicant must submit a letter of support from the local municipality or local council.

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the

completion of a streetscape beautification project.

Examples of Eligible Projects:

- Banners
- Benches
- Bike racks
- Flower containers
- Garbage and recycling cans
- Green space or public plaza enhancements
- Public art
- Seasonal decorations
- Other projects approved by Bruce County that create upgrades, additions, or improvements, or enhanced experiences to the streetscape within the community's downtown core

5.3.3.12 Community Signage Grant

Purpose:

Community Signage helps to improve visitors' experiences, while showcasing the community's unique brand.

The Community Signage Grant provides funding for municipalities, not-for-profits, or charities with a focus or mandate to service visitors, to install signage that improves the visitor experience.

Eligibility Criteria:

- Specific Spruce the Bruce eligibility criteria from section 5.3.3 points b. to e. apply.
- The applicant must be a municipality, not-for-profit, or charity with a focus or mandate to service visitors.
- Signage must be within Bruce County boundaries.
- The applicant must submit a letter of support from the local municipality or local council.

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of a community signage project.

Examples of Eligible Projects:

- Gateway signs

- Interpretive or historical plaques
- Kiosk signs
- Route / trail markers (e.g., cycling, hiking, paddling areas, marinas)
- Other projects approved by Bruce County that create upgrades, additions, or improvements, or enhanced experiences through signage within the community

Examples of Ineligible Projects:

- Signage not specifically benefitting the visitor's experience

5.3.3.13 Destination Infrastructure and Active Transportation Grant

Purpose:

By upgrading and investing in local destination infrastructure around core local attractions, visitor experience is enhanced and increases the likelihood of return trips. Investing in active transportation projects also helps engage residents and visitors and encourages active means of transportation.

The Destination Infrastructure and Active Transportation Grant provides funding for municipalities, not-for-profits, or charities with a focus or mandate to service visitors, to install or enhance infrastructure or make capital improvements that improve the quality of core visitor attractions or active transportation areas.

Eligibility Criteria:

- Specific Spruce the Bruce eligibility criteria from section 5.3.3 points b. to e. apply.
- The applicant must be a municipality, not-for-profit, or charity with a focus or mandate to service visitors.
- The project work must be within Bruce County boundaries, and at a core visitor attraction or an area determined by an active transportation plan.
- The applicant must submit a letter of support from the local municipality or local council.

Financial Incentive:

- A grant payment of up to 50% of eligible project costs (excluding taxes) to support the completion of a destination infrastructure and active transportation project.

Examples of Eligible Projects:

- Capital improvements such as upgrades and additions to public restrooms, parking areas, and lookouts.
- Other projects approved by Bruce County that create upgrades, additions, or improvements, or

enhanced experiences through Destination Infrastructure and Active Transportation within the community

6 Program Implementation

6.1 Administration

The Community Improvement Plan policy is administered by the Town of Saugeen Shores, with exception to the Spruce the Bruce program which are administered by Bruce County. These programs are led by the municipality's CAO and economic development staff with support from other departments for administration, review of applications, and funding disbursements.

Housing-related incentive programs referenced in this Community Improvement Plan shall be administered in accordance with the Supplemental Housing Incentives Guide. Updates to the Guide that do not alter the intent, incentive categories, or geographic applicability of this Plan shall not require an amendment to the Community Improvement Plan.

6.2 General Budget

Council determines the amount of available municipal funding to be made for these financial incentives under this Community Improvement Plan (CIP) on an annual basis. The total of all grants and loans provided in this CIP shall not exceed the eligible costs to remediate, rehabilitate, revitalize, and redevelop the lands and/or buildings. Any improvements made prior to the adoption of the CIP are not eligible for financial incentives under the CIP.

Based on any number of factors, council or its designated authority may choose to operationalize the following if it still fit within the criteria of the program:

- Cease, reduce, or increase funding to one or more of the financial incentive programs.
- Create a maximum/cap of the percentage allocated for an individual incentive.
- Designate a maximum dollar amount allocated to a specific incentive.
- Assign a maximum amount to be used as a pool.
- Limit funds to specific incentive programs to support municipal goals.

Any adjustments to program funding or the amount of the annual budget will not require an amendment to this Plan.

Housing-related incentive programs implemented pursuant to this Plan and detailed in the

Supplemental Housing Incentives Guide are funded solely through the Canada Mortgage and Housing Corporation's Housing Accelerator Fund (HAF).

6.3 Application Review and Approvals

Prior to application of the municipal-led incentive programs, potential applicants are encouraged to pre-consult with municipal staff to determine if their property and projects are eligible, discuss the application requirements, and to determine if other financial incentives are available.

Applications will be available to building and property owners or their tenants and will request elements such as project details, quotes, and designs of the of the proposed finished products.

Review and approval of applications is delegated to the CAO, economic development staff, or designate committee. The CAO, economic development staff, or designate committee are required to bring a recommendation to council for approval in the following situations:

- A Tax Increment Equivalent Grant is requested.
- A loan is requested.

Applications will be reviewed using an evaluation guide that sets out procedures on how applications are approved. Upon approval of a grant or loan, and prior to beginning the project, the applicant will be required to enter into an agreement with the municipality. A final report with copies of paid invoices and photos of the completed project will need to be returned before funds are released.

A summary of approved financial incentives will be provided to council based on the approved budget for that year.

6.4 Phasing

Based on the municipal goals, planned projects, or other recently completed work for the community the municipality may choose to phase areas of the Community Improvement Plan as in Section 5.7.6 of the official plan. If there are planned studies or projects upcoming based on public infrastructure, that may impact the result of a proposed eligible project that the application may choose to defer their incentive to omit duplication of work.

7 Amending Policies

7.1 Timeframe

The Community Improvement Plan (CIP) shall remain in effect until council amends or repeals the by-law.

7.2 Amendments

Amendments to the Community Improvement Plan (CIP) would not normally be required if a municipality is discontinuing or cancelling a program; or if funding to a program is decreased. Decisions respecting funding allocations to CIP programs are typically part of the annual council budget process. However, amendments to the CIP may be required for a change or expansion in the geographic area to which financial or land programs outlined in a CIP apply; or a change in the eligibility criteria (i.e. the addition of new municipal assistance programs involving grants, loans, tax assistance or land; or, an increase to a financial incentive to be offered within a municipal CIP program).

The amendment, extension, replacement of Schedule E - Supplemental Housing Incentives Guide, including changes to housing incentive amounts, eligibility requirements, or administrative procedures, shall not require an amendment to this Community Improvement Plan, provided the incentives remain consistent with the intent and framework of Section 5 of this Plan.

7.3 Participation

To carry out the community improvement goals and actions of this plan, the municipality may participate and coordinate in grants or loans with other levels of government pursuant to Section 28(7.2) of the Planning Act (1990) for the purpose of carrying out a Community Improvement Plan.

8 Monitoring

Program monitoring shall occur on an annual basis to determine the following:

- a. Established targets from program uptake are being met.
- b. Desired outcomes for the downtown are being achieved.
- c. Program participants are completing their commitments.
- d. Overall benefits of the program.

Monitoring of the housing-related incentives included in the Supplemental Housing Incentives Guide shall occur on a quarterly basis.

Schedule A: Community Improvement Project Area (CIPA) Maps

Schedule A-1: Saugeen Shores Municipal-wide CIPA

Schedule A-2: Downtown Port Elgin CIPA

Schedule A-3: Downtown Southampton CIPA

Schedule B: Summary of the Development and Predevelopment Incentives

Incentive Program	Purpose	Additional Eligibility	Incentives
Tax Increment Equivalent Grant (TIEG) Program	Encourage the development and redevelopment of eligible properties by providing tax assistance for the property tax increase resulting from new property improvements.	Privately owned properties in the municipal-wide CIPA (Schedule A1).	Up to 100% of the Municipal and/or County tax portion for up to ten years provided on a declining basis. County of Bruce may participate.
Municipal Fee Incentive Program	Reduction of municipal fees associated with redevelopment, infill, and new commercial development.	Privately owned properties or buildings in the municipal-wide CIPA (Schedule A-1).	One-time Municipal fee reductions up to 50%. County of Bruce may participate.
Predevelopment Study and Design Program	Offset the costs associated with preparing plans and drawings that outline the extent of the improvements being applied for.	Privately owned properties or buildings in the municipal-wide CIPA (Schedule A-1).	Municipality matches up to 50% of eligible project net costs. County of Bruce may participate.
Municipal Property Acquisition and Disposition Program	Redevelop lands or buildings that are determined desirable or surplus to the needs of the local municipality or the county.	Only applies to municipal owned lands or lands acquired by the municipality.	Land to be awarded at a reduced cost or at no cost or acquired for implementation of this plan. County of Bruce may participate.
Development Charges Program	Incentives equal to development charges payable on a new or	Project must be charged development charges	An incentive equal to 100% of development charges paid

	redeveloped project		
Local Improvement Charges Program	Offset costs of development or redevelopment of land.	Must enter into an agreement with the Town	Equal to costs of up to 100%, may include work completed by the Town with no chargeback.
Parkland and Parking Relief Program	Offset or waive fees related to parking relief or parkland dedication fees during development.	Must enter into an agreement with the Town	Incentive equal to 100% or waiving of costs related to parking relief or parkland dedication.

Schedule C: Summary of the Building and Property Improvement Incentives

Incentive Program	Purpose	Additional Eligibility	Incentives
Façade Improvement Program	Offset costs of rehabilitation, repair, and/ or exterior improvements to buildings and street-facing facades.	Buildings that are privately owned with component of non-residential use within a priority CIPA (Schedules A-2, A-3).	Municipality provides up to 100% of eligible project net costs.
Business Signage Program	Covers costs for new or existing public facing sign improvements or additions on buildings in the municipality.	Buildings or properties that are privately owned with a component of non-residential use within the municipal-wide CIPA (Schedule A-1).	Municipality provides up to 100% of eligible project net costs.
Building Improvement/ Structural Program	Supports the improvements needed to renovate, restore, or update buildings and bring them into compliance with AODA, Ontario's Building Code, or LEED certification standards.	Buildings that are privately owned with component of non-residential use within a priority CIPA (Schedules A-2, A-3).	Municipality provides up to 100% of eligible project net costs.
Property Transformation Program	Encourage upgrades to underutilized buildings or properties by repurposing the space to better suit the needs of the community with new usable residential or commercial activities.	Buildings that are privately owned with component of non-residential use or in the process of rezoning within a priority CIPA (Schedules A-2, A-3).	Municipality provides up to 100% of eligible project net costs.

Start-up Business Program	Funding for non-temporary interior leasehold, accessibility, or other capital storefront improvements for commercial spaces.	Buildings that are privately owned with component of non-residential use within a priority CIPA (Schedules A-2, A-3).	Municipality provides up to 100% of eligible project net costs.
Streetscape Beautification, Signage, and Landscaping Improvements	For improvements that boost the visual streetscape and landscaping improvements in the core downtown areas.	The project must be located in a priority CIPA (Schedules A-2, A-3).	Municipality provides up to 100% of eligible project net costs.
Agricultural Diversification Program	Encourage on-farm diversified and agriculture-related uses through value-added experiences and exterior improvements on farms.	Property with where agricultural use is permitted within the municipal-wide CIPA (Schedule A-1).	Municipality provides up to 100% of eligible project net costs.
Commercial Accommodation Refurbishment Program	Supports commercial roofed accommodators across the municipality with incentives to be used for the renovation or development of commercial properties related to converting existing spaces, adding guest units, enhancing the exterior of guest buildings, or supporting other needed upgrades and retrofits to better the guest experience.	Permanent roofed commercial accommodations such as a motel, hotel, lodge, resort, or tourist cottage rental establishment within the municipal wide CIPA (Schedules A-1).	Municipality provides up to 100% of eligible project net costs.

Schedule D: Summary of Bruce County's Spruce the Bruce Incentives

Incentive Program	Purpose	Additional Eligibility	Incentives
Façade Building Improvement Grant	Funding for business and property owners to update and improve the exterior façade of their downtown commercial building.	Zoned commercial or mixed-use within a priority CIPA (Schedules A-2, A-3).	County matches up to 50% eligible project costs (excluding taxes).
Fascia Signage Grant	Funding for business and property owners to install a new and updated façade (flat/fascia sign) on the exterior of the downtown commercial building.	Zoned commercial or mixed-use within a priority CIPA (Schedules A-2, A-3).	County matches up to 50% eligible project costs (excluding taxes).
Perpendicular Signage Grant	Funding for business and property owners to install a new perpendicular (blade / projecting) sign on the exterior of the downtown commercial building.	Zoned commercial or mixed-use within a priority CIPA (Schedules A-2, A-3).	County matches up to 50% eligible project costs (excluding taxes).
Awning Grant	Funding for business and property owners to install an awning on the exterior of the downtown commercial building.	Zoned commercial or mixed-use within a priority CIPA (Schedules A-2, A-3).	County matches up to 50% eligible project costs (excluding taxes).
Patio Installation Grant	Funding for business and property owners to install or expand an outdoor patio for their guests and visitors to enjoy food and beverage on.	Zoned commercial or mixed-use within a priority CIPA (Schedules A-2, A-3).	County matches up to 50% eligible project costs (excluding taxes).

Community Marketing Grant	Funding for businesses or municipalities, not-for-profits or charities with a focus or mandate to service visitors to collaboratively develop a package itinerary or marketing campaign that stimulates the local downtown economy.	If businesses apply: a minimum of three businesses must collaborate, with at least one located in a priority CIPA (Schedules A-2, A-3).	County matches up to 50% eligible project costs (excluding taxes).
Agri-Food Innovation Grant	Funding for agricultural operators to improve or implement new value-added and innovative technologies, software, and hardware.	Zoned agriculture within the municipal-wide CIPA (Schedule A-1).	County matches up to 50% eligible project costs (excluding taxes).
Business Accessibility Adaptability Grant	Funding for business and property owners to upgrade or renovate the exterior or interior of their commercial building to remove or reduce barriers for people with disabilities.	Zoned commercial or mixed-use within the municipal-wide CIPA (Schedule A-1).	County matches up to 50% eligible project costs (excluding taxes).
Product and Experience Development Grant	Funding for tourism business and property owners of tourism establishments to improve the visitor experience by making upgrades and enhancements to their products, services, and physical location.	For properties located within the municipal-wide CIPA (Schedule A-1) that are operating a business directly related to tourism.	County matches up to 50% eligible project costs (excluding taxes).
Residential Improvement Grant	Funding for property owners to upgrade or renovate their mixed-use (commercial-residential) building to add new residential units or increase occupancy in existing units for long-term rental use.	Zoned mixed-use within a priority CIPA (Schedules A-2, A-3).	County matches up to 50% eligible project costs (excluding taxes).

Streetscape Beautification Grant	Funding for municipalities or their entities, business improvement areas, or registered chambers of commerce to install or improve streetscape improvements in the downtown core that improve the vibrancy of the downtown.	Applicant must be a municipality or their entities with a letter of support from the municipality. Project installed in a priority CIPA (Schedules A-2, A-3)	County matches up to 50% eligible project costs (excluding taxes).
Community Signage Grant	Funding for municipalities, not-for-profits, or charities with a focus or mandate to service visitors, to install signage that improves the visitor experience.	Applicant must be a municipality or not-for-profit, or charity with a letter of support from the municipality who a focus or mandate to service visitors. Signage must be within Bruce County boundaries.	County matches up to 50% eligible project costs (excluding taxes).
Destination Infrastructure and Active Transportation Grant	Funding for municipalities, not-for-profits, or charities with a focus or mandate to service visitors, to install or enhance infrastructure or make capital improvements that improve the quality of core visitor attractions or active transportation areas.	Applicant must be a municipality or not-for-profit, or charity with a letter of support from the municipality who a focus or mandate to service visitors. Project must be within Bruce County boundaries.	County matches up to 50% eligible project costs (excluding taxes).

Schedule E: Supplemental Housing Incentives Guide

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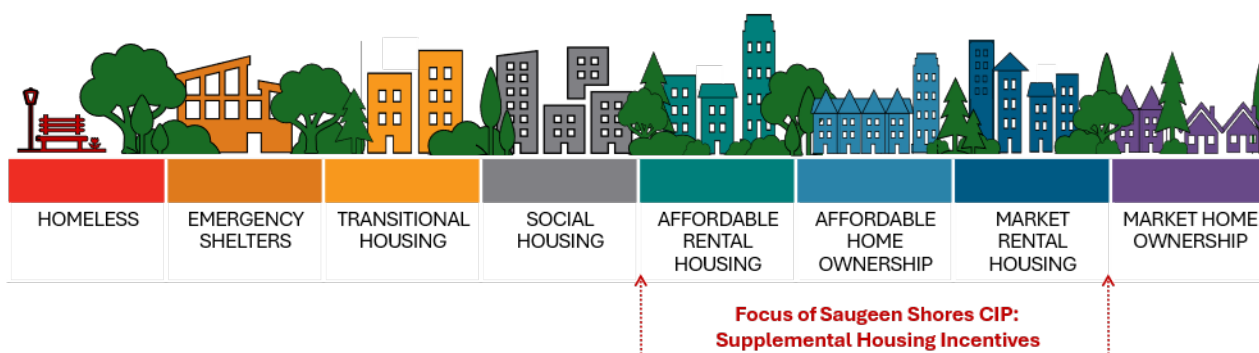
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1. Introduction

1.1 Purpose

This Supplemental Housing Incentives Guide, developed by Sierra Planning and Management for the Town of Saugeen Shores, introduces housing incentive programs that serve as an addition to the existing Town of Saugeen Shores Community Improvement Plan (CIP). These new programs include comprehensive details (provided in Schedule F) on incentives, eligibility, and implementation guidelines, and are designed to further support the Town's housing objectives, including the development of rental housing, Missing Middle housing, Affordable housing, and Additional Residential Units (ARUs).

Exhibit 1: The Housing Continuum



Source: Sierra Planning and Management, adapted from CMHC

1.2 Housing Accelerator Fund

The Town of Saugeen Shores is to receive approximately \$3.2 million in funding through the Canadian Mortgage and Housing Corporation (CMHC) Housing Accelerator Fund (HAF) to support the Town's strategic efforts to expand housing opportunities.

This funding enabled the implementation of eight targeted municipal initiatives designed to remove systemic barriers, streamline approval processes, and advance long-term housing strategies, including a Housing CIP through review of the existing CIP. These initiatives are being delivered over a two-year period and are expected to significantly enhance housing affordability and attainability across Saugeen Shores.

The eight initiatives supported by the Housing Accelerator Fund included:

- Housing-Driven Community Planning Permitting and Housing Opportunities System
- Housing Community Improvement Plan
- Official Plan and Zoning By-Law Amendments Related to Inclusionary Zoning

- Additional Residential Unit Toolkits and Standardized Modular Housing Program
- Incentive Programming Tools to Enable the Construction of Affordable and Attainable Housing
- Property Repurpose Utilization Program to Convert Surplus and Underutilized Land to Housing
- Non-Profit Housing Partnerships
- Consolidation of Linear Infrastructure Environmental Compliance Approval Process

1.3 Funding Availability

The initiatives outlined herein are directly funded through the CMHC HAF funding secured by the Town of Saugeen Shores. The housing incentives included herein will remain in effect until December 4, 2028, aligning with the scheduled expiry of HAF funding and/or until all HAF monies have been allocated, whichever comes first. On this date, all supplementary programs described in this Guide will conclude unless renewed or extended through additional funding or Council direction.

Access to HAF funding may become unavailable if all allocated funds are exhausted prior to the expiry date. In such circumstances, the Town reserves the right to approve only a portion of the requested funding through the application process, particularly if the remaining HAF funds are limited.

1.4 Definitions

Additional Residential Units (ARUs) means independent living spaces that includes its own kitchen and bathroom. It can be located within the main home or in a detached structure on the same property and is typically found on lots with a single-detached, semi-detached, or townhouse dwelling.

Affordable means affordable rental and ownership housing, respectively, as defined in the provincial Affordable Residential Units for the Purposes of the *Development Charges Act, 1997* Bulletin, as updated from time to time by the Minister of Municipal Affairs and Housing.

Apartment Unit means any dwelling unit within a building consisting of five (5) or more residential units, each with an independent entrance either directly from the outside, or through a common vestibule or common halls. (Town of Saugeen Shores Zoning By-law, [No. 75-2005](#)).

Building Permits are issued by the local body responsible for enforcing Ontario's Building Code and are required for the construction, renovation, demolition and certain changes of use of buildings.

Community Improvement Plan (CIP) is a planning tool under Section 28 of the Ontario Planning Act which permits planning and financial assistance programs involving lands, buildings, loans, grants and tax assistance for designated community improvement project areas.

Community Improvement Project Area (CIPA) means “a municipality or an area within a municipality, the community improvement of which in the opinion of the council is desirable because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reason” (Ontario Planning Act, Section 28).

Complete Application is an application that has been fully completed and submitted with all required supporting materials, as specified by the Town of Saugeen Shores, such that it can be forwarded to the Review Team for evaluation.

Development means the creation of a new lot, a change in land use, or the construction of buildings and structures requiring approval under the Planning Act, but does not include: a) activities that create or maintain infrastructure authorized under an environmental assessment process or identified in provincial standards; or b) works subject to the Drainage Act; or c) for the purposes of policy 4.1.4.a), underground or surface mining of minerals or advanced exploration on mining lands in significant areas of mineral potential in Ecoregion 5E, where advanced exploration has the same meaning as under the Mining Act. Instead, those matters shall be subject to policy 4.1.5.a). (Provincial Planning Statement, 2024).

Development Charges are fees levied on development to help finance the infrastructure required to service growth. Under the *Development Charges Act*, 1997, as amended, local municipal councils may pass a By-law imposing development charges. A charge imposed pursuant to the Town of Saugeen Shores Development Charges By-law ([No. 70-2026](#)).

Dwelling unit means a suite of two (2) or more complementary habitable rooms, occupied or capable of being occupied by one or more persons, in which sanitary conveniences are provided and in which facilities are provided for cooking or for the installation of cooking equipment, and with an independent entrance, either directly from outside the building or from a common corridor inside the building. (Town of Saugeen Shores Zoning By-law ([No. 75-2005](#))).

Eligible Costs includes all capital cost categories for which the Owner is entitled to Program Assistance from the municipality as may be approved and as may be provided for in the CIP and further specified in any Agreement that may be required to execute funding.

Eligible Property is serviced lands within the designated urban settlement areas of the Community Improvement Project Area (CIPA) and zoned to allow for residential uses. Any such property must be in accordance with the zoning in effect for lands contained in the CIPA.

Intensification refers to developing property at a higher density than currently exists to increase housing supply within built-up areas. This includes infill, redevelopment of underutilized lots, and converting existing buildings, aimed at optimizing infrastructure, increasing housing choices, and reducing urban sprawl.

Missing Middle is defined by CMHC as housing that fits the gap between low-rise, primarily single-family homes and mid-rise apartment buildings. These housing types provide a variety of housing options that add housing stock and meet the growing demand for walkability.

Non-profit housing means housing which is or is intended to be offered primarily to persons or families of low income on a leasehold or co-operative basis and which is owned or operated by i) a non-profit corporation being a corporation, no part of the income of which is payable to or otherwise available for the personal benefit of a member or shareholder thereof; or ii) a non-profit housing co-operative having the same meaning as in the Co-operative Corporations Act, R.S.O. 1990, c.C.35, as amended (Town of Saugeen Shores Development Charges By-law ([No. 70-2026](#))).

Occupancy means the earlier of: (a) the date on which the building or any part thereof is first occupied for residential use, or (b) the date on which a certificate of occupancy is issued pursuant to the Building Code Act, 1992. This definition shall govern the commencement of the development charge installment payment schedule as prescribed under Section 26.1 of the Development Charges Act, 1997.

Owner means the registered Owner of the Lands and includes any successors, assigns, agents, partners and any affiliated corporation. Financial assistance is provided to the registered owner of the property irrespective of any assignment of those funds to another party by the owner under separate agreement between the owner and a third party.

Program Assistance means all or any of the programs contained in and provided for by the CIP.

Purpose-Built Rental Housing means a building or structure with four or more dwelling units all of which are intended for use as rented residential premises (Development Charges Act, 1997).

Redevelopment means the creation of new units, uses or lots on previously developed land in existing communities, including brownfield sites (Provincial Planning Statement, 2024).

Rental Housing means development of a building or structure with four or more dwelling units all of which are intended for use as rented residential premises.

Residential Dwelling means a building, occupied or capable of being occupied as a home, residence or sleeping place by one or more persons, containing one or more Dwelling Units but not including motels, hotels, tents, truck campers, tourist trailers, mobile camper trailers or boarding, lodging or rooming houses.

Residential Use means lands, buildings or structures or portions thereof used, or designed or intended for use as a home or residence of one or more individuals, and shall include a single detached dwelling, a semi-detached dwelling a townhouse dwelling, an apartment dwelling, and the residential portion of a mixed-use building or structure (Town of Saugeen Shores Development Charges By-law ([No. 70-2026](#))).

Short-Term Rental Accommodation (STRA) means the rental of a residential unit, or part of one, for a temporary period, for less than 28 consecutive days, in exchange for payment.

Serviced land refers to building lots or acreage equipped with essential infrastructure, including municipal water, sewer, electricity, and road access, making it immediately ready for development.

2 Legislative Framework for Housing

Section 2 of the CIP details the relevant provincial legislation that permits the designation of Community Improvement Project Areas (CIPAs) and enables the development of CIPs. The following is focused on the legislative framework related to housing specifically.

2.1 Planning Act Provisions for CIPs

Ontario municipalities with community improvement policies in their official plans have the authority under Section 28 of the Ontario Planning Act to designate a Community Improvement Project Area (CIPA), and to prepare and adopt a Community Improvement Plan (CIP). As stated in Section 28 (2) “the council may, by by-law, designate the whole or any part of an area covered by such an official plan as a community improvement project area.”

Section 28 (1.1) Affordable housing specifically identifies the provision of Affordable housing as part of community improvement.

2.2 Provincial Planning Statement (PPS)

The Provincial Planning Statement (PPS) 2024 provides policy direction on matters of provincial interest related to land use planning and development. The PPS Vision emphasizes housing as a priority in its: “More than anything, a prosperous Ontario will see the building of more homes for all Ontarians. This is why the province has set a goal of getting at least 1.5 million homes built by 2031.”

Policy 2.1 of the PPS outlines the direction for long-term land use planning to accommodate population and employment growth and ensure sufficient land and servicing capacity to support a mix of land uses, housing types, and community infrastructure for the development of complete communities.

The PPS defines the term “complete communities” as “places that offer and support opportunities for equitable access to many necessities for daily living, including an appropriate mix of jobs, a full range of housing, transportation options, and public service facilities” (PPS, Policy 2.1.6).

Policy 2.3.1.3 guides planning authorities to “support general intensification and redevelopment to support the achievement of complete communities, including by planning for a range and mix of housing options and prioritizing planning and investment in the necessary infrastructure and public service facilities.”

Policy 2.2.1 of the PPS is dedicated to Housing and provides the following guidance to policy authorities: “Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected needs of current and future residents of the regional market area by:

- (a) establishing and implementing minimum targets for the provision of housing that is affordable to low and moderate income households, and coordinating land use planning and planning for housing with Service Managers to address the full range of housing options including affordable housing needs;
- (b) permitting and facilitating:
 - 1. all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including additional needs housing and needs arising from demographic changes and employment opportunities;
 - 2. all types of residential intensification, including the development and redevelopment of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and introduction of new housing options within previously developed areas, and redevelopment, which results in a net increase in residential units in accordance with policy 2.3.1.3;
- (c) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation;
- (d) requiring transit-supportive development and prioritizing intensification, including potential air rights development, in proximity to transit, including corridor and stations.”

2.3 Legislative Evolution of Housing-Related Policy

Since 2019, the Province has undertaken a broad restructuring of Ontario’s land use planning and development finance framework to accelerate housing delivery and reduce development costs. This evolution began with Bill 108, More Homes, More Choice Act (2019), which introduced early reforms to development charges and community benefits. The framework was

significantly expanded through Bill 23, More Homes Built Faster Act (2022), refined through Bill 185, Cutting Red Tape to Build More Homes Act (2024), and most recently consolidated through Bill 17, Protect Ontario by Building Faster and Smarter Act (2025). Collectively, these legislative changes have reshaped both the Planning Act and the Development Charges Act, 1997, with a clear policy objective of enabling “missing middle” housing, purpose-built rental development, and affordable and non-profit housing, while improving cost certainty and reducing upfront financial barriers. While Bill 108 established the initial policy direction, the current operative framework is primarily defined by Bill 23 and Bill 17, together with subsequent regulations and provincial affordability bulletins.

Key housing-related Development Charges (DC) Act changes currently in effect:

- Mandatory DC exemptions for Affordable housing units, including rental and ownership units that meet provincially prescribed affordability thresholds and are secured through affordability agreements (typically for a minimum of 25 years). These exemptions are applied province-wide and informed by the Ministry’s annually updated [Affordable Residential Units Bulletin](#).
- DC exemptions for non-profit housing and inclusionary zoning units.
- Deferral of municipal DCs to occupancy (or first occupancy) for residential development, replacing payment at building permit issuance.
- Elimination of interest on legislated DC installment payments, including for rental and institutional development.
- Exemptions for additional residential units (ARUs), permitting up to three residential units per lot without DCs, where a second and/or third unit is located within the principal low-rise dwelling or includes one accessory residential unit, subject to how units are distributed between the main building and any accessory buildings and as set out in the DC Act and applicable municipal DC by-laws.
- Tiered development charge discounts for purpose-built rental housing, providing greater DC reductions for larger, family-sized rental units (e.g., two- and three-bedroom units). DCs for units with three or more bedrooms shall be reduced by 25%, two bedrooms shall be reduced by 20%, and studios/one bedrooms shall be reduced by 15%.

Key Planning Act changes supporting housing delivery:

- As-of-right permissions for up to three residential units per lot in many existing low-density residential areas (e.g., single-detached, semi-detached, and rowhouses).
- Curtailment of site plan control, including limits on exterior design and reduced application requirements for certain residential development.

3 Policy Supports

The development of Supplemental Housing Incentives is guided by the priorities identified within the key policy documents at the County and Town levels, as summarized below.

3.1 Bruce County Official Plan

The County of Bruce Official Plan (Office Consolidation, April 5, 2024) establishes a policy framework to support housing choice, affordability, and appropriate intensification, while directing growth to serviced settlement areas. At a high level, the Plan identifies the provision of “affordable housing for all residents of Bruce County” as a core social objective (s. 3.4.1.4(iii)) and seeks to ensure “an adequate supply of land is available to accommodate anticipated development” (s. 3.4.1.4(iv)).

Housing policies are set out primarily in Section 4.4 (Population and Housing). The Plan requires that municipalities “ensure a range of housing types and tenure to meet the broad range needs of the County residents” (s. 4.4.1(ii)) and directs most new housing to Primary and Secondary Urban Communities (ss. 4.4.1(i), 4.4.3). Intensification and redevelopment are explicitly supported, with policies stating that the County and local municipalities shall “support opportunities to increase the supply of housing through intensification and redevelopment in appropriate locations” (s. 4.4.4.1(v)).

The Plan places particular emphasis on additional residential units and modest density. Local Official Plans and zoning by-laws are required to permit secondary suites and garden suites, subject to servicing and compatibility considerations (s. 4.4.4.1(x)–(xi)), with an overall cap such that “the combined total of a primary residential unit, additional residential unit(s) and a garden suite shall not exceed three units on a lot” (s. 4.4.4.1(xi)(h)).

Affordable housing is addressed directly in Section 4.4.4.2, which states that “30% of new residential development and residential intensification shall be affordable to meet the housing needs of family incomes up to the 60th percentile” (s. 4.4.4.2(2)). The Plan supports this objective through policies encouraging rental housing, higher-density forms, and the use of municipal incentives and surplus lands (ss. 4.4.4.2(5)–(6)).

Section 6.17.4 of the Bruce County Official Plan states the County may make grants or loans to one or more local municipalities for the supporting local municipalities to carrying out a Community Improvement Plan.

It is important to note that the County is currently undertaking an update to the Official Plan, which may refine housing targets, permissions, and growth management policies to reflect updated provincial direction and local needs.

3.2 Bruce County Housing Action Plan

The 2024–2026 Housing Action Plan builds on Bruce County’s Strategic Plan commitment to diversify housing options and promote inclusive, forward-thinking solutions. Spanning 25 actions across six domains, the Plan includes several initiatives relevant to financial incentives for housing, such as:

- Facilitating surplus land identification and screening in partnership with local municipalities.
- Pursuing provincial approval for a county-wide affordable housing CIP to enable direct financial support.
- Investigating opportunities to bolster private and non-profit affordable housing through local CIP frameworks.
- Piloting an Additional Residential Unit (ARU) program to expand housing choice.

3.3 Town of Saugeen Shores Official Plan

The Town of Saugeen Shores’ Official Plan sets out a comprehensive framework to ensure a diverse, affordable, and sustainable housing supply. The policies balance growth management, affordability, and neighbourhood compatibility while aligning with provincial policy directions.

As it relates to housing, the Plan’s goal is “to provide opportunities for a range of housing types and densities to accommodate a diversity of lifestyles, age groups, income levels and persons with special needs and to ensure that new housing styles are in character with existing neighbourhoods.” (s. 1.2.2.1)

The Town of Saugeen Shores has set out key objectives and related policies to guide its approach to housing, focusing on a mix of housing types, affordability, and intensification targets. Under the heading of Housing Mix & Density, the Town requires that at least 35% of all new housing developments are to be medium or high density, as outlined in section 1.2.2.2(c). Additionally, the Town has established a target that a minimum of 30% of new housing should be affordable, referencing sections 1.2.2.2(g) and 3.3.3.2.

There is also a goal to achieve a 10% intensification rate within the Built-up Area, according to section 3.3.5.1.

In terms of affordable housing initiatives, the Town is committed to “expedite the development approval process and other administrative requirements for affordable housing initiatives” (s. 1.2.2.2(h)). The

policies also support applying “more innovative and flexible zoning to affordable housing initiatives” (s. 1.2.2.2(i)), and encourage the construction of assisted rental housing to address

the needs of low-income households (s. 1.2.2.2(j)). The official plan reiterates the Town’s aim to target a minimum of 30% of new housing as affordable (s. 1.2.2.2(g)). To incentivize affordable housing projects, the Town offers “a grant-in-lieu of residential development charges, and... waiving other fees, such as planning fees and building permit fees, to promote affordable housing developments” (s. 1.2.2.2(o)). Furthermore, surplus Town-owned lands are to be given “initial consideration to the provision of affordable housing” (s. 1.2.2.2(n)), and the Town intends to collaborate with Bruce County to enact a Municipal Housing Facilities By-law under the Municipal Act in order to support these incentives (s. 1.2.2.2(m)).

Regarding Additional Residential Units (ARUs), the Town recognizes ARUs as a vital form of housing, stating that “Additional Residential Units shall be permitted in a diverse range of housing types” (s. 3.3.7.2.2). The policies allow for up to three ARUs per principal building, provided zoning standards are met (s. 3.3.7.3.2). In some cases, ARUs located in accessory structures, such as garden suites, may be regulated through Temporary Use By-laws (s. 3.3.7.4.1).

3.4 Town of Saugeen Shores Strategic Plan

Housing is a top priority in the Saugeen Shores’ Strategic Plan (2023-2027), framed under the pillar of Meeting the Needs of a Growing Community. The Town is taking a proactive, action-oriented approach to ensure residents have access to attainable, affordable, and diverse housing options. Relevant strategic directions include:

- Diversify and grow the housing stock: The Town will create the policy conditions and invest strategically to encourage both private and not-for-profit developers to deliver attainable housing.
- Leverage senior government funding: Saugeen Shores will actively identify, monitor, and pursue housing programs and funding opportunities from provincial and federal governments.
- Unlock surplus municipal lands: A planned approach will be developed to make surplus Town-owned lands available for attainable housing development.
- Shape supportive planning tools: The Town will promote planning policies, programs, and by-laws that create the right conditions for new and diverse housing forms.

3.5 Recent Zoning Changes

In recent years, the Province of Ontario has made changes to designate Additional Residential Units (ARUs) as “as of right,” meaning that almost any residential lot can accommodate at least one ARU. In October 2024, Town Council approved zoning amendments that permit up to four residential units on a single lot. This change, outlined in By-law No. 66-2024, is intended to

support gentle intensification and facilitate the creation of more low-rise housing options within the community.

4 Eligibility for Housing Incentives

4.1 Community Improvement Project Area

The CIP designates the entire municipality of the Town of Saugeen Shores as the Community Improvement Project Area (CIPA) with the downtown areas of Port Elgin and Southampton designated as priority project areas (refer to Schedule A for details). Only properties located within the boundary of the Saugeen Shores CIPA as defined herein that meet the specified criteria are eligible for financial incentive programs offered under the CIP's Supplemental Housing Incentives.

4.2 Additional Eligibility Requirements

In addition to the General Eligibility Criteria identified in section 5.1 of the CIP, the following additional eligibility requirements must be met by all applications to any housing incentive program in this Guide. The following requirements must be read in association with the program-specific eligibility requirements detailed in Schedule F.

The decision to fund and the amount of funding will be generally determined through the application of minimum criteria which measures each application based on the quality of the proposed development project. Eligibility is determined based on the merits and quality of each application, with funding decisions made at the Town's discretion.

- Program eligibility for housing incentives contained within this Supplemental Housing Incentives Guide is limited to registered property owners, assessed owners, and assignees of properties that allow for residential uses as defined under the Town of Saugeen Shores Zoning By-law.
- Assistance is aimed at residential uses, existing or proposed through development, redevelopment, renovation, or adaptive reuse whether in standalone buildings or in mixed-use buildings.
- All projects must demonstrate alignment with the Town's established housing goals, ensuring resources are invested in initiatives that support long-term community needs.
- Projects must be submitted for approval prior to commencement; applications for retroactive support, where work has already begun or been complete, will not be eligible.

- Any work initiated after applying but before its approval is undertaken at the applicant's own risk.
- Applications which are in default of any By-law of the Town of Saugeen Shores as well as applicants with any property tax arrears, or who are involved in ongoing litigation with the Town will be screened from further consideration, until such time as these defaults are remedied. All applicants shall also be in good standing regarding any other municipal fees and levies liable on the property. Applicants will be given the opportunity to reinstate their applications once tax arrears and outstanding municipal bills have been cleared.
- Housing units receiving incentives through this Supplement to the CIP are strictly prohibited from being used as Short-Term Rental Accommodation (STRA) (including platforms such as Airbnb or VRBO) for the duration specified in the agreement.

4.3 Conditions for Affordable Housing Incentives

The Supplemental Housing Incentives included within this Guide, specifically designed to support, among other things, the development of Affordable units, are governed by a detailed set of additional conditions. These requirements aim to ensure that Affordable units funded through the program remain accessible to those in need and continue to deliver long-term benefits to the community, preventing their conversion to market-rate housing.

In addition to the general eligibility and procedural requirements outlined in Section 5.1 of the CIP and this Supplemental Housing Incentives Guide, applicants seeking incentives for Affordable housing must comply with the following conditions:

- All Affordable units receiving grant funding through the CIP must remain Affordable for a minimum of 25 years.
- Eligible applicants are required to enter into a binding legal agreement with the Town of Saugeen Shores as a condition of receiving incentives for providing Affordable rental housing. This agreement will include the following provisions:
 - Each development that receives support under the CIP program(s) must include units that meet the CIP's definition of Affordable housing.
 - The legal agreement must be registered on the property title, and all associated registration costs are the responsibility of the applicant or property owner.
 - The agreement is binding not only on the original owner but also on heirs, successors, assignees, and any subsequent transferees in the event of a change in property ownership.

- To receive a grant, the housing provider must submit annual documentation to the Town of Saugeen Shores Development Services Department, demonstrating that each rental unit continues to meet affordability requirements. This evidence may include a signed lease indicating the tenant's name and affordable rental rate, as well as proof of payment aligning with the lease terms.
- Should the housing provider fail to meet the obligations set out in the agreement, they will be required to repay the Town the full amount of benefits received, including any applicable costs and interest.
- The agreement will also include any other contractual provisions deemed necessary by the Town of Saugeen Shores, based on standard contractual drafting principles.
- Additional reasonable requirements and conditions may be included in the agreement on a project-specific basis, as determined by the Town.
- The agreement must specify that Affordable rental units created through the incentive programs remain Affordable for a minimum period of 25 years.

5 Housing Incentive Programs

The following suite of programs is designed to equip the Town with tools to support residential development, stimulate private sector investment, and contribute to the revitalization of Saugeen Shores's housing landscape. The following provides a summary of each incentive program, including the purpose, key eligibility criteria, financial incentive amounts, and other important considerations. Detailed descriptions of each individual program are provided in Schedule F.

5.1 Development Charge (DC) Grant

Purpose:

The Development Charge (DC) Grant Program is designed to encourage Purpose-Built Rental Housing development by decreasing the cost of development related to DCs and providing a grant equivalent to a portion of the DC.

Eligibility Criteria:

You are eligible to apply if:

- ☐ You meet the general eligibility criteria identified in Section 5.1 of the CIP and additional eligibility criteria (as applicable) identified in Section 4 of this Guide.
- ☐ Your property is within the designated settlement area, serviced and zoned to allow residential uses.
- ☐ You are a property owner or developer seeking development, redevelopment, or adaptive reuse of your property for residential purposes.

Financial Incentive:

The maximum grant value available under this program is 50% reduction of DCs levied by the Town or up to a maximum \$150,000 (whichever is less).

The landowner or developer pays 100% of the DCs at the time of Occupancy. This cost is reimbursed to the property owner or developer, in the form of a grant based on the in-force DC rates. The full value of the grant will be issued at such time regardless of whether the applicant is making payments for DCs through the installment process, as allowable per provincial legislation.

Examples of Eligible Projects:

- Residential development that would be charged DCs.
- Redevelopment of existing buildings that contain residential units.
- Adaptive reuse of existing buildings for the purpose of developing residential units.

Additional Considerations:

Where DCs are applicable, the DC Grant applies only to the remaining chargeable portion after any legislative exemptions and/or reduction have been applied.

5.2 Additional Residential Unit (ARU) Grant

Purpose:

The Additional Residential Unit (ARU) Grant Program aims to incrementally increase the supply of rental housing in Saugeen Shores by encouraging the construction of a basement apartment, garden suite, upstairs apartment, or living space within one accessory building on a property.

Eligibility Criteria:

You are eligible to apply if:

- ☐ You meet the general eligibility criteria identified in Section 5.1 of the CIP and additional eligibility criteria (as applicable) identified in Section 4 of this Guide.
- ☐ Your property is within the CIPA, serviced and zoned to allow ARUs (subject to servicing provisions).
- ☐ The primary dwelling unit on the property is owner-occupied.

Financial Incentive:

The maximum grant value available under this program is \$30,000 for up to three ARUs, subject to the following funding parameters. Maximum assistance is structured as follows:

- one (1) unit – \$5,000;
- two (2) units – \$7,500 per unit; and
- three (3) units – \$10,000 per unit.

Examples of Eligible Projects:

ARUs may be established in the following contexts:

- Within a newly constructed residential dwelling;
- Within an existing residential dwelling; or
- As a detached accessory building located on the same lot as an existing residential dwelling.

Additional Considerations:

Eligible properties must be zoned to permit single detached, semi-detached, townhouses, and duplex/triplex units, as applicable to the form and location of the proposed ARUs.

5.3 Affordable Missing Middle Grant

Purpose:

This program provides grants to help property owners offset upfront construction costs, making it more financially viable to develop Affordable Missing Middle housing, such as semi-detached homes, duplexes, triplexes, fourplexes, townhouses, and low-rise multi-unit dwellings, in Saugeen Shores.

Eligibility Criteria:

You are eligible to apply if:

- ☐ You meet the general eligibility criteria identified in Section 5.1 of the CIP and additional eligibility criteria (as applicable) identified in Section 4 of this Guide.
- ☐ Your property is within the designated settlement area, serviced and zoned to allow residential uses.
- ☐ You are a private sector landowner/developer actively seeking the development, redevelopment, or adaptive reuse of properties to deliver Affordable Missing Middle housing forms.

Financial Incentive:

The maximum funding provided on a per unit basis covers up to 100% of eligible costs, up to a maximum amount of \$250,000 per project whichever is less. Per unit maximums include:

- Rental Unit at Affordable rate – up to \$50,000 per unit.
- Ownership Unit at Affordable rate – up to \$30,000 per unit.

Examples of Eligible Projects:

- Construction of a new building that includes new Affordable rental and/or ownership housing that aligns with the definition of Missing Middle housing.
- Adaptive reuse of an existing building that includes new Affordable rental and/or ownership housing that aligns with the definition of Missing Middle housing.
- Conversion of an existing single-detached dwelling into multiple units.

Additional Considerations:

- The proposed development must create a minimum of three (3) new Affordable Missing Middle housing units.
- The above per unit allowances are 'stackable' if the development proposed includes a mix of tenure. For example, a proposed development that includes two Affordable ownership units, each with an Affordable rental unit in the basement (total of two rental

units), would result in a grant of up to \$100,000 for the Affordable rental units (max. \$50,000 per unit) and up to \$60,000 for the Affordable ownership units (max. \$30,000 per unit), for a total grant of up to \$160,000.

5.4 Municipal Fees Grant

Purpose:

This program offers residential property owners/developers a reduction in applicable municipal fees, limited to site plan control applications and building or demolition permit fees. Bruce County may participate in this program as subject to Bruce County Council approval.

Eligibility Criteria:

You are eligible to apply if:

- ☐ You meet the general eligibility criteria identified in Section 5.1 of the CIP and additional eligibility criteria (as applicable) identified in Section 4 of this Guide.
- ☐ Your property is within the designated settlement area, serviced and zoned to allow residential uses.
- ☐ You are a property owner or developer seeking development of new Purpose-Built Rental Housing and/or mixed-use development (rental housing with commercial at grade).

Financial Incentive:

Grants will be applied as follows:

- Site Plan Control Fee Grant up to a maximum of \$5,000 per property or the cost of the combined eligible planning fees, whichever is less.
- Building or Demolition Permit Fee Grant up to a maximum of \$30,000 per property or the cost of the combined eligible building permit fees, whichever is less.
- If at least 20% of the rental units are Affordable in nature, any Building Permit Fees associated with those Affordable units will be reimbursed in full (100%) in the form of a grant. This is in addition to the maximum grant values indicated above.

Examples of Eligible Projects:

- Site plan control applications.
- Building or demolition permits.

Additional Considerations:

- Although the fees are provided as a grant, they are not waved outright. Fees are to be paid according to Town policies and will be reimbursed later by way of a grant (refer to Schedule F for details).
- Fees associated with any other municipal processes, or outside agencies are not subject to the grant.

5.5 Municipal Property for Affordable Housing Program

Purpose:

The Municipal Property for Affordable Housing Program is modeled on the Municipal Property Acquisition and Disposition Program of the CIP but developed solely for the purposes of providing Affordable housing in the Town. This assists private and non-profit developers looking to produce Affordable housing on Town-owned lands through a Request for Proposal (RFP) process by way of either (a) lease or sale at below market value, (b) acquisition, or (c) other approved use arrangements. Bruce County may participate in this program as subject to Bruce County Council approval.

Eligibility Criteria:

- ☐ The property is located within the CIPA.
- ☐ Only land owned or acquired by the Town is eligible for this program.
- ☐ You can apply for this program, in response to the Town-issued RFP, if you are a qualified developer, housing provider, or registered charitable organization who are actively seeking the development of Affordable rental units.

Financial Incentive:

- Town-owned land to be leased or sold at a reduced cost or no cost, or other use arrangements approved by the Town.
- Land to be acquired by the Town to support the implementation of an Affordable housing project.

Examples of Eligible Projects:

- Examples of eligible projects and mandatory requirements will be included in the Town-issued RFP.

Additional Considerations:

- Properties located within or near the downtown areas of Port Elgin and Southampton (CIP-defined priority project areas) may be prioritized for development due to their strategic advantages.
- Proposals in response to the Town-issued RFP must demonstrate financial viability, a sound operational plan, and a clear timeline for project completion.
- Additional eligibility criteria will distinguish the best use based on needs and will be identified in the RFP released by the Town.
- Incentives are provided once the application is approved and a registered agreement with the Town covers land transfer, development timelines, affordability period, and property use.

6 Program Implementation

6.1 Administration

The implementation and ongoing management of the CIP will be the responsibility of staff within the Town of Saugeen Shores Development Services Department. Staff will oversee key operational activities to ensure the efficient administration of the CIP and its programs.

Key tasks in implementing the CIP are as follows and will be shared among Town staff:

- **Staff education:** Apprising developers and property owners of available housing-related program opportunities under the CIP and navigating applicants to key sources of information in this regard will be shared among Development Services and Communications staff.
- **Marketing and promotion:** Departments that are expected to play a key role in supporting the effective marketing of the CIP include Development Services and Communications.
- **Organizing and hosting a pre-application consultation meeting:** This should be held with each potential applicant to discuss the proposal, eligibility and potential program options. Staff from relevant departments may provide input as needed.
- **Managing the implementation of the CIP and the process of application review and approval:** This includes financial and administrative requirements, coordination of Review Team, application review, and preparation and execution of legal agreements for applications, where required.

6.2 Application Process

Application intake for the Supplemental Housing Initiatives will be conducted on an ongoing, first-come-first-served basis. This approach is designed to ensure that planned investments by applicants are not delayed due to fixed intake deadlines, enabling applicants to submit their projects without concern for missing set dates. However, it is essential that all applicants meet the Complete Application requirements to be considered under this system. All applications will be pre-screened by Town staff for completeness and further consideration. Incomplete applications will be returned as such, and an opportunity may be provided to re-submit. If the Town remains concerned that applications are not meeting the information needs of the Town, the Town will, at its discretion, reject the application. The Review Team will oversee all evaluation once a Complete Application is provided.

The intake and approval process consists of five-steps: pre-application consultation, submit application, evaluation of Complete Application, approval and payment. Each step is summarized on the following exhibit.

Exhibit 3. Application Intake and Approval Process: Summary

Step 1: Pre-Application Consultation

Prospective applicants can identify their projects by completing an online request (Intent to Apply Form) on the Town's website outlining the nature of the project. Before work commences on providing a Complete Application, the applicant will meet with staff to discuss the scope of work, program requirements, and eligibility. Applicants are expected to meet the Town's submission requirements as laid out in the relevant application forms.

Step 2: Submit Complete Application

Applicants will submit a Complete Application. This includes the application form, and ALL supporting documents plus other supplemental information as may be requested by staff. The Town will confirm whether the application is deemed complete.

Step 3: Evaluation of Complete Application

Complete Applications will be evaluated by the Review Team to ensure compliance with the Town's housing objectives, property and building standards/permits, by-laws and policies. The Review Team may request additional information. Applicant will be notified of the Recommendation to Council.

Step 4: Approval

The nature of approval is specific to each program, with some comprising a grant up front, others being paid later (e.g., DCs paid at Occupancy, with grant following). For those grants that are back-ended, approval is in principle until all conditions of development are met. Conditional approvals will be communicated in writing, outlining the process that is required to finalize approval of funding.

Step 5: Payment

The timing of works which are the subject of the application are the responsibility of the applicant. Disbursement of funding will be in accordance with the provisions of the individual program in question.

6.3 Application Review Team

In implementing the CIP, the Town will administer the application evaluation process by establishing a Review Team based on the application or program being applied for. The Team will include four (4) voting members, comprised of the following:

- Chair – Director, Development Services or designate.
- Planning Policy Coordinator.
- Economic Development Officer.
- 1 representative from the Finance Department.

In the case of a tie vote, the Chair will have two (2) votes.

In addition to the above members, other subject matter experts within the departments will be called upon to provide written or verbal review and input (as appropriate) where required. As an example, this can include further input from Building Services on relevant matters. These personnel do not need to be voting members of the Team.

The intent of the Review Team is to provide oversight of applications for financial support to ensure that approved applications are fully vetted regarding the following:

1. Alignment with municipal planning, economic development and other policies as relevant from time to time.
2. Adherence to the municipal by-laws and property standards.
3. Good value for money with respect to public funding.
4. Reasonableness of project timing, scale of costs, and likelihood of success.

The Review Team will evaluate the application for Town Staff and/or Council approval.

6.4 Approval Authority

The Town retains the discretion to determine whether any housing-related CIP program will be implemented under delegated authority. The use of delegated authority may be applied to some programs and not others, based on the nature of the program, the level of financial commitment involved, and other considerations as determined by the Town from time to time.

6.5 Marketing and Promotion

Marketing efforts to promote the Town of Saugeen Shores Supplemental Housing Incentives will be led by Development Services. Promotional materials must be aligned with Town of Saugeen Shores brand standards and may be reviewed by Communications staff as appropriate.

It is crucial that marketing and promotion of the CIP begin as early as possible to maximize uptake prior to the expiry of available funding. Proactive outreach, such as engaging directly with developers, property owners, and housing industry associations, hosting information sessions, and distributing targeted communication, will help ensure that potential applicants have sufficient time to prepare and submit their proposals. By effectively raising awareness and encouraging participation early in the program period, the Town can help facilitate development and redevelopment activities that aligns with not only housing aims but broader CIP objectives as well and make full use of HAF funding before it lapses.

6.6 Monitoring and Review

In recognition of the HAF-related timeline for housing-related incentives included herein, which is set to expire on December 4, 2028, progress review and performance reporting to Council via a staff report shall take place quarterly throughout the program period.

Schedule F: Housing Incentive Program

Details

Purpose-Built Rental Housing Development Charges (DC) Grant

Rationale and Objective(s)	The objective of this program is to provide assistance for the development, redevelopment or adaptive reuse of sites by further reducing the cost of development related to DCs associated with Purpose-Built Rental Housing.
Benefits	Reduced DCs will help to facilitate development and redevelopment efforts and aims to maximize the Town's capacity to effect positive change in the housing market resulting in the development and more varied forms of Purpose-Built Rental Housing in Saugeen Shores.
Intended Recipients	- Program is targeted to private sector landowners/developers who are actively seeking the development, redevelopment, or major renovation of serviced properties within the designated settlement area of the Town for Purpose-Built Rental Housing. - The General Eligibility Requirements outlined in Section 5.1 of the CIP and the Additional Eligibility Requirements and Conditions outlined in Section 4 of this Guide also apply.
Program Specifics	- For Eligible Properties within the CIPA, the grant is equivalent up to a maximum of 50% of applicable Development Charges levied by the Town, or a maximum of \$150,000 whichever is less. - Where DCs are applicable, the DC Grant applies only to the remaining chargeable portion after any legislative exemptions and/or reductions have been applied. - Unless otherwise notified by the Town in response to individual applications for financial support under this program, the grant excludes any application to DCs levied by, or on behalf of, Bruce County.
Approval	The landowner or developer pays 100% of the applicable DC at the

Process	time of Occupancy (per current Provincial legislation). This cost is reimbursed to the landowner or developer, in the form of a grant based on the in-force DC rates. • In accordance with current Provincial legislation, rental housing developments are eligible for a five-year installment schedule for development charge payments, commencing at Occupancy. The landowner or developer shall remit 100% of the applicable development charge installment at the time of occupancy and at each of the four subsequent annual intervals prescribed by the Development Charges Act, 1997. • The full value of the grant will be issued in full regardless of whether the applicant is making payments for DCs through the installment process, as allowable per provincial legislation. • The Application Process outlined in Section 6.2 of this Guide also applies.
Other Restrictions	• The Town has the right to review any and all aspects of the program, including the purpose, form, method of application, evaluation and amount of funding of the program, from time to time, or at any time, for any reason, and at the sole and absolute discretion of the Town. • The Development Charges (DC) Grant cannot be combined with the Additional Residential Units (ARU) Grant. • As necessary, the Town may amplify or adjust the application and approval protocols associated with this program. • If the applicant is in tax arrears in the current or any subsequent year within a 5-year horizon, regarding this or other properties in its ownership in the Town, the applicant will, at the discretion of the Town, be required to repay part or the entire DC grant as determined by the Town. • These obligations will be confirmed by the execution of an agreement between the successful applicant and the Town in a form acceptable to the Town. • If the completed project proves to be inconsistent with the proposed project that was approved and detailed in the application form and supporting documentation, the Town retains the right to cancel the

	disbursement of funds.
Fiscal Implications	• Foregone income to the Town and administrative costs related to processing applications. • The cost of the grant will be covered by a CIP Reserve, utilizing HAF funding.

Additional Residential Unit (ARU) Grant

Rationale and Objective(s)	• This program offers property owners a grant to offset upfront construction costs associated with creating ARUs on their owner-occupied property. • This program aims to increase the supply of rental housing in Saugeen Shores by encouraging the construction of a basement apartment, garden suite, upstairs apartment, or living space within one accessory building on a property.
Benefits	• Increases rental stock by providing lower-cost housing options and supporting gentle density in existing neighbourhoods, easing pressure on housing demand. • Encourages infill development within the designated settlement area. • Maximizes the use of existing urban serviced lots / rural serviced lots (subject to servicing provisions). • Provides income opportunities for homeowners through long-term rentals.
Intended Recipients	• Program is targeted to private sector landowners/developers who are actively seeking the development of ARUs within their owner-occupied dwelling or on same property. • The General Eligibility Requirements outlined in Section 5.1 of the CIP and the Additional Eligibility Requirements and Conditions outlined in Section 4 of this Guide also apply.
Program Specifics	• Under the ARU Grant Program, grants up to a maximum of \$30,000 may be offered to Eligible Property owners within the CIPA.

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- ARUs may be established in the following contexts where the primary dwelling unit on the property is owner-occupied:
 - Within a newly constructed residential dwelling;
 - Within an existing residential dwelling; or
 - As a detached accessory building located on the same lot as an existing residential dwelling.
 - Eligible properties located within the CIPA may qualify for grant funding for up to three ARUs, subject to the following funding parameters. Maximum assistance is structured as follows:
 - one (1) unit – \$5,000;
 - two (2) units – \$7,500 per unit;
 - and three (3) units – \$10,000 per unit.
 - All funding amounts are based on the number of eligible ARUs and are subject to program terms and conditions in force at the time of application.
 - Eligible properties must be zoned to permit single detached, semi-detached, townhouses, and duplex/triplex units, as applicable to the form and location of the proposed ARUs.
 - The Town encourages high-quality, context-sensitive ARU designs that reflect the character of the surrounding area. Proposals that align with the Town’s pre-approved designs and local context will be favoured, while applications that do not meet the minimum standards, as defined by the Town, may be refused.
 - Applications that demonstrate the opportunity to meet the needs of accessibility in as broad a manner as possible (designs that are above and beyond the building code will be given favourable consideration).
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**Approval
Process**

- The property owner shall be solely responsible for all construction costs and applicable permit fees incurred throughout the development process.
 - Any financial assistance provided under this program shall be disbursed to the applicant upon substantial completion of the project.
 - Disbursement of funds is contingent upon:
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	• verification of occupancy; and • full compliance with applicable zoning regulations and building permit requirements. • The Application Process outlined in Section 6.2 of this Guide also applies.
Other Restrictions	• The Town has the right to review any and all aspects of the program, including the purpose, form, method of application, evaluation and amount of funding of the program, from time to time, or at any time, for any reason, and at the sole and absolute discretion of the Town. • The Additional Residential Unit (ARU) Grant cannot be combined with the Development Charges (DC) Grant. • As necessary, the Town may amplify or adjust the application and approval protocols associated with this program. • The Town may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the Town. • If the completed project proves to be inconsistent with the proposed project that was approved and detailed in the application form and supporting documentation, the Town retains the right to cancel the disbursement of funds.
Fiscal Implications	• Foregone income to the Town and administrative costs related to processing applications. • The cost of the grant will be covered by a CIP Reserve, utilizing HAF funding.

Missing Middle Grant

Rationale and Objective(s)	• This program offers property owners a grant to offset upfront construction costs associated with developing Affordable Missing Middle housing forms (semi-detached, duplexes, triplexes, fourplexes, townhouses, and low-rise multi-unit dwellings). • This program aims to incrementally increase the supply of Affordable medium density housing in Saugeen Shores by bridging the financial
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	viability gap.
Benefits	- Increases housing stock and diversity by improving affordability and supporting neighbourhood revitalization, easing pressure on housing demand. - Encourages infill development within the designated settlement area.
Intended Recipients	- This program is targeted to private sector landowners/developers who are actively seeking the development, redevelopment, or adaptive reuse of properties to deliver Affordable Missing Middle housing forms. - The General Eligibility Requirements outlined in Section 5.1 of the CIP and the Additional Eligibility Requirements and Conditions outlined in Section 4 of this Guide also apply.
Program Specifics	- Grant funding provided on a per unit basis covers 100% of eligible costs, up to a maximum amount of \$250,000 per project. Per unit maximums include: - Rental Unit at Affordable rate – up to \$50,000 per unit. - Ownership Unit at Affordable rate – up to \$30,000 per unit. - The above per unit allowances are ‘stackable’ if the development proposed includes a mix of tenure. - Eligible development types include: - New construction/adaptive reuse: Construction of a new building or adaptive reuse of an existing building that aligns with the definition of Missing Middle housing (as defined in Section 1.4) is eligible. Such buildings must include new rental and/or ownership units and be no more than four (4) storeys in height. - Conversion of existing dwellings: Conversions of existing single-detached dwellings into multiple units are also eligible under the program. Examples include transforming a single home into a semi-detached dwelling with two ARUs, a triplex, or a fourplex.

Approval Process	• The property owner shall be solely responsible for all construction costs and applicable permit fees incurred throughout the development process. • Any financial assistance provided under this program shall be disbursed to the applicant upon substantial completion of the project. • Disbursement of funds is contingent upon: (i) verification of occupancy; (ii) confirmation that the unit meets defined affordability criteria; and (iii) full compliance with applicable zoning regulations and building permit requirements. • The Application Process outlined in Section 6.2 of this Guide also applies.
Other Restrictions	• The Town has the right to review any and all aspects of the program, including the purpose, form, method of application, evaluation and amount of funding of the program, from time to time, or at any time, for any reason, and at the sole and absolute discretion of the Town. • As necessary, the Town may amplify or adjust the application and approval protocols associated with this program. • The Town may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the Town. • If the completed project proves to be inconsistent with the proposed project that was approved and detailed in the application form and supporting documentation, the Town retains the right to cancel the disbursement of funds.
Fiscal Implications	• Foregone income to the Town and administrative costs related to processing applications. • The cost of the grant will be covered by a CIP Reserve, utilizing HAF funding.

Municipal Fees Grant

Rationale and Objective(s)	• This program offers property owners/developers with plans to develop new Purpose-Built Rental Housing as a standalone development and/or as part of a mixed-use development (rental housing with commercial at grade) a reduction in applicable municipal fees, including site plan control application and building and demolition permit fees. • Planning applications cover a range of specific land use planning consents, approvals, discharges and other administrative functions which are subject to the payment of processing fees. • Separately, the program includes a grant equivalent to a specified portion of the building and demolition permit fees in effect. • Reduced planning and building permit fees may, in concert with other program support, help encourage development efforts by reducing initial regulatory costs.
Benefits	• Reduces financial barriers to housing development by offsetting initial regulatory costs associated with planning applications, building permits, and development approvals.
Intended Recipients	• Non-profit or private sector landowners or developers seeking development, redevelopment, major expansion, or adaptive reuse of Eligible Properties to accommodate Purpose-Built Rental Housing within the designated settlement area that are zoned to allow residential uses. • The General Eligibility Requirements outlined in Section 5.1 of the CIP and the Additional Eligibility Requirements and Conditions outlined in Section 4 of this Guide also apply.
Program Specifics	• Under the municipal fees grant program, grants may be offered to Eligible Property owners or developers for eligible Purpose-Built Rental Housing projects. • If at least 20% of the rental units are Affordable in nature, any Building Permit Fees associated with those Affordable units will be reimbursed in full (100%) in the form of a grant. This is in addition to the maximum grant values indicated below. The Town has complete discretion in determining the maximum amount to be provided to each applicant.

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- Grants related to the remaining market rate units will be applied as follows:
 - **Site Plan Control Fees Grant:**
 - Maximum grant of \$5,000 per property or the cost of the eligible site plan control application fees, whichever is less. A maximum of 1 grant per property (or combined properties if subject to the same application) over the duration of the plan.
 - The site plan control fees grant only covers those fees levied by the Town, as eligible in this program. It does not cover fees associated with the completion of required studies for planning approvals, legal costs, or Ontario Land Tribunal (OLT) related activities.
 - **Building or Demolition Permit Fees Grant:**
 - Maximum grant of \$30,000 per property or the cost of the combined eligible building permit fees, whichever is less. A maximum of 1 grant per property (or combined properties if subject to the same application) over the duration of the plan.
 - The effective schedule of Town fees for the purpose of this CIP is that which is approved and in force at the time of approval of the application for program support. This is specifically defined as being at the time of final approval (as contrasted with approval in principle).
 - The Building Permit Fee Grant only covers those applicable building or demolition permit fees as levied by the Town, and as applicable to any eligible development pursuant to the Building Code Act.
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**Approval
Process**

- This program will utilize the Town's schedule of fees in effect at the time of approval of the application for program assistance.
 - Pursuant to Bill 124 (Building Code Statute Law Amendment Act, 2002) the regime of planning application processing fees currently in effect in the Town is based on partial cost recovery of administrative and processing costs.
 - All applications for development are required to pay these fees; accordingly, as an incentive for the development of Purpose-Built Rental Housing properties, these upfront fees can be reduced by way of a
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	grant. • The municipal fee grant funds will be disbursed only at application approval to ensure incentives lead to the actual implementation of the project. The building permit fees will also be similarly back-ended to ensure pay-out of the grant only on completion of the project. • The applicant pays for all planning and development permit costs as required and at the times required. These costs are reimbursed to the applicant by the Town, in the form of a grant based on the following schedule: • Site Plan Control (grant at the time of approval); • Building or Demolition Permit (at completion of construction and achievement of substantial occupancy). • The Town will have full discretion to determine whether any application is approved for the full amount of the grant or a lesser amount. • The Application Process outlined in Section 6.2 of this Guide also applies.
Other Restrictions	• The Town has the right to review any and all aspects of the program, including the purpose, form, method of application, evaluation and amount of funding of the program, from time to time, or at any time, for any reason, and at the sole and absolute discretion of the Town. • As necessary, the Town may amplify or adjust the application and approval protocols associated with this program. • The Town may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the Town. • If the completed project proves to be inconsistent with the proposed project that was approved and detailed in the application form and supporting documentation, the Town retains the right to cancel the disbursement of funds.
Fiscal Implications	• Foregone income to the Town and administrative costs related to processing applications. • The cost of the grant will be covered by a CIP Reserve, utilizing HAF funding.

Municipal Property for Affordable Housing Program

Rationale and Objective(s)	• This program is designed to facilitate the development of Affordable Housing on Town-owned lands or acquisition of lands in alignment with the Town of Saugeen Shores housing objectives and Official Plan policies. • This initiative is intended to encourage the creation of Affordable Housing by reducing land acquisition barriers and aligning surplus land with the Town's housing objectives.
Benefits	• Reduces capital barriers for developers and housing providers by enabling them to redirect limited capital toward construction and affordability measures. • Facilitates shovel-ready projects by removing land acquisition hurdles and supports timely deliver of Affordable housing units.
Intended Recipients	• Program is targeted to developers, housing providers or registered charitable organizations who are actively seeking the development of an Affordable housing project.
Program Specifics	• The Town of Saugeen Shores may occasionally identify and formally declare specific municipally-owned properties as surplus and eligible for use for Affordable housing under this program. These lands may be made available to eligible applicants by way of a Request for Proposal (RFP) process through: • Lease or sale of land at less than its appraised market value, or other use arrangements approved by the Town; or • Conveyance of land for nominal consideration. • Additionally, the Town may agree to acquire land to support the implementation of an Affordable housing project.
Approval Process	• The proposed development must include Affordable housing rental units, as defined by the Province, and will be evaluated per the Town of Saugeen Shores Affordable Housing on Town-Owned Lands Policy. • Properties located within or near the downtown areas of Port Elgin and Southampton (CIP-defined priority project areas) may be

	prioritized for development due to their strategic advantages. • The form and extent of assistance shall be determined on a property-specific basis, subject to the Town’s formal disposition process and Council approval, as applicable. • Proposals in response to the Town-issued RFP must demonstrate financial viability, a sound operational plan, and a clear timeline for project completion. • Additional eligibility criteria will distinguish the best use based on needs and will be identified in the RFP released by the Town. • Incentives are provided once the application is approved and a registered agreement with the Town covers development timelines, affordability period, property use, and land transfer (as applicable).
Other Restrictions	• The Town has the right to review any and all aspects of the program, including the purpose, form, method of application, evaluation and type of mechanism provided, from time to time, or at any time, for any reason, and at the sole and absolute discretion of the Town. • As necessary, the Town may amplify or adjust the application and approval protocols associated with this program. • The Town may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the Town. • The Town will implement appropriate safeguards to ensure that any sale of municipally-owned lands is conditional upon the development of Affordable housing on the subject property.
Fiscal Implications	• Foregone income to the Town (for land awarded at reduced or no cost) and administrative costs related to processing applications.

Schedule G: Commercial Core Incentive

Program Details

Commercial Core Development Charges (DC) Grant

Rationale and Objective(s)	The objective of this program is to encourage new commercial and mixed-use (commercial/residential) development within the Commercial Core zone by reducing the cost of development related to Development Charges (DCs).
Benefits	- Supports new commercial investment and revitalization within the Town of Saugeen Shores. - Helps reduce Development Charges to make eligible development more financially feasible. - Encourages investment, increasing assessment and economic activity for the Town.
Intended Recipients & Eligibility	- Program is targeted to private sector commercial property owners and developers proposing the development of a new commercial or mixed-use building or net new commercial gross floor area (GFA) through redevelopment or expansion of an existing building. - The General Eligibility Requirements outlined in Section 5.1 of the CIP also apply. - The subject Property must be located within the Town of Saugeen Shores and located on lands zoned Commercial Core as described in the Town of Saugeen Shores' Zoning By-law, as amended.
Program Specifics	- For Eligible Properties, the grant is equivalent up to a maximum of 50% of applicable Development Charges levied by the Town, or a maximum of \$75,000, whichever is less. - In the case of mixed-use developments, the grant would only apply to the commercial portion of a development. - The Town has discretion to allocate the maximum grant amount where a project is deemed to have significant benefit to the local economy.

	• Unless otherwise notified by the Town in response to individual applications for financial support under this program, the grant excludes any application to DCs levied by, or on behalf of, Bruce County.
Approval Process	• The landowner or developer pays 100% of the applicable DC at the time of Building Permit issuance (per current Provincial legislation). This cost is reimbursed to the landowner or developer, in the form of a grant based on the in-force DC rates. • The Application Review and Approvals process outlined in the CIP applies.
Other Restrictions	• The Commercial Core Development Charges (DC) Grant cannot be combined with the Tax Increment Equivalent Grant (TIEG). • The Town has the right to review any and all aspects of the program, including the purpose, form, method of application, evaluation and amount of funding of the program, from time to time, or at any time, for any reason, and at the sole and absolute discretion of the Town. • As necessary, the Town may amplify or adjust the application and approval protocols associated with this program. • Grants are for DC charges only and do not absolve an applicant of the responsibility for funding studies and site technical reviews or executing actions to remove other conditions of approval as may be required by the Town. • If during construction, the applicant is in default of relevant by-laws or payments to the Town and fails to remedy this within a reasonable period determined by the Town, the applicant will be required to repay the DC grant in part or in whole at the discretion of the Town. • If the applicant is in tax arrears in the current or any subsequent year within a 5-year horizon, regarding this or other properties in its ownership in the Town, the applicant will, at the discretion of the Town, be required to repay part or the entire DC grant as determined by the Town. • These obligations will be confirmed by the execution of an agreement between the successful applicant and the Town in a form acceptable to the Town.

	• If the completed project proves to be inconsistent with the proposed project that was approved and detailed in the application form and supporting documentation, the Town retains the right to cancel the disbursement of funds.
Fiscal Implications	• Foregone income to the Town and administrative costs related to processing applications. • The cost of the grant will be covered by a CIP Reserve.