

A city with a world of possibilities

# **Heart of the City**

# **COMMUNITY IMPROVEMENT PLAN**

# CONSOLIDATED / REVISED VERSION TO May 2018

By-Law #2018-056 May 14, 2018

By-Law #2014-032 March 24, 2014

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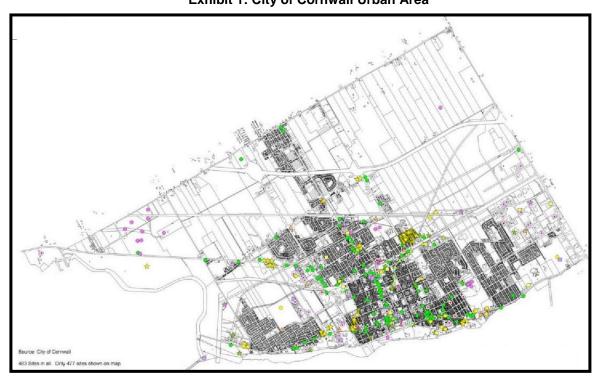


#### 1. INTRODUCTION

This Community Improvement Plan is the result of significant visioning, research, analysis and policy formulation undertaken by the Heart of the City with the full support of the Council of the City of Cornwall. The Heart of the City initiative is a broad-based community rejuvenation plan which brings together the diversity of business, community and civic interests in the City to focus resources on the creation of a liveable and economically vibrant urban core for the City.

The Plan compliments the recently approved and implemented Brownfields Strategy, the aim of which is to stimulate the redevelopment of vacant, derelict and underused sites suffering from the inertia created from historic environmental contamination. Allied to the aims and intent of the brownfields strategy, the Heart of the City Community Improvement Plan promotes redevelopment of underused and vacant properties, and contains policies of public investment in private properties to achieve broader benefits of improved downtown retail and commerce districts, facilitating the creation of additional, secondary uses in these districts, and improving the aesthetics and character of the downtown for residents and visitors alike. The Heart of the City Community Improvement Plan also supports broader plans for public investment in the City's urban core.

The City of Cornwall has a number of goals for the long-term revitalization of Cornwall. First among these is to attract development and investment from which other important goals – population growth, higher property values, environmental improvement and a vibrant community – can be created. This plan sets out the principles on which the Heart of the City initiative can be implemented, and is part of a wider strategy which includes a potential series of municipal-led investments in infrastructure development in the City. Details of this strategy are contained in the Report entitled *Heart of the City Community Improvement Plan Report, June 2005*, prepared by IBI Group.



**Exhibit 1: City of Cornwall Urban Area** 



### 2. SPECIFIC GOALS OF THE COMMUNITY IMPROVEMENT PLAN

A community improvement plan represents a vehicle for developing a range of ways to facilitate economic development in areas which are in decline or otherwise provide opportunities for community improvement.

## 2.1 Planning Act Provisions

Section 28 (1) of the Ontario Planning Act RSO 1990 provides for the following:

A community improvement project area, 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 the buildings or for any other environmental, social or community economic development reason.

In undertaking community improvement, Section 28 (6) allows council to:

Construct, repair, rehabilitate or improve buildings on land acquired or held by it in the community improvement project area, and sell, lease or otherwise dispose of any such buildings.

#### Section 28 (7) permits:

Grants or loans to registered owners, assessed owners and tenants of lands and buildings within the community improvement project area . . . . . . the total of which together with any tax assistance provided under Section 365.1 of the Municipal Act, shall not exceed the costs of rehabilitating the lands and buildings.

## 2.2 Heart of the City (HOTC) Community Improvement Plan

The goals of the Heart of the City initiative are:

- To integrate the Heart of the City vision for urban renewal with the land use planning and economic development priorities of the City of Cornwall. A set of priority projects are identified which collectively rest on the principles of:
  - Aesthetic improvements to commercial corridors;
  - Access to the Waterfront; and
  - New development both residential and retail commercial/office.
- To introduce a suite of programs of financial assistance to property owners to stimulate reinvestment in the City's commercial corridors;
- Leverage significant private sector investment through the provisions of this Plan in support of the City's broader land use and economic planning mandate;
- The specific purpose of this Community Improvement Plan is:
  - Define a Community Improvement Policy Area within which policies and financial assistance programs are developed by the City of Cornwall to promote reinvestment.



#### 3. POLICY RATIONALE

# 3.1 The Need for the HOTC Community Improvement Plan

In addition to the Brownfields Community Improvement Plan, the City of Cornwall has some 15 community improvement policy areas identified under Schedule 6 to the City of Cornwall Official Plan. Each of these policy areas was identified in order to improve a range of social, economic and environmental concerns in the neighbourhoods of the central urban area and East End communities. Cornwall has experienced a range of growth pressures throughout its history resulting in a shifting in the focus of commercial activity and new residential development away from the central area in recent decades. Community improvement planning undertaken by the City has included broad-based policies to direct new commercial investment to planned commercial centres, to promote residential improvement and infill development and to create new employment opportunities in the City.

The Official Plan supports the creation of the HOTC Community Improvement Plan as a means to build upon the existing goals of community planning contained in numerous separate policy areas.

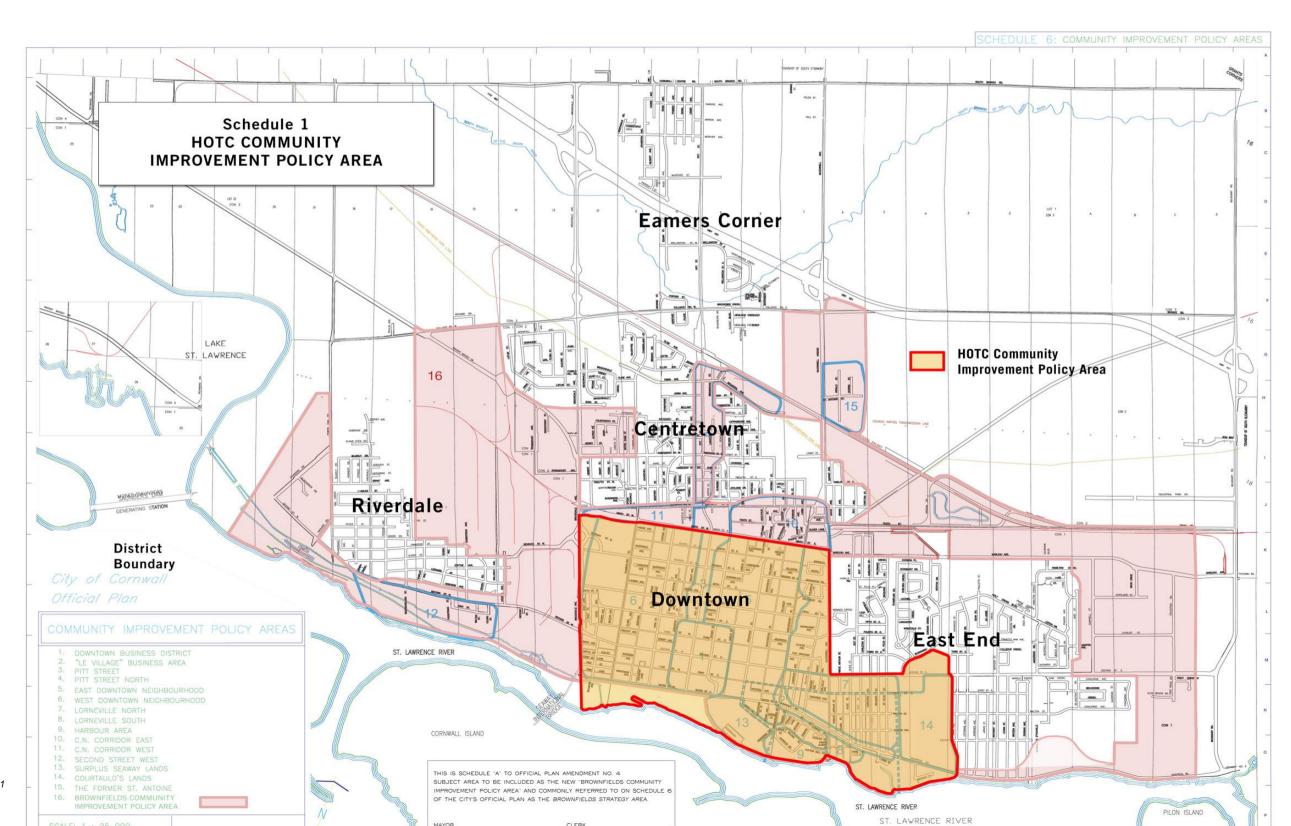
## 3.2 Existing Community Improvement Policy Areas

Schedule 1 to this Plan shows the geographical boundaries of a new Community Improvement Policy Area, the purpose of which is to promote partnership-based community improvement within the Downtown and East-End Districts of the City. The proposed Community Improvement Policy Area would constitute a separate policy area designation but encompasses much of the same areas as currently covered by the following Community Improvement Policy Area designations contained in the City of Cornwall Official Plan (Section 16):

- CIPA 1 Downtown Business District
- CIPA 2 "Le Village" Business Area
- CIPA 3 Pitt Street
- CIPA 5 East Downtown Neighbourhood
- CIPA 6 West Downtown Neighbourhood
- CIPA 7 Lorneville North
- CIPA 8 Lorneville South
- CIPA 9 Harbour Area
- CIPA 13 Surplus Seaway Lands
- CIPA 14 Courtaulds Lands

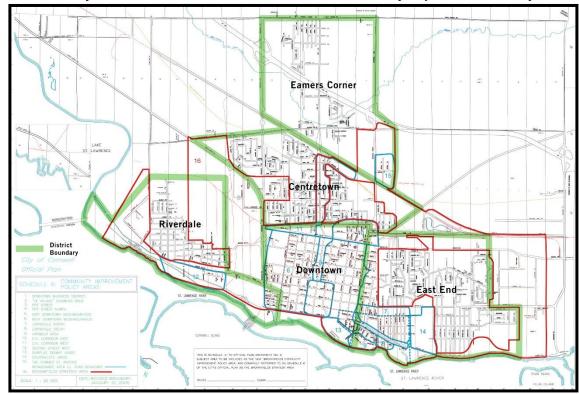
A Community Improvement Policy Area has also been established for brownfields sites.











Source: City of Cornwall Official Plan, Schedule 6, With Overlays added by IBI Group

## 3.3 Community Change

#### 3.3.1 KEY SITES

This Plan is based on a review of neighbourhood socio-economic characteristics, existing built form, recent property development initiatives and an assessment of the challenges to development in Downtown Cornwall. Despite these challenges, there are also a number of opportunities created by the range of uses already in place and potential for the development of strategically-located development sites, including:

- Former King George Hotel site;
- Maximum Fitness Building;
- Bell Building;
- Cornwallis site;
- Si Miller Arena lands; and
- Various corner lots in Le Village with temporary parking use.

These sites provided considerable opportunity for showcasing mixed-use development, designed to appeal to downtown residential and commercial markets.



Other properties within the central business district (CBD) and the Le Village business district offer potential in the form of improved commercial façade, conversion of upper floors to residential, improved rear-access parking, and internal fit-up. Municipal programs of financial and other assistance will help realise this potential.

#### 3.3.2 CHALLENGES TO DEVELOPMENT

The overall new residential market is relatively small:

- An average of just 70 new units per year were developed in the City of Cornwall in the six years from 1997 to 2003, of which almost two thirds were single detached dwellings;
- Only 13% of development occurred in the Downtown; 10% in Centretown and 9% in Riverdale.

The East End and Eamer's Corner are the focus of development, typically in the form of single detached family units;

Opportunities may exist by tapping into the demand within the wider area. The annual housing starts in the Cornwall Census Agglomeration (CA) are significantly higher – an average of 223 units per year over the 1981 to 2003 (22-year) period. Between 1991 and 2000, the CA registered 145 starts per year rising to 192 in the period 2001 to 2003. The significant number of housing starts in the area beyond the City's boundaries demonstrates market demand as well as the challenges to successfully developing an urban focus to the market. However, the aging of the population coupled with the existence of several important residential sites in the urban area, indicates there is potential to focus development in the City.

Population in the Downtown core and Centretown has declined progressively in recent years.

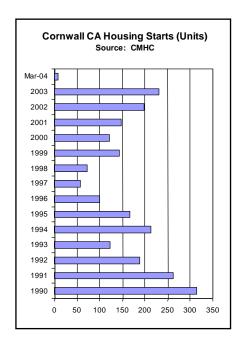
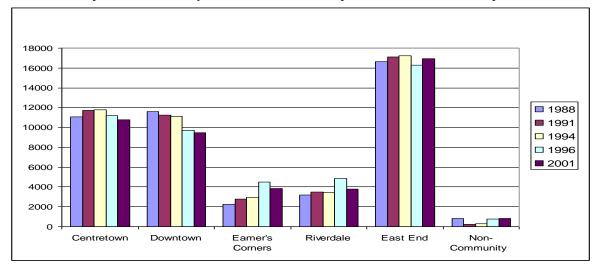




Exhibit 3. City of Cornwall Population Distribution By Residential Community



Source: City of Cornwall 2004 Data Book CIP Areas 1, 3, 5, 6, 10 and 11 are broadly reflected in the Downtown neighbourhood. CIP Areas 7 to 9, 13 and 14 are located generally in the East End residential district. Key highlights of the census profile for City neighbourhoods within the existing CIPAs include:

- 51% of private residential dwellings in the City are single-detached and 27% are low-rise apartments.
- In the Downtown Area, the proportion of low-rise apartments is higher at 36%.
- In the East End, low-rise apartments accounted for 50% of all dwellings.
- Approximately 65% of all private dwellings in the City were developed prior to 1960. However, in the area of Downtown covered by CIP Area 6, the proportion of dwellings built prior to 1960 is close to 75% as is the case for the East End CIPAs (7-9, 13 and 14). The age of dwellings should provide a continued rationale for Community Improvement Policy areas.
- In terms of household characteristics, the portion of immigration which has occurred since 1991, and more specifically since 1996, is an indicator of the potential need for additional services in the community. Overall, just over 30% of all immigration to the City has occurred since 1991, and just over 20% in the 5-years prior to 2001. Based on the information for the CIPs as well as the overall residential districts, the East End appears to be the recipient of the majority of this immigration.
- Unemployment rates as documented by the 2001 Census are demonstrably higher in the CIP Areas established by the City to date than in each of the residential districts or the City as whole.
- Similarly, the average per capita income is also demonstrably lower in the CIP Areas compared to the City of Cornwall in its entirety.

The HOTC Community Improvement Plan is an appropriate vehicle to provide an additional overlay which seeks to provide a comprehensive approach to urban renewal for those areas. The Community Improvement Plan should be based on improvement to all neighbourhoods, both



Residential and Commercial. In the short term, the emphasis of the plan is on the established Downtown and Le Village commercial districts.

In summary, constraints to urban revitalization include:

- Declining population, particularly in the Downtown;
- Higher levels of unemployment and low household income in the Downtown and existing CIP Areas, limiting the potential local residential market for retail and other services; and
- Less desirable housing product in parts of Downtown and East End and diminishing levels of retail and other services compared to more suburban neighbourhoods.

#### Opportunities include:

- Aging population and opportunities for niche housing in Downtown. Demographic change offers greater potential to provide lifestyle housing for an aging population;
- Proximity of both commercial districts to the Waterfront and the City's main enclosed shopping mall (Cornwall Square);
- Success of recent urban revitalization initiatives (e.g. Cotton Mills) and opportunities to capture a higher proportion of Cornwall's housings starts;
- Existence of sites of significance (e.g. the Cotton Mills, Cornwallis site, Si Miller Arena site and immediate environs);

#### 3.4 Relevant Official Plan Polices

Housing policies of the Official Plan promote infill residential development in appropriate locations to serve the needs of the City's various niche markets. The affordable housing policies of the Official Plan are also supported by the HOTC concept as well as allied community initiatives such as Groupe Renaissance Group.

The Official Plan encourages intensification and consolidation (and not the horizontal expansion of business districts) through:

- a) Re-use of floor space in the upper storeys of buildings;
- b) The appropriate infilling of the interiors of City blocks;
- c) The redevelopment of under-utilized sites;
- d) Generally by permitting more intense and major projects in Business District areas; and
- e) The continuity of ground floor retail uses and storefront shall be maintained and extended in order to reinforce a pedestrian orientation.

Section 4.5.2(9) of the Official Plan promotes "more redevelopment "anchored" projects in the northern section of the Downtown Business District particularly in the vicinity of Pitt Street between 2<sup>nd</sup> Street and 4<sup>th</sup> Street and encourage greater intensification of development around major intersections. Such development shall be located and designed to assist the revitalization of downtown."

This policy (Section 4.5.2 (item 10) also "encourage more housing units in the Business District in order to support the commercial function and provide more diverse areas through:

- a) providing Zoning bonuses for development projects which contain housing units:
- b) encouraging mixed-use developments containing retail and office uses on the bottom floors with apartments on the upper floors; and





c) allowing existing commercial buildings or parts thereof to be converted into multiple dwelling units."

Section 4.5.2 (item 11) seeks to "initiate and encourage improvements in the Business District and, in particular, the Downtown and Le Village Business Districts through the use of such programs to:

- i) provide for improved parking facilities;
- ii) promote sale of the City owned land and buildings, to improve the tax base and promote development activities. Investigate the use of land banking to facilitate redevelopment;
- iii) continue streetscape improvements and tree planting;
- iv) provide for pedestrian walkways linking new developments to existing;
- v) establish open space areas and mini parks where appropriate;
- vi) support and promote store front beautification program and encourage rehabilitation plans for all the buildings;
- vii) prohibit open storage in Business District development; and
- viii) enhance development through site plan control and development agreements."

Section 4.5.2 (item 12) seeks to "support initiates undertaken by local landowners, merchants and other tenants, in developing ways to improve streetscapes, pedestrian facilities, building façades and properties in Business District areas and seek support of Senior Governments in upgrading of such areas."

Section 4.5.2 (item 13) seeks to "provide for the integration of new development or redevelopment project in the Business Districts."

By maintaining a focus on commercial improvement in the Downtown and Le Village business districts, promoting infill development and maintaining an appropriate scale of development along the waterfront, the development recommendations outlined in this report should be considered as conforming to the objectives of the Official Plan.

### 3.5 Priority Area Focus

#### 3.5.1 RATIONALE

Two priority areas are identified within the Community Improvement Policy. Schedule 2 to this Plan shows the boundaries of these areas:

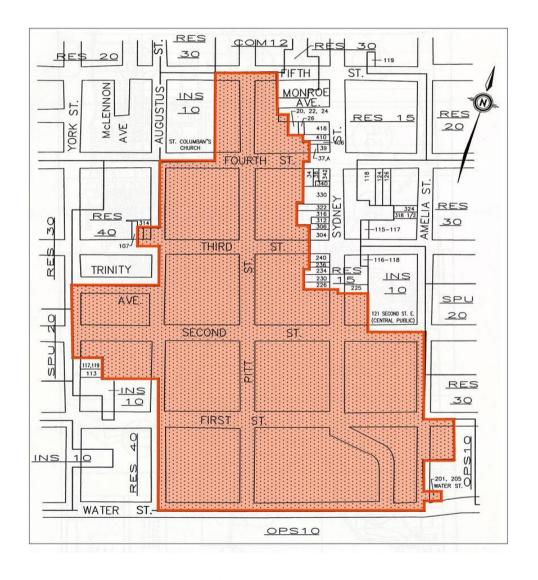
- The Central Business District (as delineated in the City of Cornwall Zoning By-Law); and
- The Le Village Business District (COM-70 as identified in the City's Zoning By-Law).

The City will, at its discretion, favour applications for financial assistance to development projects located in each of these districts throughout the duration of this 5-year Plan and its supporting programs. The City retains discretion to elevate other areas may to priority area status in the future, to remove areas or otherwise adjust priority area boundaries as may be required. Areas located outside of the Community Improvement Policy Area cannot be identified as priority areas for the purpose of allocating program funding priorities.

Bylaw #2018-056 In conjunction with the Centretown Streetscape Design Strategy endorsed by City Council in 2012, to recognize gateways to the Priority Areas as being Pitt St, Second St, Montreal Rd, Waters T W and the Cotton Mill District Redevelopment Zoning.



# Schedule 2 COMMUNITY IMPROVEMENT POLICY AREA PRIORITY AREAS





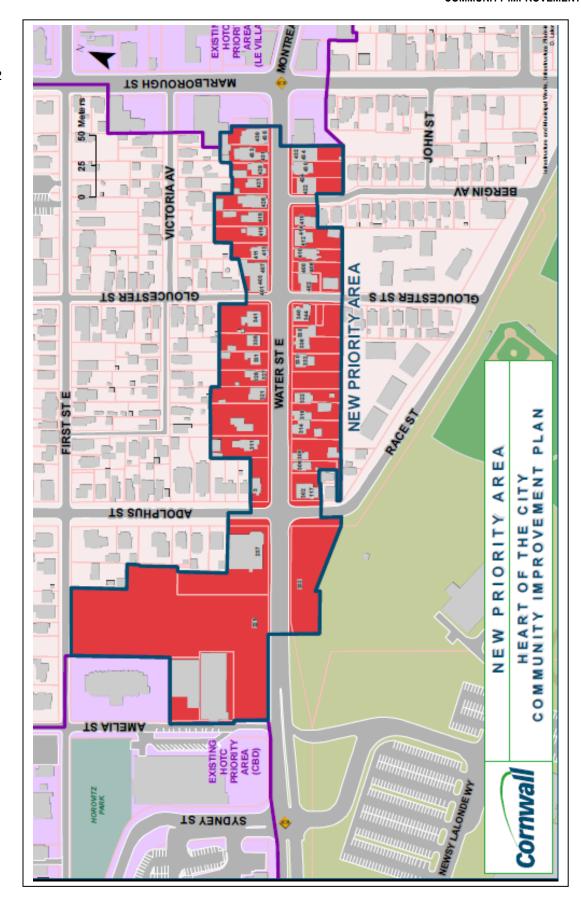
Downtown CBD Le Village Commercial District

IBI

September 2005



ByLaw #2014-032





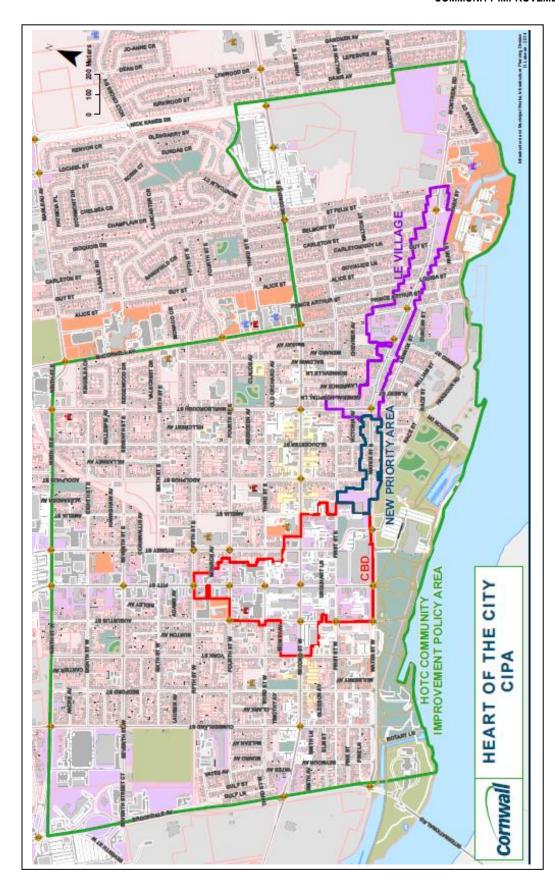
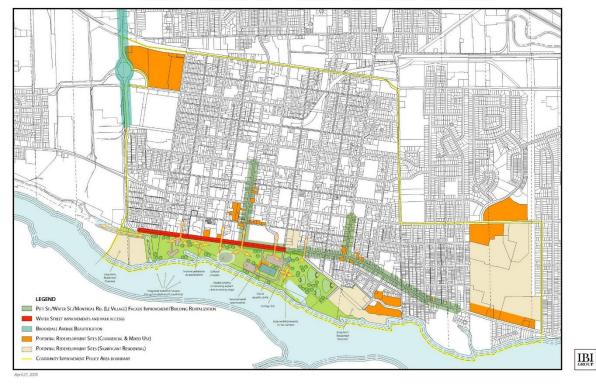




Exhibit 4

Overview of Medium Term Development Opportunities in Cornwall



Priority Areas are identified in order to:

- Focus municipal support in the short to medium term in those commercial districts which offer the most opportunity for the City to achieve the goals of downtown renewal; and
- Provide focused support to commercial property improvement, in concert with
  potential investment by the City in other community infrastructure potentially
  including various street-related amenity improvements, as well as incremental
  development of the waterfront;

#### 3.5.2 PRIORITY AREA: PITT STREET BUSINESS DISTRICT (CBD)

Pitt Street, formerly one of the City's principal business corridors has been the subject of previous planning measures – the creation of the one-way traffic flow south of Ninth Street, pedestrianization of its southern end, and the re-opening of the Street to traffic in recent years. Anchored at the south by Lamoureux Park and the Cornwall Square Shopping Mall and at Ninth Street by Maynard's Your Independent Grocer, serving an employment base as well as residential neighbourhood, Pitt Street remains at the commercial heart of the City.

Pitt Street has a number of unique physical characteristics: main street building form, zero setbacks, rear lane access to properties, and mixed-use character. The challenge is to maintain its role as an important commercial district, in part by achieving a balanced business mix and taking advantage of proximity to the waterfront, the shopping mall civic offices, community and cultural facilities. In so doing Pitt Street can remain distinct, serving a different function than the suburban shopping centres elsewhere in the City:

 Pitt Street, south of Fourth Street, serves a civic function - part of the campus of City, regional and provincial government offices;





- Pitt Street is the central access point to the Waterfront, yet this role is not fully developed, as emphasized in previous work by the Heart of the City (the Forrec Report); and
- Pitt Street is the central axis connecting the commercial districts along Second Street East and West.

Progress has been made in revitalizing properties and the public realm along this street. However, there are some clear challenges:

- Dilapidation and vacancy of several properties;
- Lack of secondary uses of properties;
- Key redevelopment sites which may require public assistance to realize their development potential; and
- Pedestrian access and amenity.

#### 3.5.3 PRIORITY AREA: LE VILLAGE BUSINESS DISTRICT

As with Pitt Street, the City of Cornwall and the Le Village BIA have pursued measures to improve the physical environment of this commercial district. Measures have included district signage, banners, streetscaping and street lighting improvements.

Unlike Pitt Street, the property fabric is less uniform and includes a range of property types and buildings of different ages. This includes traditional street-front commercial properties with ground floor, street-oriented retail and upper floor office/residential. The district also includes residential properties fronting Montreal Road, with ground floor conversion to commercial use. There are also newer, purpose-built commercial retail and office buildings as well as several land uses which remain somewhat incompatible with the overall function of the commercial district.

There are a number of locational advantages to this district:

- Proximity to a large residential base and the St. Lawrence Community College;
- Proximity to the Cotton Mills Historic District;
- Proximity to the Waterfront via Harbour Road; and
- The presence of a number of significant redevelopment opportunities.

The long-term potential for a new residential community on the Courtaulds property adds potential for Le Village to create an appropriate mix of neighbourhood-scale retail and personal service functions. Montreal Road also boasts several corner lot redevelopment sites which, subject to market demand, can offer attractive locations for new, mixed-use commercial activity.





#### 4. POTENTIAL PROGRAMS OF SUPPORT

Minister's Modification #1 April 2006 The following series of programs and policies are in effect for the initial five-year period of the Plan. Programs will be subject to an annual funding review.

Only properties located in the Community Improvement Policy Area are eligible for program support. Preference will be given to applications for program assistance from properties located in each of the Priority Areas. If a property which receives program assistance under the CIP is subsequently excluded from the Community Improvement Policy Area, program support will be terminated.

The Total of the grants and loans made in respect of particular lands and buildings under subsection 28(7) of the <u>Planning Act</u> shall not exceed the cost of rehabilitation the lands and buildings.

## 4.1 Heart of the City Rehabilitation and Redevelopment Grant

# PROGRAM 1. HEART OF THE CITY REHABILITATION AND REDEVELOPMENT GRANT (TAX BASED)

PROGRAM	Heart of the City Rehabilitation and Redevelopment Grant (Tax Increment Grant)
RATIONALE	Leveraging the increased assessment and property taxation generated by site redevelopment to reduce financial costs of property rehabilitation and redevelopment:
	<ul> <li>(i) Providing a grant equivalent to the Municipal portion of the property tax for a given property; and</li> <li>(ii) Limiting such grants to annual payments for a maximum period of 10 years or equivalent to the maximum cost of rehabilitation, renovation and/or redevelopment.</li> </ul>
BENEFITS	The City of Cornwall benefits by the resulting revaluation and increase in tax liable on the property (at expiry of the term of the agreement).
INTENDED RECIPIENTS	Private sector landowners who are actively seeking rehabilitation, renovation, redevelopment or re-use of the property and provide:
	<ul> <li>(i) Site plan/floor plans for rehabilitation, renovation, or redevelopment; and</li> <li>(ii) Estimated costs of renovation, rehabilitation or redevelopment.</li> </ul>
LEGISLATIVE PROVISION	Planning Act. Tax Increment Financing tools based on Section 28(7) of the Planning Act.
SPECIFICS AND LIMITATIONS	Grant based on the "Reimbursing Developer" approach – the landowner pays for the full cost of renovation, rehabilitation or redevelopment as well as the resulting annual increase in property tax. The City reimburses the landowner by way of an annual grant equivalent to part or all of the municipal portion of the incremental property tax increase over an established "base" assessment and tax liability.
	The total of the grants shall not exceed the cost of rehabilitating the lands and buildings.
	NON-RESIDENTIAL
	<ul> <li>The grant is limited to a portion of the municipal tax increment as per Exhibit 4.1 (the increase in the municipal portion of the annual property tax over the base assessment/taxation agreed upon by the City. Typically, this is existing assessment/taxation before work on the property is commenced).</li> <li>The maximum amount of the grant in any year is limited to the value of the work undertaken under eligible costs or the increase in municipal property tax on the</li> </ul>

Minister's Modification #2 April 2006

Minister's Modification #2 April 2006





Bylaw #2018-056

5 yr review June 2011

Minister's Modification #2 April 2006

PROGRAM	Heart of the City Rehabilitation and Redevelopment Grant (Tax Increment Grant)
	property compared to the base (before redevelopment) property tax (subject to sliding scale), whichever is less;  The maximum program duration is 10 years or when the total cumulative grant equals the total eligible costs, whichever occurs first;
	<ul> <li>The amount of the annual grant is reduced by the amount of any outstanding property tax payable on the property;</li> <li>The grant is terminated when the recipient landowner transfers interest in the property; and</li> <li>The portion of the grant retained by the municipality is used to fund other regeneration initiatives and meet program administration needs.</li> </ul> <b>RESIDENTIAL</b>
	<ul> <li>The limitations applicable to non-residential development/renovations also apply to residential development subject to the following distinctions:         <ul> <li>For residential development, a percentage of the annual municipal tax increment is available to be provided as a grant.</li> <li>New Construction – Multi-storey Residential only or Mixed Use</li> <li>A percentage of the residential annual municipal tax increment is available to be provided as a grant on a declining scale basis starting at 60% as per Exhibit 4.2</li> </ul> </li> <li>At the time of funding application, transferability of the TIG will be considered if it indicated that the project is proposed as a Plan of Condominium or Plan of Subdivision, and would result in a transfer of ownership of the subject property or portion thereof. During the specified City-approved Grant period, therefore the original grant recipient may, at the full discretion of the City, continue to receive the agreed upon grant amount until its full completion through an Assignable-based Agreement between the two (former and new) property owners, for example, as per the City Solicitor's recommendations and as identified/articulated in any applicable Funding Agreement registered on title by the proponent. It is the responsibility of the applicant and the purchaser to enter into a Third Party Agreement for funding transferability and demonstrate that it has been executed prior to receiving any reimbursements from the City.</li> </ul>
	Note: This is a similar benefit to that found currently in the Brownfields C.I.P. and is considered to be important to remediaters/developers in the viability of such a project.
ELIGIBILITY	Eligible Costs:
	<ul> <li>At the discretion of Council, site development and infrastructure work including demolition, improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewers), major building rehabilitation, significant renovation and rehabilitation.</li> <li>Eligible rehabilitation will be determined by the City by reference to the overall scale of project works and the City will determine whether an individual application merits a tax increment grant over and above financial incentives under alternative programs for interior or exterior building improvement.</li> <li>Eligibility will be determined through the application of criteria which seek to relate each application to the goals and objectives of urban regeneration in each neighbourhood of the CIPA and which generate the maximum leverage from the use of public investment.</li> </ul>
	Eligible Sites
	<ul> <li>Preference is given to sites in the priority areas of the CIPA. All properties within the CIPA are eligible for assistance under this program.</li> </ul>





		COMMUNITY IMPROVEMENT PLAN
	PROGRAM	Heart of the City Rehabilitation and Redevelopment Grant (Tax Increment Grant)
5 yr review June 2011	APPROVAL PROCESS	<ul> <li>(i) Application Form;</li> <li>(ii) Screening of applications to ensure compliance with minimum requirements of the program;</li> <li>(iii) Evaluation of accepted applications by Cornwall Planning Programs Evaluation Committee (see composition of committee below);</li> <li>(iv) Prior to signing Terms of Rehabilitation and Redevelopment Agreement, applicant must confirm details of the application and submit;         <ul> <li>A business plan for the proposed development;</li> <li>Have required planning approvals, or be engaged in the required process with initial indication of support in principle from municipality; and</li> <li>Have a detailed redevelopment plan budget and work plan.</li> </ul> </li> <li>(v) Signing of Terms of Redevelopment Agreement which outlines all terms and conditions of assistance, its limitations and unilateral right of termination by the City;</li> </ul>
Bylaw#2013-103		<ul> <li>(vi) City of Cornwall will determine the existing "base" assessment for the property – this will be at the time of approval of the application and is based on the assessment and tax class at that time with appropriate adjustments for a special tax class or previous exemptions;</li> <li>(vii) Based on the submitted plans for rehabilitation and redevelopment and estimated costs, the City of Cornwall may request that MPAC provide an estimate of re-valuation of the project on completion to aid in estimating the annual amount and potential duration of the grant (note: MPAC is not obliged to provide such an estimate). Where a project is phased over several years the grant will be based on the property re-assessment and taxable status of the project in each of the interim years before project completion. At project completion, the grant (as applicable) will be based on the assessed property value provided by MPAC; and</li> <li>(viii) Final approval of grant funding occurs after:</li> <li>Completion of project and submission of actual costs of work completed (the eligible costs);</li> <li>Receipt of revaluation of the property by MPAC; and</li> <li>Final approval of amount of grant by City Council.</li> </ul>
Bylaw#2013-103  Minister's  Modification #2  April 2006		For multi-phase/multi-year projects, approval is based on completion and final costing of each phase, and revaluation in each year by MPAC, within the maximum period of 10 years.  Any increase in program funding permitted under Section 28 of the Planning Act will require an amendment to the Plan the approval by the Minister of Municipal Affairs and Housing.
	OTHER RESTRICTIONS	<ul> <li>City 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 City.</li> <li>As necessary, the City may add to or adjust the application and approval protocols associated with this program.</li> </ul>
	FISCAL IMPLICATIONS	<ul> <li>Grant represents foregone income. Site redevelopment creates deferred tax income to be retained by the City at expiry of the agreement;</li> <li>Foregone income is limited to maximum of 10 years following which the municipality retains 100% of property tax; and</li> <li>City should be cognizant of potential increase in growth-related costs to the City as a result of redevelopment of vacant or unused sites.</li> </ul>
5 yr review June 2011 Bylaw #2018-056	OTHER RESOURCE NEEDS Incl. CITY DEPARTMENTS	Cornwall Planning Programs Evaluation Group to be comprised of:      General Manager, Planning, Development & Recreation;     General Manager, Financial Services;     General Manager, Infrastructure and Municipal Works;     Division Manager Economic Development;     Division Manager Planning



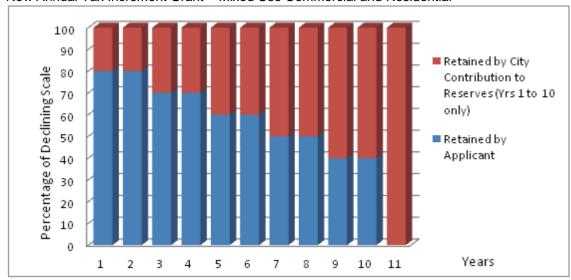


PROGRAM	Heart of the City Rehabilitation and Redevelopment Grant (Tax Increment Grant)	
	<ul> <li>Municipal Assessor</li> <li>Chair of Planning Advisory Committee (PAC);</li> <li>Member of City Council</li> <li>Two Community Group Representatives; appointed members of Le Village BIA/ Renaissance Group and Downtown BIA/Heart of the City;</li> <li>One at large member from the Community; appointed from the Lay Appointments Committee; and</li> <li>Development Coordinator as Planning Staff Resource (non-voting member)</li> <li>The Committee is mandated to evaluate and recommend applications for approval or otherwise to the City of Cornwall Planning Advisory Committee (PAC). Final approval of applications, or other significant matters requiring Council approval, will then be recommended to Council by PAC.</li> </ul>	
DURATION	<ul> <li>Each (TIG) has a maximum duration of 10 years; and</li> <li>The program will be monitored for effectiveness on an annual basis with a detailed review in 5 year increments of the program to determine whether the program continues to meet the goals of downtown renewal.</li> </ul>	
OTHER GOVERNMENT/ NON-PROFIT ORGANIZATION INVESTMENT	Under current legislation, municipalities are restricted to tax increment grants based on the municipal portion of the property tax. The Province of Ontario is not required to forego the education portion of the tax as part of this program.	

5 yr review June 2011

Bylaw #2018-056

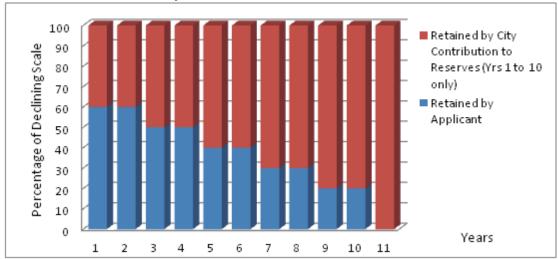
Exhibit 4.1 New Annual Tax Increment Grant – Mixed Use Commercial and Residential





Bylaw #2018-056

Exhibit 4.2 New Construction Multi-storey Annual Tax Increment Grant



# 4.2 Building Restoration and Improvement Program

#### PROGRAM 2. BUILDING RESTORATION AND IMPROVEMENT PROGRAM

PROGRAM	BUILDING RESTORATION AND IMPROVEMENT PROGRAM
RATIONALE	<ul> <li>(i) Matching funding of interior renovations to non-residential properties to promote functional improvements, change of use as permitted under zoning (as may be amended through application); and</li> <li>(ii) Grant designed to promote re-use of buildings, use of second floors of commercial premises and sustainable buildings capable of providing a competitive location for commercial activity. Grant will assist in building improvement resulting in higher property assessment.</li> <li>(iii) Property improvements can include partial or full conversion to residential use subject to the prevailing Zoning By-Law.</li> </ul>
INTENDED RECIPIENTS	Private sector property owners, with an emphasis on commercial retail, office, and institutional, street-related uses within the priority areas of the Community Improvement Policy Area
LEGISLATIVE PROVISION	Planning Act, providing for grant assistance under Section 28(7) of the Planning Act.
SPECIFICS AND LIMITATIONS	<ul> <li>Building improvement defined as work to the interior of a property and its major building systems as well as small scale increases in floor area (less than 10% increase in GFA).</li> <li>Grant available in two forms, in both cases the grant is equivalent to a proportion of the work value and on a matching funds basis to a maximum of 50% of eligible costs:</li> <li>Two alternative (mutually exclusive) program streams:         <ul> <li>Unsecured Loan: Maximum grant of \$10,000 per property (minimum grant of \$2,000 per property). Grant is an unsecured loan, forgivable over 5 years at an annual rate of 20%.</li> <li>Secured loan: (repayable at zero interest rate subject to limitation below) up to \$30,000 (amount up to the stated maximum is subject to discretion of the City of Cornwall). Loan repayable as follows:             <ul> <li>60% of loan repayable over 10 years at zero interest;</li> <li>40% loan forgiveness over 5 years based on loan forgiveness rate of 20% per year.</li> </ul> </li> </ul></li></ul>





Minister's Modification #3 April 2006

5 yr review June 2011

> Bylaw #2018-056

	COMMUNITY IMPROVEMENT PLAN
PROGRAM	BUILDING RESTORATION AND IMPROVEMENT PROGRAM
	Interest is payable to the City only where property is sold or interest in the granted property is otherwise transferred in any other entity within 5 years. Interest rate applied is that which is determined by the City at the time of loan approval. At the time of such transfer, all outstanding loan principal and is required to be repaid immediately to the City. Loan principal includes the remaining grant less annual repayments and less forgiveness of loan achieved at the time of transfer.
ELIGIBILITY	<ul> <li>Private property owners for costs associated with materials, labour, equipment and professional fees related to internal building works specifically</li> <li>Eligibility will be determined through the application of criteria which seek to relate each application to the goals and objectives of downtown renewal and which generate the maximum leverage from the use of public investment;</li> </ul>
	Eligible Sites
	Preference is given to sites in the priority areas of the CIPA. All properties within the CIPA are eligible for assistance under this program.
APPROVAL PROCESS	<ul> <li>(i) Application Form;</li> <li>(ii) Screening of applications to ensure compliance with minimum requirements of the program;</li> <li>(iii) Evaluation of accepted applications by Cornwall Planning Programs Evaluation Committee;</li> <li>(iv) Prior to release of funds for both program elements, the City of Cornwall will require proof of all costs submitted by the applicant (subject to the schedule of payments below). This will include final invoices for all costs related to the eligible works;</li> </ul>
OTHER RESTRICTIONS	<ul> <li>City 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 City;</li> <li>As necessary, the City may add or adjust the application and approval protocols associated with this program;</li> <li>Any amount of grant may be reduced from any amount provided under the redevelopment grant program; and</li> <li>The City may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the City.</li> <li>Any increase in program funding permitted under Section 28 of the Planning Act will require an Amendment to the Plan and the approval by the Minister of Municipal Affairs and Housing.</li> </ul>
FISCAL IMPLICATIONS	Subject to Annual Council Budget Approval
OTHER RESOURCE NEEDS Incl. CITY DEPARTMENTS	Cornwall Planning Programs Evaluation Group to be comprised of:  General Manager, Planning, Development & Recreation; General Manager, Financial Services; General Manager, Infrastructure and Municipal Works; Division Manager Economic Development; Division Manager Planning Municipal Assessor Chair of Planning Advisory Committee (PAC); Member of City Council Two Community Group Representatives; appointed members of Le Village BIA/ Renaissance Group and Downtown BIA/Heart of the City; One at large member from the Community; appointed from the Lay





PROGRAM	BUILDING RESTORATION AND IMPROVEMENT PROGRAM	
	Development Coordinator as Planning Staff Resource (non-voting members)	
	The Committee is mandated to evaluate and recommend applications for approval or otherwise to the City of Cornwall Planning Advisory Committee (PAC). Final approval of applications, or other significant matters requiring Council approval, will then be recommended to Council by PAC.	
DURATION	The program will be monitored for effectiveness on an annual basis with a detailed review in 5 year increments of the program to determine whether the program continues to meet the goals of the downtown renewal.	
OTHER GOVERNMENT/ NON-PROFIT ORGANIZATION INVESTMENT	Applicants who identify other sources of financial assistance for interior building renovations, will be given preference in the allocation of funds. City retains the right to balance funding to reflect impact of other sources of funding.	

# 4.3 Project Design Grant

**PROGRAM** 

#### PROGRAM 3. PROJECT DESIGN GRANT PROGRAM

**Project Design Grant** 

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RATIONALE	<ul> <li>(i) Part-funding of costs associated with redevelopment to determine viability of proposed development such as: Architectural or Engineering drawings required for Ontario Building Code permit applications, Concept, Preliminary Site Plans, Market Feasibility/Needs Assessment, related consulting costs, elevation drawings and so on. and</li> <li>(ii) Grant program designed to increase site-specific development potential.</li> <li>(iii) Limited to major rehabilitation and redevelopment projects in the Priority Areas of the CIP area primarily, except by specific decision by CPPEC</li> </ul>	
INTENDED RECIPIENTS	Private sector landowners who are actively seeking renovation/ redevelopment or reuse of the property.	
LEGISLATIVE PROVISION	Planning Act, providing for grant assistance under Section 28(7) of the Planning Act.	
SPECIFICS AND LIMITATIONS	<ul> <li>Project Design Grant</li> <li>Maximum individual grant of \$ 7,500 or 50% of Design work, whichever is less;</li> <li>The first \$1,000 will be a straight grant, if the cost is higher, then the remaining costs would be paid at 50% to a maximum of \$7,500 combined</li> <li>The grant is not available to property owners in tax arrears or who contravene City property standards by-laws;</li> <li>Allowable grant is fixed (not subject to annual escalation);</li> <li>A detailed work plan and budget for study completion is required; and</li> <li>Cannot be provided in addition to project feasibility grant provided under Brownfields CIP.</li> </ul>	

Minister's Modification #4 April 2006





r	COMMUNITY IMPROVEMENT PLAN	
PROGRAM	Project Design Grant	
ELIGIBILITY	Eligible costs:	
	<ul> <li>Development design work;</li> <li>Eligibility will be determined through the application of criteria which seek to relate each application to the goals and objectives of downtown renewal and which generate the maximum leverage from the use of public investment;</li> <li>Preference given to sites with strategic development potential; and</li> <li>Each property limited to one grant only.</li> </ul>	
APPROVAL PROCESS	<ul> <li>(i) Application Form;</li> <li>(ii) Screening of applications to ensure compliance with minimum requirements of the program;</li> <li>(iii) Evaluation of accepted applications by Cornwall Planning Programs Evaluation Committee; and</li> <li>(iv) Prior to completion of design work, provide copies to City and letter from the retained consultants confirming contents and estimated cost of conducting the necessary designs (the final cost submitted at completion).</li> <li>(v) Grant payment issued following receipt and review of design work by City and verification of final cost.</li> </ul>	
OTHER RESTRICTIONS	<ul> <li>City 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 City;</li> <li>As necessary, the City may add to or adjust the application and approval protocols associated with this program;</li> <li>Amount of grant will be reduced from any amount provided under the Rehabilitation and Redevelopment Grant Program; and</li> <li>The City may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the City.</li> <li>Any increase in program funding permitted under Section 28 of the Planning Act will require an Amendment to the Plan and the approval by the Minister of Municipal Affairs and Housing.</li> </ul>	
FISCAL IMPLICATIONS	Subject to Annual Council Budget Approval	





Bylaw #2018-056

PROGRAM	Project Design Grant	
OTHER RESOURCE NEEDS Incl. CITY DEPARTMENTS	Cornwall Planning Programs Evaluation Group to be comprised of:  General Manager, Planning, Development & Recreation; General Manager, Financial Services; General Manager, Infrastructure and Municipal Works; Division Manager Economic Development; Division Manager Planning; Municipal Assessor; Chair of Planning Advisory Committee (PAC); Member of City Council; Two Community Group Representatives; appointed members of Le Village BIA/ Renaissance Group and Downtown BIA/Heart of the City; One at large member from the Community; appointed from the Lay Appointments Committee; and Development Coordinator as Planning Staff Resource (non-voting members)  The Committee is mandated to evaluate and recommend applications for approval or otherwise to the City of Cornwall Planning Advisory Committee (PAC). Final approval of applications, or other significant matters requiring Council approval, will then be recommended to Council by PAC.	
DURATION	The program will be monitored for effectiveness on an annual basis with a detailed review in 5 year increments of the program to determine whether the program continues to meet the goals of the downtown renewal.	
OTHER GOVERNMENT/ NON-PROFIT ORGANIZATION INVESTMENT	Applicants who identify other sources of financial assistance for design work and development assistance, will be given preference in the allocation of funds. City retains the right to limit funds to reflect impact of additional funds provided from other sources.	

# 4.4 Façade Improvement and Heritage Sign Grant Program

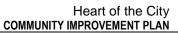
### PROGRAM 4. FAÇADE IMPROVEMENT AND SIGN GRANT PROGRAM

PROGRAM	FAÇADE IMPROVEMENT AND SIGN GRANT PROGRAM
RATIONALE	(i) Matching funding of exterior renovations to non-residential properties to promote aesthetic improvements consistent with established design guidelines (as may be prepared by the City of Cornwall); and
	(ii) Grant designed to promote additional improvements in façade treatment by property owners that otherwise may not occur due to cost premiums associated with these improvements.
INTENDED RECIPIENTS	(i) Private sector property owners, with an emphasis on commercial retail, office, and institutional, street-related uses within the Community Improvement Policy Area.
	(ii) Preference for applications from properties located within the Priority Areas of the Community Improvement Policy Area.





	COMMUNITY IMPROVEMENT PLAN
PROGRAM	FAÇADE IMPROVEMENT AND SIGN GRANT PROGRAM
LEGISLATIVE PROVISION	Planning Act, providing for grant assistance under Section 28(7) of the Planning Act.
LEGISLATIVE	Planning Act, providing for grant assistance under Section 28(7) of the Planning Act.  Façade Improvement Grant  The grant is equivalent to a proportion of the work value and on a matching funds basis to a maximum of 50% of eligible costs.  Maximum grant of \$10,000 per property (minimum grant of \$2,000 per property).  Grant is an unsecured loan, forgivable over 5 years at an annual rate of 20%.  Grant is subject to an annual interest rate (to be determined on an annual basis by the City of Cornwall and applied as a fixed rate over the life of the loan). Interest is payable to the City only where property is sold or interest in the granted property is otherwise transferred to any other entity within the 5 year loan forgiveness period.  Sign Program  Signage is defined as being signage depicting building names, commercial district names and business names which meets a common set of standards set by the City of Cornwall. The intent is to create signage which, through its use at a number of properties, results in a distinctive design theme which complements broader façade improvement works.  The City of Cornwall will determine the applicability of individual applications based on any commercial district design-guidelines which may be developed by the City, and general discretionary review of the merits of the submitted design for signage. The City retains all rights to either fund, in whole or in part, of refuse funding based on its review of each application and is not required to provide justification for its decision to fund or otherwise.  Sign Grant is part of the façade improvement program over and above the above maximum grant limitation of \$10,000 per property;  Maximum grant of \$2,000 per property.
	50% of eligible costs.
	properties within their areas, subject to approval from effected property owners (where signage attached to privately owned property)  Signage on City property is deemed to be the responsibility of the City.





PROGRAM	FAÇADE IMPROVEMENT AND SIGN GRANT PROGRAM
ELIGIBILITY	Façade Improvement Program
	<ul> <li>25% of the planned renovation must include facade work, except if approved by the committee. Should the facade work not be satisfactorily completed, the applicant may not be eligible for any additional monies under the CIP.</li> <li>Private property owners for costs associated with materials, labour, equipment and professional fees related to external building works specifically for façade improvement consistent with City-established design themes.</li> <li>Eligibility will be determined through the application of criteria which seek to relate each application to the goals and objectives of downtown renewal and which generate the maximum leverage from the use of public investment;</li> <li>Grant available only in Priority Areas of the Community Improvement Policy Area primarily except by specific decision by CPPEC</li> </ul>
	Sign Program <u>:</u>
	<ul> <li>Costs associated with production and installation of signage for identified property.</li> <li>Grant available primarily in Priority Areas of the Community Improvement Policy Area, except by specific decision by CPPEC</li> <li>Sign design is subject to committee approval</li> </ul>
APPROVAL PROCESS	<ul> <li>(i) Application Form;</li> <li>(ii) Screening of applications to ensure compliance with minimum requirements of the program;</li> <li>(iii) Evaluation of accepted applications by Cornwall Planning Programs Evaluation Committee;</li> <li>(iv) Prior to release of funds for both program elements, the City of Cornwall will require proof of all costs submitted by the applicant (subject to the schedule of payments below). This will include final invoices for all costs related to the eligible works;</li> <li>(v) Signage grants will be dispersed in a single lump sum on submission and approval of final invoices.</li> </ul>
OTHER RESTRICTIONS	<ul> <li>City 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 City;</li> <li>As necessary, the City may add or adjust the application and approval protocols associated with this program;</li> <li>Any amount of grant may be reduced from any amount provided under the Rehabilitation and Redevelopment grant program; and</li> <li>The City may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the City.</li> <li>Any increase in program funding permitted under Section 28 of the Planning Act will require an Amendment to the Plan and the approval by the Minister of Municipal Affairs and Housing.</li> </ul>
FISCAL IMPLICATIONS	Subject to Annual Council Budget Approval





Bylaw #2018-056

PROGRAM	FAÇADE IMPROVEMENT AND SIGN GRANT PROGRAM
OTHER RESOURCE NEEDS Incl. CITY DEPARTMENTS	Cornwall Planning Programs Evaluation Group to be comprised of:  General Manager, Planning, Development & Recreation; General Manager, Financial Services; General Manager, Infrastructure and Municipal Works; Division Manager Economic Development; Division Manager Planning; Municipal Assessor; Chair of Planning Advisory Committee (PAC); Member of City Council; Two Community Group Representatives; appointed members of Le Village BIA/ Renaissance Group and Downtown BIA/Heart of the City; One at large member from the Community; appointed from the Lay Appointments Committee; and Development Coordinator as Planning Staff Resource (non-voting members)  The Committee is mandated to evaluate and recommend applications for approval or otherwise to the City of Cornwall Planning Advisory Committee (PAC). Final approval of applications, or other significant matters requiring Council approval, will then be recommended to Council by PAC.
DURATION	The program will be monitored for effectiveness on an annual basis with a detailed review in 5 year increments of the program to determine whether the program continues to meet the goals of the downtown renewal.
OTHER GOVERNMENT/ NON-PROFIT ORGANIZATION INVESTMENT	Applicants who identify other sources of financial assistance for exterior building renovations, will be given preference in the allocation of funds. City retains the right to limit funds to reflect impacts of other sources of funding.

# 4.5 Municipal Planning/Development Fee Grant Program

#### PROGRAM 5. MUNICIPAL PLANNING/DEVELOPMENT FEE GRANT PROGRAM

PROGRAM	Municipal Planning/Development Fees Grant Program
RATIONALE	Assistance to rehabilitation and redevelopment of sites by further reducing cost of development related to municipal planning and development fees.
	The City of Cornwall benefits through development which raises assessment, potentially creates net new jobs and may create environmental improvements.
	Program has the benefit of supporting landowners committed to redevelopment through securing approvals and issuing building permits.
INTENDED RECIPIENTS	(iii) Private sector landowners who are actively seeking renovation/redevelopment or re-use of the property and submitting applications for redevelopment/re-use at the time of application.
LEGISLATIVE PROVISION	City by-law as provided for under Ontario Municipal Act pertaining to fees and Planning Act, Section 28.

Minister's Modification #6 April 2006





	COMMUNITY IMPROVEMENT PLAN
PROGRAM	Municipal Planning/Development Fees Grant Program
SPECIFICS AND LIMITATIONS	The landowner or developer pays for all planning and development permit costs. These costs, in their entirety, are reimbursed to the landowner, in the form of a grant, based on the following schedule:
	<ol> <li>Official Plan Amendments at building permit;</li> <li>Zoning By-Law Amendment at building permit;</li> <li>Combined OPA/Rezoning at building permit;</li> <li>Site Plan Control grant at time of application;</li> <li>Minor Variance Application/Consent to Sever at building permit;</li> <li>Plan of Subdivision at draft approval;</li> <li>Plan of Condominium at draft approval; and</li> <li>Building Permit Fees at occupancy permit.</li> </ol>
	All fees based on current fee schedules at the time of application.
ELIGIBILITY	<ol> <li>All properties in the Community Improvement Policy Area.</li> <li>With specific regard to relating the cost of building permit fees. Preference will be given to those projects most likely to result in the highest increase in assessment.</li> <li>Eligibility will be determined through the application of criteria which seek to relate each application to the goals and objectives of the downtown renewal and which generate the maximum leverage from the use of public investment.</li> <li>Grants are for application fees only and do not absolve an applicant of the responsibility for funding studies and site technical reviews, or other conditions of approval as may be required by the City.</li> </ol>
	5) Preference for applications for properties located in the Priority Areas of the Community Improvement Policy Area.
APPROVAL PROCESS	<ul> <li>(i) Application Form;</li> <li>(ii) Screening of applications to ensure compliance with minimum requirements of the program; and</li> <li>(iii) Evaluation of accepted applications by Cornwall Planning Programs Evaluation Committee.</li> </ul>
OTHER RESTRICTIONS	<ul> <li>City has the right to review any and all aspects of the program, including the purpose, form, method of application, evaluation and proportion of fee repaid to applicant as grant, from time to time, or at any time, for any reason, and at the sole and absolute discretion of the City; and</li> <li>As necessary, the City may amplify or adjust the application and approval protocols associated with this program.</li> </ul>
FISCAL IMPLICATIONS	<ul> <li>Foregone income to municipality; and</li> <li>Municipal costs associated with approvals and fees largely fixed.</li> </ul>
OTHER RESOURCE NEEDS Incl. CITY DEPARTMENTS	Cornwall Planning Programs Evaluation Group to be comprised of:  General Manager, Planning, Development & Recreation; General Manager, Financial Services; General Manager, Infrastructure and Municipal Works; Division Manager Economic Development; Division Manager Planning; Municipal Assessor Chair of Planning Advisory Committee (PAC); Member of City Council; Two Community Group Representatives; appointed members of Le Village BIA/ Renaissance Group and Downtown BIA/Heart of the City; One at large member from the Community; appointed from the Lay Appointments Committee; and Development Coordinator as Planning Staff Resource (non-voting members)

5 yr review June 2011

Bylaw #2018-056





PROGRAM	Municipal Planning/Development Fees Grant Program
	The Committee is mandated to recommend applications for approval to PAC. Subsequently PAC will report to full Council with recommendations for action (approval or refusal).
	Recommendations for building permit fee grants is, owing to the potential scale of the rebate, subject to full Council approval.
DURATION	<ul> <li>Each recipient has a maximum period of 2 years from the date of application to obtain required approvals and building permits (subject to extension at discretion of the City of Cornwall); and</li> <li>The program will be monitored for effectiveness on an annual basis with a detailed review in 5 year increments of the program to determine whether the program continues to meet the goals of downtown renewal.</li> </ul>

# 4.6 Discretionary Municipal Tipping Fees Grant Program

#### PROGRAM 6. DISCRETIONARY MUNICIPAL TIPPING FEES GRANT PROGRAM

PROGRAM	Discretionary Municipal Tipping Fees Grant Program
RATIONALE	Assistance to redevelopment by further reducing development costs related to removal of non-hazardous material from redevelopment site to municipal landfill;     Decision to assist and amount of any assistance entirely at discretion of the City.
INTENDED RECIPIENT	Private sector landowners who are actively undertaking redevelopment of the property which will result in a significant increase in property assessment as a direct result of the redevelopment project for which an application for tipping fees grant is made.
LEGISLATIVE PROVISION	Municipal Act and Appropriate City By-Law; Planning Act, Section 28.
SPECIFICS AND LIMITATIONS	<ul> <li>A discretionary program whereby the City of Cornwall can provide a grant to offset part of the tipping fee for disposal of non-hazardous material at the municipal landfill;</li> <li>Grant does not extend to hazardous landfill fees for such facilities not operated by the City;</li> <li>It is recommended the maximum amount of grant be limited to 50% of the fee and, at all times the grant is at the sole discretion of the City of Cornwall. The City may determine a site-specific cap for the dollar amount of assistance.</li> </ul>
ELIGIBILITY	<ul> <li>Eligibility dependent on merit and balance of benefits to the City as determined by the City or its appointed consultants at the discretion of the City of Cornwall.</li> <li>Grant available to properties located in the Priority Areas of the Community Improvement Policy Area primarily, except by specific decision by CPPEC</li> <li>It is anticipated that, by comparison to tipping of contaminated soils and materials, tipping requirements for applications under this program are modest in scale.</li> <li>Eligible costs exclude tipping of contaminated soils or other environmentally contaminated materials – such tipping fee assistance is provided for under the Brownfields Community Improvement Plan.</li> </ul>
APPROVAL PROCESS	<ol> <li>Application in writing to the City of Cornwall at time of building permit application.</li> <li>Screening of applications to ensure compliance with minimum requirements of the program.</li> <li>Applicants must demonstrate by appropriate means, that the scale of tipping is required and is that a tipping fee grant will result in a material benefits to the financial feasibility of the project.</li> </ol>

Minister's Modification #7 April 2006

Minister's Modification #7 April 2006

5 yr review June 2011





Minister's Modification #7 April 2006

5 yr review June 2011

Bylaw #2018-056

PROGRAM	Discretionary Municipal Tipping Fees Grant Program
	4) Evaluation of applications by Cornwall Planning Programs Evaluation Committee.
OTHER RESTRICTIONS	<ol> <li>City 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 City.</li> <li>As necessary, the City may amplify or adjust the application and approval protocols associated with this program.</li> <li>Any increase in program funding permitted under Section 28 of the Planning Act will require an Amendment to the Plan and the approval by the Minister of Municipal Affairs and Housing.</li> </ol>
FISCAL IMPLICATIONS	<ul> <li>Foregone Income;</li> <li>Shortening life of landfill may be accelerated by volume of projects;</li> <li>City should monitor if receipt of fee grants will significantly increase direct costs.</li> </ul>
OTHER RESOURCE NEEDS Incl. CITY DEPARTMENTS	Cornwall Planning Programs Evaluation Group to be comprised of:  General Manager, Planning, Development & Recreation; General Manager, Financial Services; General Manager, Infrastructure and Municipal Works; Division Manager Economic Development; Division Manager Planning; Municipal Assessor Chair of Planning Advisory Committee (PAC); Member of City Council; Two Community Group Representatives; appointed members of Le Village BIA/ Renaissance Group and Downtown BIA/Heart of the City; One at large member from the Community; appointed from the Lay Appointments Committee; and Development Coordinator as Planning Staff Resource (non-voting members)  The Committee is mandated to evaluate and recommend selected requests for fee grants to PAC and then to Council for final approval.
DURATION	The program will be monitored for effectiveness on an annual basis with a detailed review in 5 year increments of the program to determine whether the program continue to meet the goals of downtown renewal.

# 4.7 Parking and Landscape Enhancement Program

Program 7: Parking and Landscape Enhancement Program

By-Law#125-2008

Program	Parking and Landscape Enhancement
Rationale	Based on the foregoing, the Program facilitates commercial, mixed use and high density residential through improvements in vehicular and pedestrian accessibility and enhancements to the front and rear of the main commercial corridors in the Plan area.
	The Program is intended to result in improvements to pedestrian safety, amenity and aesthetics both on and around off street parking lots. The Program is also intended to help promote the improvement of parking lots to better connect parking to store fronts and upper floor residential. This objective is consistent with the intent of the Plan to create both a commercial and





COMMUNITY IMPROVEMENT PLAN
residential neighbourhood with improved walkways, signage, lighting, and amenities
Individual property owners, their tenants or other assigns.  Joint application by multiple property owners with respect to collective off- street parking lots.
Planning Act, providing for grant assistance under Section 28(7) of the Planning Act.
<ul> <li>The Committee may require an ESA Phase I prior to approval, and will be reviewed on a case by case basis.</li> <li>This program comprises interest-free loans repayable over a maximum 10-year term, commencing on the day of the loan.</li> <li>The committee may require an ESA Phase 1 prior to approval, and will be reviewed on a case by case basis.</li> <li>Maximum level of assistance per property owner per project is \$25,000.</li> <li>Funding is further limited to the total eligible cost where this is less than \$25,000.</li> <li>Interest-free loans are available to individual property owners undertaking improvements. These loans are also available to groups of property owners undertaking a joint project. This loan is also available to single or joint applications related to multiple properties.</li> <li>There is no limit on the number of properties which may be included in a collective application for a single project.</li> <li>The City of Cornwall will determine the merits of funding of individual projects up to the maximum limit; all decisions regarding the level of funding for individual projects is at the discretion of the City of Cornwall.</li> <li>The maximum combined total of interest-free loans under this Program per property owner (irrespective of whether the loan is assigned to another party) is \$75,000.00(CAN). There is no limit on the number of projects which can be funded within this maximum allocation; however, property owners are restricted to the maximum assistance per project of \$25,000.</li> <li>Funding applies to projects which may include development or enhancement of parking, landscaping or the provision of amenities such as seating. A project may also include the creation of a parking lot funded jointly by more than one property owner, and in relation to either a single parcel of land or multiple parcels</li> </ul>
<ul> <li>Eligible Works include the following items:</li> <li>Construction costs related specifically to the creation of surface parking lots (including design costs).</li> <li>Parking management equipment (entry/exit systems and ticketing as relevant or applicable).</li> <li>Surface treatment, waterproofing, markings, drainage and other finishings. Approved parking lots must be paved, marked and finished to a standard satisfactory to the City of Cornwall.</li> <li>Signage to/from/within parking lot.</li> <li>Overhead and walkway lighting, paved walkways or breeze-ways, or other semi-enclosed access way.</li> <li>Borders, landscaping, etc.</li> <li>Other directly related secondary costs reviewed and only as approved by the CPPEC as being relevant tot he specific application under consideration.</li> <li>Eligible works specifically exclude the following:         <ul> <li>Land costs and other costs related to preparation of the site (including environmental remediation); and</li> <li>Structured above-grade, or underground parking.</li> </ul> </li> </ul>





	COMMUNITY IMPROVEMENT PLAN
Design Requirements	<ul> <li>All lots or smaller groups of parking spaces, at rear, side or front of premises, should be designed to be open and inviting, consistent with the location in the commercial heart of the City.</li> <li>The design should promote better access by customers and employees to parking. The design should include provisions for customer/employee safety such as lighting, demarcation and landscaping of pedestrian walkways and careful design of vehicular ingress/egress and circulation within the lots. All lots or smaller groups of parking spaces should be built with heigh quality finishes and be subject to the recently established Heart of the City Urban Design Guidelines.</li> <li>The design of rear parking lots should promote customer access to commercial premises through the creation of pedestrian walkways. This is designed to maintain the principle role of commercial streets as pedestrian-oriented business districts. Walkways from collective parking lots to the storefronts are an important component of the downtown commercial environment improving general access to a number of businesses within walking distance.</li> <li>The provision of amenities such as seating or benches is encouraged where appropriate and where such amenities compliment the City's own investment in street furniture, traffic management or other public realm improvements.</li> <li>Where appropriate, the principles of Crime Prevention through Environmental Design (CPTEC) should be encouraged in the design of parking lots and walkways</li> </ul>
Approval Process	<ul> <li>HOTC application form</li> <li>Applicant to provide information regarding the proposed enhancements. Applicants are encouraged to provide as much information as possible, requisite plans, regulatory approvals or permits.</li> <li>Evaluation by the CPPEC.</li> <li>CPPEC recommendation PAC and endorsement of PAC recommendation by Council.</li> <li>Approval of an application can be conditional upon details of the project redesign, cost, obtaining an energy audit and other matters being addressed prior to the distribution of funds. It is anticipated that cost estimates will be provided a the time of application.</li> <li>The City retains the right to request multiple estimates for eligible works (ie. Two)</li> <li>Final (delegated) approval by CPPEC after any conditions imposed on the approval are met.</li> <li>Funds are distributed only after the majority of the construction is complete, invoices have been submitted and the City is satisfied that the applicant has met its obligations. The funds will be distributed on the following basis:         <ul> <li>80% upon substantial completion (as determined by the City of Cornwall); and</li> <li>20% after all completion and the removal of the 10% holdback in any construction contract.</li> </ul> </li> <li>The process requires that any contract include a 10% holdback provision.</li> </ul>
Other Restrictions	The City has a right to add to, amend, or otherwise alter the Program and applicable funding limits at any time at its sole discretion. This includes all protocols governing eligibility, evaluation and approval. Further the City retains the right to terminate the Program at any time  Upon sale of the property, the applicant is required to repay to the City (on demand) any outstanding balance of the loan. The repayment schedule for the interest-free loan is based upon 10 equal payments. The City reserves the right to establish the most appropriate repayment schedule according to the merits of each application.





ByLaw 2018-056

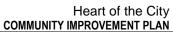
	COMMUNITY IMPROVEMENT PLAN							
	Any subsequent program funding changes permitted under Secition 28 of the Planning Act will require an Amendment to the Plan and the approval by the Minister of Municipal Affairs and Housing.							
Other Resource Needs incl. City Departments	Cornwall Planning Programs Evaluation Group to be comprised of:  1. General Manager, Planning, Development & Recreation;  2. General Manager, Financial Services;  3. General Manager, Infrastructure and Municipal Works;  4. Division Manager Economic Development;  5. Division Manager Planning;  6. Municipal Assessor;  7. Chair of Planning Advisory Committee (PAC);  8. Member of City Council;  9. Two Community Group Representatives; appointed members of Le Village BIA/ Renaissance Group and Downtown BIA/Heart of the City;  10. One at large member from the Community; appointed from the Lay Appointments Committee; and  11. Development Coordinator as Planning Staff Resource (non-voting member)  The Committee is mandated to evaluate and recommend applications for approval or otherwise to the City of Cornwall Planning Advisory Committee (PAC). Final approval applications or other significant matters requiring Council Approval, will then be recommended to Council by PAC.							
Duration	The program will be monitored for effectiveness on an annual basis with a detailed review in 5 year increments of the program to determine whether the program continues to meet the goals of the downtown renewal.							
Other Government/Non- profit Organization Investment	Applicants who identify other sources of financial assistance for exterior building renovations, will be given preference in the allocation of funds. City retains the right to limit funds to reflect impacts of other sources of funding							

Bylaw#2013-103

# 4.8 Le Village Residential Façade Improvement Grant Program

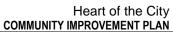
### PROGRAM 8. LE VILLAGE RESIDENTIAL FAÇADE IMPROVEMENT GRANT PROGRAM

PROGRAM	RESIDENTIAL FAÇADE IMPROVEMENT GRANT PROGRAM					
RATIONALE	(iii) Matching funding of exterior renovations to residential properties to promote aesthetic improvements consistent with established design guidelines (as may be prepared by the City of Cornwall);					
	(iv) As part of the implementation of the Streetscape Revitalization Strategy for Centretown Cornwall, for beautification and as connectivity to each gateway for Centretown.					
	(v) Grant designed to promote additional improvements in façade treatment by property owners that otherwise may not occur due to cost premiums associated with these improvements.					
INTENDED RECIPIENTS	(iv) Private sector property owners, of a residential property identified within the Priority Areas of the Community Improvement Policy Area.					
	(v) Eligibility Area Map					
	<ul><li>Water St between Race and Marlborough</li><li>Marlborough St S</li></ul>					





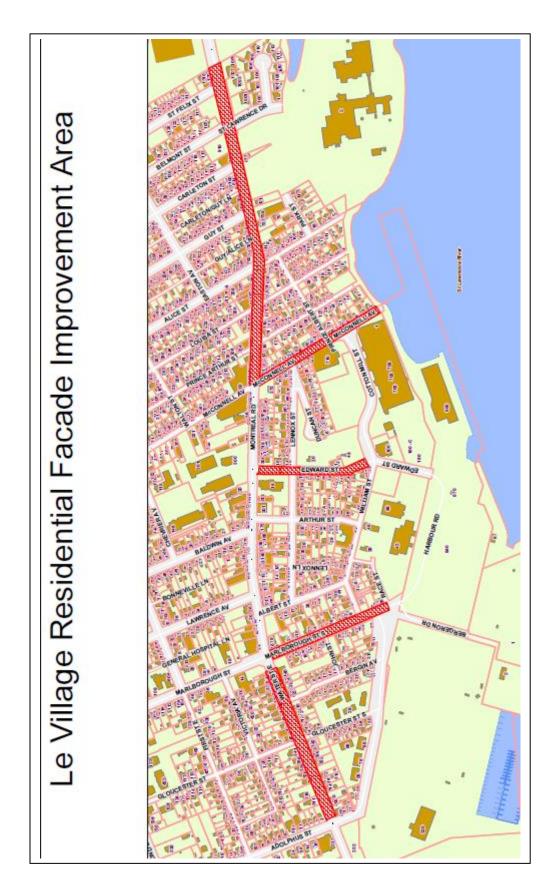
	COMMUNITY IMPROVEMENT I						
PROGRAM	RESIDENTIAL FAÇADE IMPROVEMENT GRANT PROGRAM						
	<ul> <li>Edward St south of Montreal Rd</li> <li>McConnell Ave south of Montreal Rd</li> <li>Targeted homes along Montreal Rd from McConnell to the College</li> </ul>						
LEGISLATIVE PROVISION	Planning Act, providing for grant assistance under Section 28(7) of the Planning Act.						
SPECIFICS AND LIMITATIONS	<ul> <li>The grant is equivalent to a proportion of the work value and on a matching funds basis to a maximum of 50% of eligible costs.</li> <li>Maximum grant of \$10,000 per property (minimum grant of \$2,000 per property).</li> <li>Grant is a loan, fully forgivable over 5 years at an annual rate of 20%.(Promissory note or lien at the discretion of CPPEC)</li> <li>Whereby the property is sold or interest in the granted property is otherwise transferred to any other entity within the 5 year loan forgiveness period. The amount of forgiveness remaining is to be repaid to the City.</li> </ul>						
ELIGIBILITY	<ul> <li>Eligibility will be determined through the application of criteria which seek to relate each application to the goals and objectives of downtown community renewal, the Streetscape Revitalization Strategy and which generate the maximum leverage from the use of public investment;</li> <li>Private property owners for costs associated with materials, labour, equipment and professional fees related to external building works specifically for façade improvement consistent with City-established design themes.</li> <li>Not eligible to properties that have previously received Renaissance CIP funding.</li> <li>No retroactive eligibility for funding</li> </ul>						
APPROVAL PROCESS	<ul> <li>(i) Application Form;</li> <li>(ii) Screening of applications to ensure compliance with minimum requirements of the program;</li> <li>(iii) Evaluation of accepted applications by Cornwall Planning Programs Evaluation Committee;</li> <li>(iv) Prior to release of funds for program elements, the City of Cornwall will require proof of all costs submitted by the applicant (subject to the schedule of payments below). This will include final invoices for all costs related to the eligible works;</li> </ul>						
OTHER RESTRICTIONS	<ul> <li>City 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 City;</li> <li>As necessary, the City may add or adjust the application and approval protocols associated with this program;</li> <li>Any amount of grant may be reduced from any amount provided under the Rehabilitation and Redevelopment grant program; and</li> <li>The City may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the City.</li> <li>Any increase in program funding permitted under Section 28 of the Planning Act will require an Amendment to the Plan and the approval by the Minister of Municipal Affairs and Housing.</li> </ul>						
FISCAL IMPLICATIONS	Subject to Annual Council Budget Approval of the Renaissance Housing Rehabilitation Program (RHRP)  Any funds remaining after June 1 <sup>st</sup> , from RHRP, may be allotted to this Program up to \$50,000 per year, otherwise the remaining funds would be reassigned to the global CIP budget.						





COMMUNITY IMPROVEMENT PL							
PROGRAM	RESIDENTIAL FAÇADE IMPROVEMENT GRANT PROGRAM						
OTHER RESOURCE NEEDS Incl. CITY DEPARTMENTS	Cornwall Planning Programs Evaluation Group to be comprised of:  • General Manager, Planning, Development & Recreation; • General Manager, Financial Services; • General Manager, Infrastructure and Municipal Works; • Division Manager Economic Development; • Division Manager Planning; • Municipal Assessor; • Chair of Planning Advisory Committee (PAC); • Member of City Council; • Two Community Group Representatives; appointed members of Le Village BIA/ Renaissance Group and Downtown BIA/Heart of the City; • One at large member from the Community; appointed from the Lay Appointments Committee; and • Development Coordinator as Planning Staff Resource (non-voting members)  The Committee is mandated to evaluate and recommend applications for approval or otherwise to the City of Cornwall Planning Advisory Committee (PAC). Final approval of applications, or other significant matters requiring Council approval, will then be recommended to Council by PAC.						
DURATION	The program will be monitored for effectiveness on an annual basis with a detailed review in 5 year increments of the program to determine whether the program continues to meet the goals of the downtown community renewal.						
OTHER GOVERNMENT/ NON-PROFIT ORGANIZATION INVESTMENT	Applicants who identify other sources of financial assistance for exterior building renovations, will be given preference in the allocation of funds. City retains the right to limit funds to reflect impacts of other sources of funding.						







#### 5. CONTINUING A CONSISTENT MUNICIPAL POLICY FRAMEWORK

## 5.1 Concurrent Program Initiatives

The programs outlined in this Plan are municipal-led initiatives. The Heart of the City has recently developed a building renovation tool kit. This, allied to formalized design guidelines to implement a building façade improvement program, will form an important addition to the financial incentives programs. Groupe Renaissance Group has also spearheaded a project to promote commercial property renovations based on grants available from Human Resources and Skills Development Canada (HRSDC) to subsidize labour costs. Another plan of action already initiated by the Heart of the City is a property-owner awareness campaign. Financial incentive programs are facilitative in nature, and without effective communication of their availability to property owners, the success of these programs may be lessened. All of these concurrent ventures should be supported as part of this Community Improvement Plan.

Consistent with available resources, the City of Cornwall should fund a marketing program to maintain awareness of (i) the programs of support developed under the Community Improvement Plan and (ii) key redevelopment opportunities within the Priority Areas of the Community Improvement Policy Area.

The success of the Plan, as with other policy initiatives, depends in part on the creation of a consistent policy setting which provides momentum to downtown renewal. To the extent possible this includes supportive land use policies which limit commercial retail and office development to established commercial areas of the City. A number of municipal policies can impact the viability of development projects, such as zoning requirements (e.g. permitted uses, parking and setback requirements and permitted building heights), municipal servicing and parks and recreation policies, property standards, taxation, etc. The City should continue its endeavours to focus overall corporate policies toward downtown renewal. Where reasonable to do so, the City should continue to give consideration to providing flexible land use and zoning in the downtown.

## 5.2 Community Infrastructure Development

The creation of new municipal infrastructure including community facilities (municipal buildings for services, recreation and culture, as well as open space), should be planned, where feasible, with the policy goal of promoting urban renewal generally, and downtown redevelopment in particular. Such a focus will increase the potential of the public sector to broaden the range of development options for underused urban land. This policy can also apply to instances where the municipality is working in partnership with either the private sector or other public institutions in site redevelopment.



#### 6. IMPLEMENTATION

# 6.1 Recommended Funding Plan

The following are recommended funding levels for each of the program years. The recommended funding is based on the anticipated level of development interest in the Community Improvement Policy Area, recognition of the likely limitations on capital funds available to the City, and scale of funding of incentives programs in comparable communities. It is not possible to accurately predict the number and scale of applications in advance of implementing the Plan. The recommended funds are minimums that should be approved in order to meet the goals of the Plan over the 5 year term.

Minister's Modification #8 April 2006 Funding allocations contained in this Plan are subject to review and approval by City Council during the annual budget deliberations. Any increase in program funding permitted under Section 28 of the <u>Planning Act</u> will require an amendment to the Plan and approval by the Minister of Municipal Affairs and Housing.

Exhibit 6: Heart of the City Community Improvement Plan Annual Funding Requirements

Program	Year 1 2006	Year 2 2007	Year 3 2008	Year 4 2009	Year 2010	Years 6-10 2011 onward	
HOTC Rehabilitation and Redevelopment Grant*	Foregone revenues Dependent on Site Applications						
Building Restoration and Improvement Loan Program **	\$100,000	\$200,000	\$200,000	\$200,000	\$200,000		
Project Design Grant Program	\$50,000	\$75,000	\$75,000	\$75,000	\$75,000		
Façade Improvement and Sign Grant Program**	\$75,000	\$100,000	\$100,000	\$100,000	\$100,000		
Municipal Planning/Development Fees Grant Program**	Foregone Revenue Dependant on Site Applications						
Discretionary Municipal Tipping Fees Grant Program**	Foregone Revenue Dependant on Site Applications						
Parking and Landscape Enhancement							
Total Annual Allocation of Funds (excluding Foregone Revenue)	\$225,000	\$375,000	\$375,000	\$375,000	\$375,000		

<sup>\*</sup> Maximum duration of grant assistance is 10 years from end of 2010

5 yr review June 2011

\*\* To qualify for assistance applicants must complete project within 6 months of the end of program in 2010



## 6.2 Intended Combined Effect of Programs

The programs contained in this Plan are discrete funding options designed to offer support for a variety of different development-related costs. The programs also share the same goal of property revitalization, creating social, physical and economic benefits. The City has discretion as to which program(s) to apply to each property under application.

The combined funding under different programs cannot exceed the cost of rehabilitating the lands and buildings. The City has discretion as to which programs are applied, and in what proportion, based on an appreciation of the likely benefits to the City by way of social, physical, economic and municipal fiscal benefits (increased tax revenues). Generally, the greater the likely economic impacts and tax benefits from a redevelopment or major building renovation, the greater the merit in granting support in excess of the 50% matching fund basis for eligible costs under the Building Restoration and Improvement Program and Façade Improvement/Heritage Programs.

The City will follow the following guidelines in determining which programs should be approved for any given property under application:

- 1. The City of Cornwall may periodically review and adjust the terms and requirements of the programs or discontinue any of the programs described in this Plan without amendment to the Plan. The City may also make minor boundary adjustments to the community improvement project area without amendment to the Plan. Program additions to the Plan and substantive boundary expansion of the designated community improvement project area will require a formal amendment in accordance with Section 28(4) of the Planning Act, requiring notice of public meeting, adoption by Council and approval by the Ministry of Municipal Affairs and Housing. The determination of when to use this grant should be based on the likely increase in assessment achieved and hence the amount of grant to be provided. Where the assessment increase is modest, this may favour the combined use of other programs of support. Where assessment may be considerably higher, tax-based support may be sufficient by itself. The availability of City funds and the demand for such funds from multiple property owners, as well as the particular circumstances of a development project, and its potential long-term benefits, should dictate the combined level of funding made available. The HOTC/City Evaluation Committee will make recommendations as to combined funding limits for each project.
- Feasibility grants should be made available to support bona-fide redevelopment plans.
  Because such grant assistance does not entail significant commitment on the part of
  applicants to demonstrate intent to redevelop, the City maintains discretion to
  determine whether an application warrants support.
- 3. Façade Improvement Grants and Heritage Sign Grants can be used in concert with tax increment grants.
- 4. Building Improvement Grant (interior) should generally be used as an alternative to tax increment grants and can be more widely used to provide support for building improvements which do not entail significant property redevelopment or additions to gross floor area.



# **APPENDIX A**

HEART OF THE CITY STRATEGY COMMUNITY IMPROVEMENT POLICY AREA OFFICIAL PLAN AMENDMENT (SAMPLE TEXT)



Heart of the City COMMUNITY IMPROVEMENT PLAN

# Appendix A. Heart of the City (HOTC) Community Improvement Policy Area Official Plan Amendment

#### HOTC COMMUNITY IMPROVEMENT POLICY AREA

#### A) DETAILS OF THE AMENDMENT:

The new (2002) Official Plan for the City of Cornwall is amended by designating the subject lands, as depicted in Schedule "A" attached hereto and forming a part of this Amendment, as the Heart of the City Community Improvement Policy Area.

#### B) PROPOSED OFFICIAL PLAN TEXT:

The City of Cornwall adopts the following Community Improvement Plan, hereafter referred to as the Heart of the City Community Improvement Plan, as a framework to help achieve economic regeneration and sustainability of the historic core of the City. The Community Improvement Policy Area is, in general terms, co-terminus with boundaries of the Brownfields Community Improvement Plan. The polices and programs associated with the Heart of the City Community Improvement Policy Area, are distinct from the Brownfields Community Improvement Plan. Both plans seek to achieve the redevelopment, reuse and reanimation of sites in the urban core which are presently underused. The programs provided under this plan exclude assistance to remove or reduce the financial risks to development as a result of environmental contamination.

#### a. Definition:

The HOTC Community Improvement Policy Area encompasses the areas bounded in the north by the south side of Ninth Line East and West, in the east by the west side of McConnell Ave., the south side of Second Street, the northern boundary Eastgate Mall and the eastern boundary of the Courtaulds Site, in the south by the Waterfront and in the west by the east side of Brookdale Ave. The Community Improvement Policy Area is shown on Schedule 6 (Not Attached).

#### b. <u>Criteria For Establishing HOTC Community Improvement Policy Area:</u>

The following criteria have been used to define the HOTC Community Improvement Policy Area:

- Inclusion of areas within the "Urban Area", identified as in need of Community Improvement
- ii) Inclusion of the two principal and historic commercial districts of the City;
- iii) Inclusion of sites of strategic importance to sustainable commercial development in Downtown;



Heart of the City COMMUNITY IMPROVEMENT PLAN

- iv) Inclusion of the Waterfront area which, although in public ownership, represents an opportunity for on-going incremental development for the benefit of the community as a whole. Continuing the successful development of the Waterfront is critical to supporting development in those neighbourhoods surrounding the Waterfront; and
- v) Priority Areas are identified as being the Le Village and Pitt Street (CBD) Commercial districts. These areas are priority locations for public investment through incentives programs and other measures.

#### C. Application:

Within the Community Improvement Policy Area, support will be given to the renovation, retrofit, rehabilitation, redevelopment and façade improvement of private property, consistent with the objectives of the City of Cornwall Official Plan. The City may, within the Policy Area, and from time to time, provide assistance to property improvement and redevelopment efforts through the creation of various programs and policies as may be deemed appropriate.

The City may also use its powers under the Municipal Act and Planning Act to acquire, hold, sell, lease and otherwise dispose of land and property.