



*Community Improvement Plan*  
*Of*  
*The Corporation of*  
*The Township of Cramahe*

Prepared by Cramahe Township October 2007

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## **1.0 INTRODUCTION**

### **1.1 Purpose:**

This Community Improvement Plan (CIP) establishes a framework for the Township's support and implementation of a program to encourage the maintenance and rehabilitation of commercial buildings and their facades as well as associated signage in the Community Improvement Area (CIA) of Cramahe Township. The CIP will enhance the role of the downtown core as a commercial, administrative and cultural centre as well as a "Vintage Village". The CIP also provides a framework to encourage and support the redevelopment of vacant and underutilized properties and buildings.

### **1.2 Community Improvement Area Boundaries:**

The area subject to this CIP include only those lands zoned Commercial as identified in Township of Cramahe Zoning By-Law 99-26 and Village of Colborne Zoning By-Law 94-05, and are inside the Community Improvement Areas, as identified in Appendix "A" and "B" to this plan.

### **1.3 Goals:**

The Community Improvement goals are as follows:

- (a) To provide incentives for businesses to enhance their building's presentation to the public;
- (b) To improve the storefront signage, designs and paint schemes;
- (c) To stimulate pride in Colborne and Castleton's downtown;
- (d) To contribute to the overall enhancement of Colborne and Castleton's downtowns as "Vintage Village";
- (e) To encourage the revitalization of vacant, and underutilized properties and buildings.
- (f) To improve handicapped accessibility to buildings.

### **1.4 Objectives:**

The Community Improvement objectives are as follows:

- (a) To provide for rehabilitation or improvement of commercial facades, including brickwork and signage through the use of municipally assisted programs and funding sources;
- (b) To provide an incentive for private investment through the use of municipally assisted programs and funding sources;
- (c) To improve the physical and aesthetic amenities, including accessibility, of buildings in downtown Colborne and Castleton while stimulating private investment and revitalization.

## 1.5 Legislative Authority:

Section 28 of the Planning Act, R.S.O. 1990, c.P. 13, as amended, includes in the definition of community improvement the development, redevelopment, construction, reconstruction, improvement of energy efficiency or rehabilitation of a community improvement project area and the provision of such commercial or other improvements as may be appropriate.

“Community Improvement Plan” means a plan for the improvement of a community improvement project area which is in the opinion of the Township of Cramahe Council desirable to be improved because of age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or any other environmental, social or community economic development reason.

The Township of Cramahe Official Plan, as updated in December 2005, Section 5.1.22 contains policies relating to community improvement and the Council of Cramahe Township may designate the whole or any part of an area as a Community Improvement Project Area.

“Community Improvement Project Area” means the areas contained within Castleton and Colborne as identified by council and included in Appendix “A” and “B” which council may amend from time to time by Resolution.

Once the community improvement plan is in effect, for the purpose of carrying out the plan, the Township of Cramahe may make grants, loans to registered owners and tenants of lands and buildings within the community improvement project area, 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 Community Improvement Plan.

## 1.6 Background:

The Township of Cramahe has taken a strong interest in the revitalization of their commercial core and “main streets”. The Township has an Economic Development Advisory Committee consisting of elected members of Council, staff, and residents at large. They are committed to enhancing the growth and prosperity of Cramahe Township. The Township of Cramahe has a Heritage Committee that consists of an elected member of council and residents at large. The Heritage committee has taken an active interest in the rehabilitation of two buildings in Cramahe Township, and has an interest in the revitalization of any historical building within the Township.

## 1.7 Community Improvement Plan Preparation:

The CIP contained within this document has been prepared in accordance with the provisions of the Planning Act. A copy of the Community Improvement Policies (Section 5.1.22) of the Official Plan for the Township of Cramahe is included as Appendix “E” to this plan.

The CIP has also been prepared in accordance with, and is consistent with, policies under the 2005 Provincial Policy Statement. This CIP recognizes the opportunities for intensification and redevelopment. Section 1.1.3.1. of the PPS indicates that Settlement areas shall be the focus of growth and their vitality and generation shall be promoted.

The process included a number of measures to enable public input into the preparation of the CIP. Stakeholder input was obtained from the Township of Cramahe Economic Development Committee and the Heritage Committee.

The process also included a statutory public meeting held in accordance with Section 17 of the Planning Act, R.S.O. 1990. Notice of the statutory public meeting was advertised in the local media and was held Thursday 30 August 2007 to explain the program and receive feedback. A copy of the statutory public meeting notice is provided as Appendix “C”.

## 2.0 BACKGROUND INFORMATION

### 2.1 History of Cramahe Township.

The Township of Cramahe was created on January 1, 2001 as a result of the amalgamation of the former Village of Colborne and Township of Cramahe.

The former Township of Cramahe has historically been a very active agricultural area in Northumberland County, and while the number of dairy farms has decreased over the past decade, farming is still the predominant land use. There has, however, also been an increase in residential development since the 1980s.

The former Village of Colborne is the urban centre of the Township and since the Village was incorporated in 1859 it has served the commercial and social needs of area residents.

Along with the downtown shopping core, Colborne is home to one school with a student population of approximately 300 as well as five churches. The recreation centre, The Keeler Center, is a modern environmentally friendly facility that has a very active minor hockey association. The recent upgrading of baseball fields has added to the recreational activities available to the youth of the area.

Colborne hosts the Auction Barn Jamboree and the Apple Blossom Tyme Festival annually.

While there are many positive things happening in Colborne, the Township Economic Development Advisory Committee recognizes that there is a critical need for downtown revitalization to provide assistance and encouragement to the business people who find it a constant struggle to prosper in a small town atmosphere. The merchants and the residents are striving for something that makes Colborne special.

## 2.2 Population

The Village of Colborne's population has remained static at approximately 1,800 people for many years. Growth has been limited by the lack of capacity in the existing sewer system. An important step will be taken to alleviate the problem with the construction of a sewage system in the near future. The new system should substantially increase capacity, allowing more growth. There is adequate capacity in the water system to accommodate future growth and to support economic development efforts.

## 2.3 Architecture / Streetscape

Colborne has a unique variety of architecture. While it has many homes from the Victorian and Edwardian periods, it also has examples from other periods of architecture. The Township Economic Development Advisory Committee has a strong vision for the development and architectural renewal character and uses the label "Vintage Village".

The Township Economic Development Advisory Committee is committed to maintaining commercial spaces on the first floor of buildings in the downtown core with residential units on the second and higher levels. Continuing to concentrate on the commercial uses in the downtown core is fundamental to the ongoing survival of Colborne's commercial future. While it will continue to be subject to change and will evolve over time, the downtown core area is the centre for commercial activity and should be protected and promoted as such.

## 2.4 Parking

One of the issues in the commercial core is parking. As a result, tenants of the second storey residential units and retail staff are encouraged to park in the parking lots at the rear of the businesses to help alleviate the demand for parking spaces by customers. The Township has developed municipal parking areas but there still remains a shortage of parking.

### **3.0 PROBLEMS AND DEFICIENCIES**

To learn more about the issues and concerns facing Colborne's downtown/commercial district, the plan author conducted a survey of businesses located in the Community Improvement Plan Area during the summer months of 2007 (See Appendix "D"). Among the 19 businesses that participated, 32% said "Yes" they would benefit from a building improvement grant/loan program further demonstrating the need for a CIP. When asked if they would benefit from a sign improvement loan/grant program, 58% said, "Yes" they would benefit.

Businesses were also asked for their suggestions of how to improve Colborne's Downtown. The number one answer was to retain the "Vintage Village Look."

In 2000, Hasiuk Place located at 27 Toronto Street closed its doors creating a significant loss in downtown vitality. This vacant and underutilized property/building provides an investment opportunity.

### **4.0 COMMUNITY IMPROVEMENT PLAN**

In response to the influences of commercial development along the 401 corridor and the lure of "big box" retailers, the Township of Cramahe has embarked upon creating a CIP to revitalize and re-shape Colborne's commercial core area. An applicant may participate in one or more programs listed in this section. The total of the grants and loans made in respect of particular lands and buildings under subsection 28(7) of the Planning Act shall not exceed the eligible costs of the community improvement plan.

The CIP consists of the following:

#### **4.1 Façade Improvement Loan and Grant Program**

##### **4.1.1 Purpose:**

The Façade Improvement Loan and Grant Program is intended to encourage façade improvements in the Façade and Signage Improvement Area as shown on Appendix "A" and "B" through the provision of financial assistance to eligible owners.

##### **4.1.2 Township Economic Development Advisory Committee:**

The Township Economic Development Advisory Committee of Council is responsible for reviewing applications under this program and for making recommendations to Council. It is also charged with reviewing the parameters and overall results of the program and to make an annual report to Council. Applicants will be afforded an opportunity to appeal recommendations and

decisions made by the Township Economic Development Advisory Committee directly to Council for their consideration.

#### 4.1.3 Design Guidelines:

When reviewing applications for façade improvement funding, the Township Economic Development Advisory Committee shall ensure preservation and enhancement of the “Vintage Village” theme. Consultation with the Heritage Committee is recommended.

#### 4.1.4 Eligibility for Loan and Grant Program:

- Applicants for the Façade Improvement Loan and Grant Program must be the registered owner(s) of the subject property;
- Township staff will review property tax records. Property owners who are in arrears of property taxes, local improvement charges or any other municipal accounts receivable on the subject property are not eligible to receive the loan and grant;
- Applicants are permitted to apply for both the Loan and Grant Programs simultaneously;
- The owner(s) must match the Township’s contribution as set out in Section 4.1.5 below;
- Outstanding work orders (building, fire, zoning, etc.) must be satisfied prior to funding approval;
- Only commercial and commercial/residential properties are eligible for façade improvement loan and grant funding;
- Township contributions will be issued only after the project is completed and approved;
- Proposed works must comply with all applicable by-laws, codes and guidelines.

#### 4.1.5 General Terms of Loan and Grant Program:

The applicant may choose to apply for either the Grant or Loan Program, or both simultaneously.

The maximum grant amount that an applicant can receive for façade improvement is capped at \$3,000.00. The maximum amount that an individual applicant can receive in an interest free loan for façade improvement is capped at \$3,000.00.

For the grant program, the Township will pay up to 50% of the eligible costs up to a maximum of \$3,000. The applicant pays a portion of the improvement and the Township provides a grant for a portion.

For the interest free loan, the Township will provide an interest free loan up to a maximum of \$3,000. The interest free loan is a repayable, non-interest bearing loan with a maximum amortization of 5 years commencing immediately upon issuance of the Notice of Completion of the approved project. The Township may loan up to 100% of eligible costs, however, projects with leveraged funds will be given priority. Successful applicants will be required to sign a Promissory note outlining a repayment schedule, with repayment made in monthly installments until paid in full. Full payment may be made at any time with no penalty. The loan is also transferable to successors in title provided the new owner meets the eligibility criteria and agrees to the terms and conditions of the loan.

Eligible costs include the application fees associated with façade improvement projects in accordance with the provisions of Section 69 of the Planning Act and the Township's by-law. Application fees shall be paid by the applicant at time of submission, and will be reimbursed by the Township as part of the Façade Improvement Loan or Grant Program. Fees will only be reimbursed once the project has been approved and work has been completed to the satisfaction of the Chief Building Official in accordance with this plan.

Any work completed prior to approval by the Township is not eligible. Costs in excess of the maximum grant and loan shall be the responsibility of the applicant. Successful applicants will enter into an agreement with the municipality, which will outline the specific terms of the loan/grant program.

Grants are disbursed on a reimbursement basis and cannot be issued until the proposed project has been completed. Before a Township cheque is issued for either the grant or loan, the applicant must submit proof of payment for approved, eligible completed work.

#### 4.1.6 Application and Approval Process:

- The Clerk-Administrator or designate, with assistance from the Chief Building Official and support staff, as well as recommendation from the Township Economic Development Advisory Committee, shall manage the process;
- Qualified applicants must complete the application form;
- Two quotes are required and the Township Economic Development Advisory Committee will review the application and will make its recommendation within 45 days;
- Relevant building permit fees apply and the Township shall provide a grant to offset such fees from the capital reserve account for this program after the work is completed and approved for municipal financial assistance;
- The total grant amount for each year is limited – grants will be awarded on a first-come, first-served basis and will be limited to one application per registered property owner per fiscal year;

- If approved, work must be completed within six months from the date of approval of the application unless extended by the Township's Economic Development Advisory Committee;
- The applicant is responsible for obtaining all building permits and any other required permits for the work to be done;
- The applicant is responsible for conformance with all applicable health and safety standards;
- The applicant also agrees to maintain the property and improvement;
- When the façade work is completed, a statement with supporting invoices shall be submitted to the Township upon which the work will be inspected by the Township and, if approved, notice of completion will be issued upon which the financial assistance will be initiated;
- Funding approval will lapse if a notice of completion is not issued within eight months of the date of execution of the Financial Assistance Agreement. The Township Economic Development Committee may grant an extension of up to four months following receipt of a written request by the owner setting out the reasons for the extension and providing a new date of completion.

#### 4.1.7 Promotion:

The Township may promote the program in partnership with the Economic Development Advisory Committee and reserves the right to use approved and funded projects as examples in promotional programming. The Township may promote an approved project by using photographs and descriptions of the project in promotional materials.

Application forms and further information are available at the Township of Cramahe Municipal Office, 1 Toronto Street, P.O.Box 357, Colborne, Ontario K0K 1S0. Telephone 905-355-2821.

## 4.2 **Signage Improvement Loan and Grant Program**

### 4.2.1 Purpose:

The Signage Improvement Loan and Grant Program is intended to encourage signage improvements in the Façade and Signage Improvement Area as shown on Appendix "A" and "B", through the provision of financial assistance to eligible owners and/or tenants.

### 4.2.2 Township Economic Development Advisory Committee:

The Township Economic Development Committee of Council is responsible for reviewing applications under this program and for making recommendations to Council. It is also charged with reviewing the parameters and overall results of the program and to make an annual report to Council. Applicants will be afforded an opportunity to appeal recommendations and decisions made by the Township

Economic Development Advisory Committee directly to Council for their consideration.

#### 4.2.3 Design Guidelines:

When reviewing applications for signage funding, the Township Economic Development Advisory Committee shall ensure preservation and enhancement of the “Vintage Village” Theme. Consultation with the Heritage Committee is recommended.

#### 4.2.4 Eligible Works and Elements:

- Signs will be on commercial, or commercial/residential buildings within the Façade and Signage Improvement Area as per Appendix “A” and “B”.
- Signs are described as any device located outside of any building which is used for the purpose of identifying, advertising or attracting attention to any business, enterprise, organization or project, product or service located on any premises by means of painting on or attaching bills, letters, numerals, pictorial matter or electric or other devices in such a way as to be visible to the public, including legal ground signs and wall signs as defined in the Township of Cramahe sign by-law.

#### 4.2.5 Eligibility for Loan and Grant Program:

- Applicants for the Signage Improvement Loan and Grant Program may be the registered owner(s) of the subject property or tenants, with owner approval;
- Township staff will review property tax records. Property owners or owners who apply on behalf of their tenants who are in arrears of property taxes, local improvement charges or any other municipal accounts receivable on the subject property, are not eligible to receive a grant or loan;
- The owner(s) or tenant must match the Township’s contribution as set out in Section 4.2.6 below;
- Outstanding work orders (building, fire, zoning, etc.) must be satisfied prior to funding approval;
- Only commercial or commercial/residential properties are eligible for signage improvement loan and grant funding;
- Township contributions will be issued only after the project is completed and approved;
- Proposed works must comply with all applicable by-laws, codes and guidelines.

#### 4.2.6 General Terms of Grant and Loan Program:

The applicant may choose to apply for either the Grant or Loan Program, or both simultaneously.

The maximum grant for signs is capped at \$1,000.00. The maximum interest free loan for signs is capped at \$1,000.00.

For the grant program, the Township will pay up to 50% of the eligible costs up to a maximum of \$1,000. The applicant pays a portion of the improvement and the Township provides a grant for a portion.

For the interest free loan, the Township will provide an interest free loan up to a maximum of \$1,000. The interest free loan is a repayable, non-interest bearing loan with a maximum amortization of 5 years commencing immediately upon issuance of the Notice of Completion of the approved project. The Township may loan up to 100% of eligible costs, however, projects with leveraged funds will be given priority. Successful applicants will be required to sign a Promissory note outlining a repayment schedule, with repayment made in monthly installments until paid in full. Full payment may be made at any time with no penalty. The loan is also transferable to successors in title provided the new owner meets the eligibility criteria and agrees to the terms and conditions of the loan.

Successful applicants will enter into an agreement with the municipality, which will outline the specific terms of the loan/grant program.

Eligible costs include the application fees associated with Signage Improvement projects in accordance with the provisions of Section 69 of the Planning Act and the Township's Sign By-law. Application fees shall be paid by the applicant at time of submission, and will be reimbursed by the Township as part of the Signage Improvement Loan and Grant Program. Fees will only be reimbursed once the project has been approved and work has been completed to the satisfaction of the Chief Building Official in accordance with this plan.

Any work completed prior to approval by the Township is not eligible. Costs in excess of the maximum grant and loan shall be the responsibility of the applicant.

Grants are disbursed on a reimbursement basis and cannot be issued until the proposed project has been completed. Before a Township cheque is issued for either the grant or loan, the applicant must submit proof of payment for approved, eligible completed work.

#### 4.2.7 Application and Approval Process:

- The Clerk-Administrator or designate, with assistance from the Chief Building Official and support staff, as well as recommendation from the Economic Development Advisory Committee, shall manage the process;
- Qualified applicants must complete the application form;
- One quote for sign improvement or replacement is required and the Township Economic Development Committee will review the application and will make its recommendation within 45 days;
- Relevant permit fees apply and the Township shall provide a grant to offset such fees from the capital reserve account for this program after the work is completed and approved for municipal financial assistance;
- The total grant amount for each year is limited – grants will be awarded on a first-come, first-served basis and will be limited to one application per business per fiscal year;
- If approved, work must be completed within six months from the date of approval of the application unless extended by the Township’s Economic Development Advisory Committee;
- The applicant is responsible for obtaining all permits for the work to be done;
- The applicant is responsible for conformance with all applicable health and safety standards;
- The applicant also agrees to maintain the sign and improvement;
- When the signage work is completed, a statement with supporting invoices shall be submitted to the Township upon which the work will be inspected by the Township and, if approved, notice of completion will be issued upon which the financial assistance will be initiated;
- Funding approval will lapse if a notice of completion is not issued within eight months of the date of execution of the Financial Assistance Agreement. The Township Economic Development Advisory Committee may grant an extension of up to four months following receipt of a written request by the owner setting out the reasons for the extension and providing a new date of completion.

#### 4.2.8 Promotion:

The Township may promote the program in partnership with the Economic Development Advisory Committee and reserves the right to use approved and funded projects as examples in promotional programming. The Township may promote an approved project by using photographs and descriptions of the project in promotional materials.

Application forms and further information are available at the Township of Cramahe Municipal Office, 1 Toronto Street, Box 357 Colborne, Ontario K0K 1S0. Telephone 905-355-2821

### 4.3 **Residential Conversion and Rehabilitation Grant**

#### 4.3.1 Purpose:

The residential Conversion and Rehabilitation grant is intended to encourage building owners in the downtown core to convert, or rehabilitate existing units above the ground floor and within existing floor space of a commercial, or commercial/residential building.

#### 4.3.2 Township Economic Development Advisory Committee:

The Township Economic Development Advisory Committee of Council is responsible for reviewing applications under this program and for making recommendations to Council. It is also charged with reviewing the parameters and overall results of the program and to make an annual report to Council. Applicants will be afforded an opportunity to appeal recommendations and decisions made by the Township Economic Development Advisory Committee directly to Council for their consideration.

#### 4.3.3 Design Guidelines:

When reviewing residential conversion or rehabilitation grant applications, the Economic Development Advisory Committee shall consider the need for the expansion of residential choices, which supply an immediate consumer base for local businesses. Plans must include bringing premises up to current building code standards with definitive upgrades. Building exteriors must maintain the “Vintage Village” theme. Consultation with The Heritage Committee is recommended.

#### 4.3.4 Eligible Works and Elements:

For the addition of new residential units, or improvement of existing residential units in the upper floors of Commercial/Residential buildings within the Colborne Community Improvement Area (Appendix ‘A’). A commercial tenant must occupy the main floor space.

#### 4.3.5 Eligibility for the Loan Program:

- Applicants for the Residential Conversion and Rehabilitation Grant Program must be the registered owner(s) or authorized agent of the subject property;
- Township staff will review property tax records. Property owners who are in arrears of property taxes, local improvement charges or any other municipal accounts receivable on the subject property, are not eligible to receive a grant;
- The owner(s) must match the Township’s contribution;
- Outstanding work orders (building, fire, zoning, etc.) must be satisfied prior to funding approval;

- Only commercial/residential properties are eligible for grant funding;
- Township contributions will be issued only after the project is completed and approved;
- Proposed works must comply with all applicable by-laws, codes and guidelines.
- The total value of the grant received shall not exceed 50% of the total cost of rehabilitating the residential unit;
- The work will be subject to review and the issuance of necessary planning and development approvals and building permits pursuant to the Ontario Building Code.

#### 4.3.6 General Terms of Grant Program:

The maximum grant amount is equivalent to 50% of the construction costs to a maximum of \$5,000.00 per residential unit, with a maximum of two (2) units per building per year.

Successful applicants will enter into an agreement with the municipality, which will outline the specific terms of the grant program.

Eligible costs include the application fees associated with building improvement projects in accordance with the provisions of Section 69 of the Planning Act and the Township's by-laws. Application fees shall be paid by the applicant at time of submission, and will be reimbursed by the Township as part of the Residential Conversion and Rehabilitation Grant Program. Fees will only be reimbursed once the project has been approved and work has been completed to the satisfaction of the Chief Building Official in accordance with this plan.

Any work completed prior to approval by the Township is not eligible. Costs in excess of the maximum grant shall be the responsibility of the applicant.

Grants are disbursed on a reimbursement basis and cannot be issued until the proposed project has been completed. Before a Township cheque is issued for the grant, the applicant must submit proof of payment for approved, eligible completed work.

#### 4.3.7 Application and Approval Process:

- The Clerk-Administrator or designate, with assistance from the Chief Building Official and support staff, as well as recommendation from the Economic Development Advisory Committee, shall manage the process;
- Qualified applicants must complete the application form;

- Two quotes for improvements are required and the Township Economic Development Committee will review the application and will make its recommendation within 45 days;
- Relevant building permit fees apply and the Township shall provide a grant to offset such fees from the capital reserve account for this program after the work is completed and approved for municipal financial assistance;
- The total grant amount for each year is limited – grants will be awarded on a first-come, first-served basis and will be limited to one application per building per fiscal year;
- If approved, work must be completed within six months from the date of approval of the application unless extended by the Township’s Economic Development Committee;
- The applicant is responsible for obtaining all building permits and any other required permits for the work to be done;
- The applicant is responsible for conformance with all applicable health and safety standards;
- The applicant also agrees to maintain the building to the standards of the Township of Cramahe Property Standards By-Law;
- When the work is completed, a statement with supporting invoices shall be submitted to the Township upon which the work will be inspected by the Township and, if approved, notice of completion will be issued upon which the financial assistance will be initiated;
- Funding approval will lapse if a notice of completion is not issued within eight months of the date of execution of the Financial Assistance Agreement. The Township Economic Development Advisory Committee may grant an extension of up to four months following receipt of a written request by the owner setting out the reasons for the extension and providing a new date of completion.

#### 4.3.8 Promotion:

The Township may promote the program in partnership with the Economic Development Advisory Committee and reserves the right to use approved and funded projects as examples in promotional programming. The Township may promote an approved project by using photographs and descriptions of the project in promotional materials.

Application forms and further information are available at the Township of Cramahe Municipal Office, 1 Toronto Street, Box 357 Colborne, Ontario K0K 1S0. Telephone 905-355-2821

#### 4.4 **Property Tax Increment Equivalent Grant Program**

##### 4.4.1 Purpose

Under the Property Tax Increment Equivalent Grant Program, the Township may protect commercial, or commercial/residential properties from an increased assessed value of the property and therefore increased taxes by exempting the approved applicant from paying the increase in municipal tax, for a specified period, that is a direct result from approved improvements to a façade, a sign, or residential units. Properties located within the areas as shown in Appendix 'A' or 'B' are eligible for the Property Tax Increment Equivalent Grant Program.

##### 4.4.2. General Terms of Property Tax Freeze Program

Successful applicants to the Façade Improvement Loan and Grant Program and/or the Signage Improvement Loan and Grant Program and/or the Residential Conversion and Rehabilitation Grant Program are automatically enrolled in the Property Tax Freeze Program. If their improvements result in an increased assessed value of the property, and therefore increased taxes, the property owners will pay the full amount of the property taxes up front and then the Township will grant back the pre-approved increase of property tax for a maximum of three years from the date of the increase in assessed value. Following three years from the date of the increase in assessed value; the successful applicant will pay 100% of the property taxes, at which time the Township ceases to grant back any and all taxes paid.

Participation in the Property Tax Freeze Program does not exempt commercial, or commercial/residential property owners from an increase/decrease in municipal taxes due to a general tax rate increase/decrease or a change in assessment for any other reason. The Property Tax Freeze Program does not exempt property owners from paying the County and education portion of the property tax.

#### 4.5 **General Rules:**

The provision of any loan, grant and tax assistance as described in Sections 4.1, 4.2 and 4.3 shall be administered on a first come, first served basis to the limit of the available funding. The municipal Council may vary such programs if goals are not being met without a CIP amendment, provided that the variation does not exceed the original program's maximum grant, loan and/or tax assistance. The Township may discontinue programs if goals are not being met without an amendment to the CIP. It is the sum of all grants, loans and tax assistance that may not exceed the cost of rehabilitating the lands and buildings, per subsection 28(7.1) of the Planning Act.

## **5.0 COMMUNITY IMPROVEMENT PLAN BUDGET**

### **5.1 Funding Sources:**

The grant and loan programs described in Sections 4.1, 4.2, 4.3 and 4.4 are funded solely by the Township of Cramahe.

The programs are funded by municipal capital budget allocations, reviewed annually on an as-required basis, and by fund replenishment through repayment of the loan portion of the loan and grant program.

Total funding by Cramahe Township under this plan is limited to \$20,000 per year, to be reviewed annually.

Funding will be granted on a first come, first served basis, to the limit of the annual allocation.

## **6.0 IMPLEMENTATION**

### **6.1 Authority:**

The CIP will be implemented through the provisions of Section 28 of the Planning Act and the Township of Cramahe Official Plan.

Council of the Township of Cramahe passed By-law No. \_\_\_\_\_ being a by-law to adopt the CIP.

### **6.2 Delegation:**

The overall implementation of the grant and loan programs, including liaison with the Ministry of Municipal Affairs and Housing, is the responsibility of the Clerk-Administrator or designate.

### **6.3 Administration:**

The grant and/or loan programs will be administered on a first come, first served basis to the limit of the available funding in accordance with any administrative rules governing this and other grant or loan programs. The Township Economic Development Advisory Committee will review the CIP annually.

## 7.0 INTERPRETATION

### 7.1 Community Improvement Plan Formation:

All sections, figures and appendices, with the exception of Appendix “C” and Appendix “E”, of this document shall form the CIP for the Township of Cramahe.

### 7.2 Community Improvement Plan Amendments:

Changes to the Colborne or Castleton Community Improvement Project Area, or addition or increase in grant or loan programs, shall require an amendment to this plan. The deletion of a program does not require an amendment to the CIP. This plan has been prepared in accordance with and shall be deemed to conform to the Township of Cramahe Official Plan.

### 7.3 Community Improvement Plan Title:

This plan shall be referred to as the *Community Improvement Plan of the Township of Cramahe*. At such time as other CIPs are prepared for this or other areas, this title may be modified for clarification purposes without requiring amendment to this plan.

### 7.4 Definitions:

**“Commercial”** means any property or building that is engaged in commerce, involved in work that is intended for the mass market, or used for the sale or production of goods.

**“Community Improvement Plan”** means a plan for the community improvement of a community improvement project area.

**“Community Improvement Project Area”** means a municipality or an area within a municipality, the community improvement of which, in the opinion of Council, is desirable because of age, dilapidation, overcrowding, faulty arrangement, and unsuitability of buildings or for any other environmental, social or community economic development reason.

**“Façade and Signage Improvement Area”** means an area within a municipality, the façade and signage improvement of which, in the opinion of Council, is desirable to create a more interesting, appealing environment on the street attracting people and businesses to the area, help building owners attract and retain tenants, build civic pride among the local business community, contribute to the quality of life of residents, workers and visitors, and promote the marketability of the local business area.

**“Improvement”** means any reconstruction, rehabilitation, enhancement of the façade or signage, addition, or other improvement of a structure,.

**“Rehabilitation”** means any efforts that result in the productive reuse of lands and/or buildings within the Community Improvement Project Area.

**“Official Plan”** means a comprehensive long-range plan for land use which guides growth and land use change in a municipality.

**“Proponent”** means the owner or their heirs, successors or assignees of a property located in the Community Improvement Project Area or Façade and Signage Improvement Area.

## Appendix “A” -- Colborne

### Community Improvement Project Area and Façade and Signage Improvement Area

As per the Community Improvement Project Area outlined on the map below, specifically this Area includes “commercial” properties situated on any of the streets within the Village of Colborne municipal boundary.




## Appendix “B” – Castleton

### Community Improvement Project Area And Façade and Signage Improvement Area

As per the Community Improvement Project Area outlined on the map below, specifically this Area includes “commercial” properties situated on any of the streets within the Village of Castleton municipal boundary.



**Appendix "C" - Copy of the statutory public meeting notice  
And Summary of Public Input.**



**The Corporation of the Township of Cramahe**  
P.O. Box 357, 1 Toronto St., Colborne, Ontario K0K 1S0

**NOTICE OF PUBLIC MEETING**  
**THURSDAY 30 AUGUST 2007 @ 7:00 PM**

Concerning a proposed Community Improvement Plan for the downtown areas of the village of Colborne and the village of Casterton.

TAKE NOTICE THAT the Township of Cramahe will hold a "Public Meeting" on Thursday 30 August 2007 at 7:00 PM in the Township of Cramahe Town hall at 1 Toronto Street, Colborne to seek public input on a proposed Community Improvement Plan for the central areas of Casterton and Colborne.

THE PURPOSE of the proposed plan is to facilitate grants and loans to business and/or property owners with Commercial Zoning to encourage rehabilitation and improvements to their signs, facades and upper floor areas.

ADDITIONAL INFORMATION can be obtained by contacting Jim Harris at the Township of Cramahe P.O. Box 357, 1 Toronto Street, Colborne, Ontario K0K 1S0 905-355-2821 Ext 225.

ANY PERSON MAY attend the Public Meeting and/or make written or verbal presentation either in support or in opposition to the proposed Community Improvement Plan.

*Colborne Chronicle 16 Aug 07 Page 11*

A meeting to seek Public Input into developing the Community Improvement Plan was held on Thursday 30 August 2007 at 7:00PM at Cramahe Township Town hall, 1 Toronto St. Colborne.

The meeting was advertised in the local Newspaper, the Colborne Chronicle for two weeks. A copy of the advertisement is attached.

The public were also advised of the meeting by an outreach process from the Heritage Committee.

The meeting was advertised on the Cramahe Township Web Site.

Seven community members as well as a local reporter attended the meeting.

Jim Harris addressed the meeting and explained the purpose of a Community Improvement Plan, as well as the methodology to develop it.

A copy of a suggested plan was presented to each member of the group and it was explained section by section.

There was significant discussion regarding different ways to stimulate the business community in Colborne and the part that would be played by the new C.I.P. Plan.

A thorough explanation of all the costs to the taxpayers and the possible benefits to business and building owners was discussed.

The entire group reached agreement on the methodology used to develop the plan, the dollar amounts to be included in the plan and suggested the plan move to the next stage.

**Appendix “D” – Executive Summary of the Results of the Main Street Business Survey conducted by the Plan Author (Jim Harris)**

Method and Response Rate

- *Business Survey created to address basic issues of Community Identification and interest in improvements.*
- *Project Coordinator (Jim Harris) tasked to visit main street/downtown businesses - in summer of 2007 - and distribute and explain survey.*
- *Study area: commercial property and business owners in Appendix “A” and “B” areas.*
- *36 Colborne and Castleton businesses invited to participate, 19 were completed – 53% response rate.*
- *Copy of Questionnaire, with responses attached. Originals retained.*

**C.I.P. Questionnaire Answers**

**9 July 2007**

- 1) Do you see Colborne and Castleton as “Vintage Village” (historic) settings?  
Yes\_\_13\_\_ No\_\_3\_\_  
Comments: 1. Has potential  
2. It would be wonderful to see it as a Vintage Village ie: Cobourg.  
3. I know little of the historic significance.
- 2) Is preserving the historic appearance of the buildings important to you?  
Yes\_\_17\_\_ No\_\_1\_\_  
Comments: 1. Unfortunate that the North side of King St. has not been preserved.  
2. Somewhat.  
3. Do it now before it slips away.
- 3) Do you believe that building enhancements (facades and signage) would have a positive effect on your business?  
Yes\_\_11\_\_ No\_\_4\_\_  
Comments: 1. Any improvements to needy buildings would have positive effect.  
2. If they are well done & not a uniform, boring look.  
3. Hard to say either way.  
4. Minimal effect.
- 4) If not, what would the negative effects be?  
Comments: 1. Higher Taxes.  
2. Multiple businesses of the same kind.  
3. Signage by-law would be needed to avoid clutter.  
4. No negative or positive effects.
- 5) Would a financial program motivate you to make improvements to your business signage or building façade?  
Yes\_\_6\_\_ No\_\_8\_\_  
Comments: 1. Does not own building.  
2. Possibly
- 6) Would a financial program motivate you to renovate or introduce apartments or offices into the upper floors of your building?  
Yes\_\_5\_\_ No\_\_6\_\_  
Comments: 1. Does not own building.  
2. Offices do not bring shoppers.  
3. Already living above store.

Building Owner: 1      Business Owner: 9      Both: 7      Unknown: 1  
TOTAL RETURNED: 19

**Appendix “E” – Township of Cramahe Official Plan, Section 5.1.22 as amended  
December 2005.**

**OFFICIAL PLAN OF THE TOWNSHIP OF CRAMAHE**

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**5.1.20 Bed and Breakfast Establishments**

It is the intent of this plan where a bed and breakfast establishment is located in a residential unit as a permitted use that it will be carried on within the dwelling unit by the owner of the dwelling, that only 3 bedrooms may be used for bed and breakfast and that the bed and breakfast establishment shall not detract from the residential character of the area.

**5.1.21 Infilling**

For the purposes of this Plan, "Infilling" means the creation of a residential lot between two existing non-farm residential uses which are on separate lots of a similar size and which are situated on the same side of the road and are separated by not more than 100 metres. Residential uses shall mean dwellings for the purpose of conducting this separation distance.

**5.1.22 Community Improvements**

**5.1.22.1 General**

Community improvement policies provide the mechanism for integrating improvement activities with the overall planning process by establishing a framework for the identification and assessment of areas requiring rehabilitation and/or redevelopment, or both.

**5.1.22.2 Criteria for the Selection of Community Improvement Areas**

- (a) When selecting community improvement areas Council shall have regard to the criteria described below:
- (i) the physical appearance of the area, and the condition of buildings, landscaping, and other site features;
  - (ii) the encroachment of conflicting land uses, or uses of the land within the subject area in conflict with the Township's Official Plan and/or Zoning By-law;
  - (iii) the condition and adequacy of municipal physical services such as:
    - roads
    - drainage
    - street lighting
    - hydro services
    - off-street parking

- sidewalks and curbs
  - waterfront access (wherever appropriate)
  - signs (directional, traffic, advertising, etc.)
  - water and sewage systems (where applicable)
- (iv) the condition and adequacy of municipal recreational and tourism facilities such as parks, community centres, snowmobile, hiking and skiing trails;
- (v) the condition and adequacy of municipal social and cultural facilities such as libraries, meeting rooms and historical buildings and features.
- (b) When commercial areas are considered for inclusion in community improvement areas, in addition to the requirements of Section 5.1.22.2(a), the following factors shall be reviewed:
- (i) the amount of vacant land and the number of vacant buildings and commercial establishments;
  - (ii) an evaluation of the economic viability and recent retail activity in the subject area;
  - (iii) the existing loading areas, parking requirements, and outdoor storage space associated with the commercial facilities and the need for upgrading of such facilities;
  - (iv) the accessibility of buildings and structures to pedestrians, senior citizens and the handicapped (ie. stairs, ramps, and elevators).
- (c) When industrial areas are considered for inclusion in community improvement areas, in addition to the requirements of Section 5.1.22.2(a), the following factors shall be reviewed:
- (i) the suitability of the area to accommodate current and future industrial uses taking into account such matters as the extent of vacant land and the number of vacant buildings and industrial operations;
  - (ii) the suitability of the site with respect to the nature of the industrial establishment specifically with regard to any environmental concerns such as noxious odours, waste disposal, waste discharge, by-products and noise;

- (iii) the availability of the site for the type of use such as the lot size, neighbouring uses and serviceability;
- (iv) the access to and within the industrial area, the appropriateness of the loading areas and the parking facilities provided for both employees and visitors.

**5.1.22.3 Definition of Community Improvement Areas**

The Community Improvement Areas shall be considered to be the existing built-up areas of the "Hamlet" designation on Schedule "A" and the lands within Colborne as identified on Schedule "C" of this Plan. The boundaries of the Community Improvement Areas shall be considered flexible and minor extensions may be permitted in special By-laws designating Community Improvement Areas without an amendment to this Plan. The addition of completely new areas or the deletion of existing areas would require an amendment to this Plan.

**5.1.22.4 Phasing of Community Improvements**

Priority Community Improvement Areas defined in Section 5.1.22.3 are as follows (no ranking of priority is intended):

- Village of Colborne
- Hamlet of Castleton
- Hamlet of Dundonald
- Hamlet of Salem Corners
- Colborne Periphery

**5.1.22.5 Implementation of Community Improvements**

The goals and objectives of the Community Improvement policies of this Plan shall be implemented by various methods including the following:

- (a) Section 28 of the *Planning Act*, R.S.O., 1990, shall be utilized to designate community improvement plans; acquire, grade, service and otherwise improve land; and assist the municipality by any other means possible;
- (b) Participate in publicly funded municipal, provincial, and federal community improvement programs;
- (c) The preparation and enforcement of property standards and occupancy By-laws;

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OFFICIAL PLAN OF THE TOWNSHIP OF CRAMAHE

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- (d) Encouraging the redevelopment of private property and facilities by providing property owners with information concerning government funded subsidies and programs;
- (e) Encouraging infilling development where appropriate;
- (f) Cooperation with service clubs, recreational organizations, ratepayer groups, business groups, conservation authorities, school boards, etc. to provide new services in the Township;
- (g) Designation under, and utilization of the provisions of the *Heritage Act* to encourage the preservation of buildings, structures, and features of historical significance;
- (h) Encouraging public input in the development of community improvement plans.

**5.1.22.6 Interpretation**

It is intended that the Community Improvement policies of the Plan be considered flexible. A broad interpretation of these policies may be applied where such interpretation is deemed necessary for the desirable development of the Planning Area provided the general intent of the Plan is maintained.