

# City of Barrie Housing Community Improvement Plan

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Prepared For Public Consultation

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# 1 Introduction

# 1.1 Background

In January 2024, Barrie City Council adopted the Affordable Housing Strategy (AHS) dated November 2023 as the guiding strategy for the city to action on housing affordability in 2024 and beyond as resources and budget allowed. One of the key recommendations in the AHS was an update to the Affordable Housing Strategy (AHS) City staff determined that it would be most appropriate to repeal the existing City-wide Community Improvement Plan (CIP) and replace it with a dedicated Housing CIP.

The Housing CIP is intended to support Barrie's goal that 15 to 20 percent of new housing units (depending on location) are affordable by incentivizing their development. It is also intended to accelerate the construction of new housing units to increase the overall supply of housing options within the City and meet growth management targets.

The new Housing CIP endeavours to provide flexible incentive programs to support the creation of more housing across the housing continuum, including purpose-built rental and affordable housing units.

# 1.2 What is a Community Improvement Plan (CIP)?

Community Improvement Plans (CIP) are a tool used to attract investment and foster redevelopment by allowing municipalities to direct funds and implement policy initiatives toward a designated project area. Section 28 of the Planning Act loosely defines the types of incentives that can be used through a CIP, which are intended to encourage revitalization initiatives and or to stimulate development and redevelopment for various environmental, social, or community economic development reasons.

Grants and loans can be offered to cover (but not exceed) eligible costs partially or wholly, which can include anything from site preparation, development, construction, redevelopment, and other related items. Municipalities must have enabling policies in their Official Plans to be able to prepare CIPs under the Planning Act. Essentially, a CIP allows municipalities to provide financial incentives for development that would otherwise contravene the Municipal Act.

#### 1.3 Outline of this Plan

This Plan is comprised of the following sections:

- 1. Introduction contains background information and context, including a general overview of CIPs and how to use this plan.
- 2. Policy and Legislative Framework provides information about the legislative authority for CIPs and supporting Official Plan policies.



- 3. Housing Community Improvement Plan identifies the Community Improvement Project Area, the purpose and objective of the CIP, financial and other program incentives, and eligibility requirements for the same.
- **4. Implementation** establishes how the CIP will be implemented including the decision-making authority, program administration, funding and timing of grant payments, monitoring and reporting, and processes for any future amendments.
- **5. Definitions** includes defined terms to improve clarity and program implementation.

#### 1.4 How to Use this Plan

The Housing CIP is intended to encourage rapid investment in new housing units by providing financial incentives and other programs to facilitate the development of much needed housing supply, with an emphasis on affordable housing, across the city.

Individuals who are interested in CIP financial incentives or programs should read this plan in its entirety. Particular attention should be paid to Section 3.3 Financial Incentive Programs and Section 3.4 Additional Community Improvement Plan Programs, which detail the programs available, general program eligibility and requirements, and any program-specific requirements. Further information about the administration process, including application review and how funding is awarded, can be found in Section 4 Implementation. Section 5 contains important program specific definitions to improve clarity.

After reading this plan, interested proponents are encouraged to contact Development Services staff at the City to confirm their eligibility and ask any questions about the application process, which is outlined in more detail on the City's Housing CIP website. Early engagement with the City is highly recommended.

Every effort has been made to ensure consistency and alignment of policies, programs, and requirements. The authority to interpret and implement this Plan will be with the Executive Management Team.



# 2 Policy and Legislative Framework

The legislative authority to prepare a Community Improvement Plan (CIP) is provided under Section 28 of the *Planning Act*. The authority to provide financial incentives is established in Section 106 of the *Municipal Act*.

To establish a Community Improvement Project Area, a municipality must have provisions in their Official Plan relating to community improvement. The City of Barrie Official Plan 2051 currently contains provisions in Sections 7.3.3 and 9.6 regarding CIPs.

- Section 7.3.3 envisions that CIPs will be used to address housing need, whether it be affordable housing, supportive housing, emergency housing, or attainable housing.
- Section 9.6 designates the entirety of the City is designated for community improvement, and states that CIPs will be implemented through the passage of a by-law designating a community improvement project area and through the preparation of a community improvement plan pursuant to the *Planning Act*. It further outlines the City's policies for CIPs, including processes and criteria for designating a Community Improvement Projects Area and preparing a CIP.

This CIP has been prepared in alignment with current local and provincial policy and legislative contexts, including the Provincial Policy Statement, 2020 and A Place to Grow: Growth plan for the Greater Golden Horseshoe, 2019. Future regulations and changes to provincial policy anticipated from the Province may impact the incentive programs.



# 3 Housing Community Improvement Plan

# 3.1 Community Improvement Project Area

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

In keeping with the policies of the City of Barrie Official Plan 2051, and to increase housing options and improve affordability across the city, the Community Improvement Project Area for the Housing CIP includes all lands within the City of Barrie municipal boundary, as shown on Figure 1 below, and in Schedule "A' of By-law XXXX-2024.

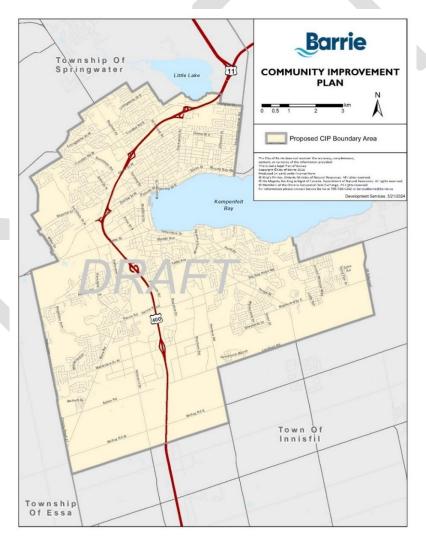


Figure 1: Community Improvement Project Area

# 3.2 Goal and Objectives

The goal of the Housing CIP is to increase the supply of housing units and rental housing units, and to accelerate the construction of new housing throughout the City of Barrie, by using financial incentives and other programs to reduce the cost of new housing development for non-profit and market/for-profit developers seeking to deliver affordable options and market-rate rental housing.

The objectives of the Housing CIP are as follows:

- **1.** Facilitate the development of affordable rental housing by providing financial support;
- 2. Increase the overall number of affordable rental housing units within the City;
- Increase the overall number of affordable ownership housing units within the City;
- 4. Rapidly increase the construction of new residential units;
- 5. Assist in the achievement of the Official Plan's affordable housing targets, being 15 percent of new housing units across the City, and 20 percent of new housing units within the Urban Growth Centre and Major Transit Station Areas.
- **6.** Support the provision of a variety of affordable housing unit types, including a mix of unit sizes, across the continuum of housing options;
- **7.** Accelerate the construction of medium and high-density housing that has received approvals but is facing financial barriers to completion; and
- 8. Reinforce the provision of affordable housing as a community priority.

# 3.3 Financial Incentive Programs

The following chart (Table 1) summarizes the financial incentives programs available under the Housing CIP and corresponding projects eligible for funding. Basic eligibility criteria the proposed project must meet to qualify for the program can be found in Section 3.3.1 Financial Incentive Programs General Eligibility and Requirements. Additional details about each program, as well as any program specific eligibility requirements are included in 3.3.2 Per Door Grant, 3.3.3 Tax Increment Equivalent Grant, 3.3.4 Development Charges Equivalent Grant for Mixed-use and Mixed Income Development, 3.3.5 Development Charges Equivalent Grant for Fourplexes.

Table 1: Financial Incentive Programs Overview

Financial Incentive Program	Description	Eligible Projects
Per Door Grant	A flexible per-unit grant to support the creation of new	✓ Non-profit and charitable

affordable rental and ownership housing units by allowing applicants to apply for funding to offset project development costs. Applicants will be required to submit estimated project costs, a request for a per-unit dollar amount, and justification for the requested grant amount, taking into consideration requirements such as depth and duration of affordability, unit mix and type of development. The intent of the Per Door Grant is to simplify the incentive process by providing one single capital grant in place of tying incentives to specific fees and charges, such as cash-in-lieu fees, application fees or other charges. It also will allow the City more flexibility to assess the feasibility and merits of a specific project and offer more subsidy if it is warranted.

- organizations affordable rental housing
- ✓ Non-profit and charitable organizations – affordable ownership housing
- ✓ Non-profit and charitable organizations – other affordable housing types
- ✓ Market/for-profit housing developers – affordable rental housing
- ✓ Market/for-profit housing developers – affordable multiresidential ownership housing

# Tax Increment Equivalent Grant (TIEG)

The TIEG program incentivizes the development of medium and high density purpose-built rental units by providing a yearly grant for a period of up to five (5) years. The TIEG uses the future property tax gains generated by a development to help finance the actual development through the provision of grants. The value of the grant provided is equal to the incremental increase in property assessment and municipal property tax resulting from the improvements.

- ✓ Non-profit and charitable organizations medium and high density purpose-built rental housing
- ✓ Market/for-profit housing developers – medium and highdensity purpose-built rental housing.
- ✓ Eligible projects can be standalone residential buildings or mixed-use buildings.

#### **Development Charges** The Development Charges (DC) Non-profit and (DC) Equivalent Grant Equivalent Grant for Mixed-Use charitable for Mixed-Use and and Mixed Income organizations – rental **Mixed Income** Developments is a grant housing ✓ Non-profit and Development available to non-profit and charitable organizations to charitable incentivize and offset the costs organizations - mixedof including commercial and use development (i.e., institutional space, or market rental housing plus rental units to help ensure commercial and or project viability, within their institutional uses in affordable housing the same building or developments. For further on the same site). clarification, only the portion of the project that is not already receiving a DC reduction under the Development Charges Act is eligible for the DC Equivalent Grant. **Development Charges** The Development Charges (DC) Non-profit and **Equivalent Grant for Equivalent Grant for Fourplexes** charitable **Fourplexes** is a grant available to non-profit organizations and charitable organizations purpose-built and for-profit/market housing fourplexes (rental) developers to incentivize and Market/for-profit offset the costs of constructing housing developers purpose-built four-unit rental purpose-built housing. For further fourplexes (rental) clarification, only the portion of the project that relates to the 4th unit that is not already receiving a DC reduction under the Development Charges Act is eligible for the DC Equivalent Grant.

All applications will be considered subject to the availability of funding. Additional requirements and details about each financial incentive are provided in the following subsections. Additional guidelines and application information, and further program details, will be set out in the Housing CIP application forms.

#### 3.3.1 Financial Incentive Programs General Eligibility and Requirements

Projects will be given consideration under all the Housing CIP financial incentive programs applied for. Applications will be assessed and scored using a Housing CIP Scorecard. All applications must meet all the following general requirements to be eligible for a CIP financial incentive, in addition to the program specific eligibility requirements outlined in Section 3.3.2 through 3.3.5 of this plan:

- Application In-take Period: A completed application form, in addition to all required supporting information and materials, must be received by the application intake deadline. This deadline will be established by the Development Services Department and advertised on the City's Housing CIP website, and through other established City communications. A minimum of one application intake period will be established per year, subject to CIP program funding availability. Additional application intake periods may be made available for specific financial incentive programs until annual funding has been allocated, at the discretion of Development Services.
- Multiple Incentives: Applicants can apply for multiple CIP financial incentive programs, if eligible. When stacking CIP grants, the total combined grant funding shall not exceed eligible costs. City CIP incentives may be stacked with other government programs and funding [e.g. Canada Mortgage and Housing Corporation (CMHC) funding].
- Eligible Costs: Project costs incurred prior to an application under this CIP shall be eligible for funding, provided the project has not yet been issued an Occupancy Permit by Building Services. Eligible costs cannot exceed project development or redevelopment costs. Applicants will be required to submit overall project costs, including basic development pro forma details.
- Agreement Requirements: An agreement between the City and the owner (registered or assessed owners of lands/buildings) will be required, which will set out the terms, duration, and default provisions of the incentive(s) to be provided; this may be registered on title of the subject lands. The City may discontinue or rescind any financial incentive where there is not compliance with an executed agreement.
- Development Status: Projects must have submitted a complete Site Plan Control
  application to Development Services, if applicable, prior to making an application to
  the CIP. Applications must also be received prior to the issuance of an Occupancy
  Permit by Building Services. Projects with Site Plan Control approval, or that are
  exempt from Site Plan Control approval, and can demonstrate an ability to quickly



submit a Building Permit application and commence a housing start will be given preference.

- Non-profit and Charitable Organizations: All financial incentive programs under the Housing CIP are available to both non-profit and charitable organizations, and market/for-profit housing developers, except for the Development Charges (DC) Equivalent Grant for Mixed-Use and Mixed Income Development, which is only available to non-profit and charitable organizations for the portion of their project that is not already receiving discounts or exemptions under the *Development* Charges Act. The City encourages partnerships between non-profit and charitable organizations and market developers. Applications by non-profit and charitable organizations, and partnerships with them, will be given preference.
- **Prior Experience:** Applicants are not required to have had prior experience developing the housing proposed, however preference will be given to those applicants who can demonstrate they have successfully completed projects of a similar nature in the past or have retained the expertise to do so.
- Location: Projects must be located within the Community Improvement Project Area (i.e., the City of Barrie) to be eligible for financial incentives. Project sites located within growth areas (e.g. Urban Growth Centre, Major Transit Station Areas, etc.) in close proximity to transit, and in close proximity to community resources and services (e.g., retail, community amenities, parks, schools, childcare facilities, medical facilities, libraries, communities centres, etc.) will be given preference and scored higher.
- **Proximity to Transit Facilities:** Project sites located within proximity to transit facilities (e.g., GO Station, Barrie Transit Terminal, or transit bus route or stop) will be given preference and scored higher.
- Building and Site Design: Applicants who incorporate energy efficiency and reduced environmental impact above minimum standards will be given preference and scored higher. Applicants who incorporate high quality urban design, a mix of uses on site or within the building, or provide additional on site amenities such as childcare facilities and community amenities, will be given preference and scored higher.
- Accessible Design: Applicants who provide accessible/barrier-free units above minimum requirements will be given preference and scored higher. For multiresidential developments, applicants who provide a greater allocation of family sized units or greater mix of units sizes will be given preference and scored higher.



- Municipal Services: Applicants must demonstrate, to the satisfaction of the City of Barrie, that there are adequate and available municipal services (i.e including sewer, water, and storm water) and utilities with appropriate capacity to service the proposed development.
- Density: Proposed development must meet or exceed the City's Official Plan density requirements.
- Taxes: The property under consideration shall not be in a position of property tax arrears or shall have a payment schedule acceptable to the Chief Financial Officer at the time of application.

#### 3.3.2 Per Door Grant

The Per Door Grant is intended to provide flexible financial assistance to incentivize the creation of more affordable and rental housing units within the City of Barrie. The intent of the Per Door Grant is to simplify the incentive process by providing one single capital grant in place of tying incentives to specific fees and charges, such as cash-in-lieu fees, application fees or other charges. It also will allow the City more flexibility to assess the feasibility and merits of a specific project and offer more subsidy if it is warranted.

The City recognizes that each organization has different funding requirements to include affordable housing units for middle and low-income households as part of its development, based on numerous factors such as size, scale, location and project details. For this reason, rather than setting a fixed grant amount, applicants are responsible for determining a reasonable amount of incentive per unit that will be required for their project, taking into consideration requirements such as depth and duration of affordability, unit mix and type of development. Applicants will be required to justify the incentive amount requested, and City staff will use that to determine if it is reasonably tied to the affordability provided, length of affordability, and the total number of new housing units that will be created.

When reviewing applications, City staff will comprehensively consider the basic eligibility criteria in Section 3.3, the program specific criteria as noted below, the present value of the rent or ownership differences (market versus affordable) over the life of the agreement, pro forma details, and additional costs that may be incurred to meet the affordable rent or ownership rates required as defined per the Development Services Housing Bulletin.

Grant money can be utilized towards any eligible project development costs, but cannot exceed total costs of development or redevelopment, or be used towards operational costs.

If awarded a grant, an agreement between the City and the owner (registered or assessed owners of lands/buildings) will be required, which will set out the terms, duration, and



default provisions of the grant provided; this may be registered on title of the subject lands. The City may discontinue or rescind any financial incentive, plus interest, where there is not compliance with an executed agreement, including reporting requirements to ensure affordability is maintained per the agreement.

#### Additional Requirements for Non-profit and Charitable Organizations

For applicants that are a non-profit or charitable organization, the following requirements must be met, in addition to those noted in section 3.3 General Program Eligibility and Requirements:

- Minimum number of affordable units: Projects must result in at least one (1) new affordable housing unit. Projects that include a higher percentage of affordable housing units will be given preference. For projects that provide shared living arrangements, an increase in shelter capacity, bedrooms, or beds provided will qualify as one (1) new affordable housing unit.
- Affordability: Affordable units must meet the applicable affordable rent or ownership criteria established in the most current Development Services Housing Bulletin. Projects proposing deeper affordability levels (i.e., more affordable than the minimum requirements) will be given preference.
- Type of housing permitted: There is no restriction on built form or density, but projects must be new construction (new building, addition to existing building, or conversion of existing building resulting in at least one additional dwelling unit). Projects can be standalone residential development or mixed-use. For projects that provide shared living arrangements, an increase in shelter capacity, bedrooms, or beds provided will qualify as one (1) new affordable housing unit.
- Housing tenure permitted: Rental housing (where there is a landlord-tenant relationship and tenants are recognized by the Residential Tenancies Act), nonprofit co-operatives (under the Co-operative Corporations Act), ownership housing, and other affordable housing (e.g. emergency or transitional housing units, shared living accommodations, etc.) are all permitted.
- Affordability Period: Affordable units must remain affordable for a minimum of 25 years following initial occupancy. Projects guaranteeing affordability for more than 25 years will be given preference.

#### Additional Requirements for For-profit/Market Developers

For applicants that are a market/for-profit developer, the following requirements must be met, in addition to those noted in section 3.3 General Program Eligibility and Requirements:

 Minimum number of affordable units: Projects must meet the minimum targets in the Official Plan (15 to 20 percent of total units, depending on location and type of development) or 1 affordable dwelling unit, whichever is higher. Where the



> application of the per cent minimum results in a numeric fraction, fractions shall be rounded down to the nearest whole number if 0.49 or under, and rounded up to the nearest whole number if 0.5 or above. Projects that include a higher percentage of affordable housing units will be given preference.

- Affordability: Affordable units must meet the applicable affordable rent or ownership criteria established in the most current Development Services Housing Bulletin. Projects proposing deeper affordability levels (i.e., more affordable than the minimum requirements) will be given preference.
- Type of housing permitted: The development must be a multi-residential development with a minimum of 4 dwelling units. There is no restriction on the specific built form, but projects must be new construction (new building, addition to existing building, or conversion of existing building resulting in at least three additional dwelling units). Projects can be standalone residential development or mixed-use.
- Housing tenure permitted: Rental housing (where there is a landlord-tenant relationship and tenants are recognized by the Residential Tenancies Act), nonprofit housing co-operatives (under by the Co-operative Corporations Act), ownership housing, and other affordable housing (e.g. emergency or transitional housing units, shared living accommodations, etc.) are all permitted.

If co-applying with a non-profit or charitable organization to provide the affordable units, the requirements for non-profit and charitable organizations should be followed.

# 3.3.3 Tax Increment Equivalent Grant (TIEG)

The purpose of this program is to incentivize the development of medium and high density purpose-built rental units by providing a yearly grant for a period of up to five (5) years.

The TIEG uses the future property tax gains generated by a development to help finance the actual development through the provision of grants. The value of the grant provided is equal to the incremental increase in property assessment and municipal property tax resulting from the improvements.

The grant is provided to the owner (registered or assessed), tenant or assigned third party, after the taxes have been paid in full. The grants will only be provided after the improvements to the property are complete and after the reassessment of the property by the Municipal Property Assessment Corporation (MPAC) has demonstrated an increase in the assessed value of the property. The pre and post improvement assessment and tax values will be used to calculate the incremental increase in municipal property tax revenue and the total value of the grant. The total payment shall not exceed the cost of redevelopment.



The annual grant will be equal to a percentage of the tax increment paid for the City's portion on the property taxes, in decreasing percentages of the increment as follows:

- Year 1 100% of tax increment (pro-rated)
- Year 2 100% of tax increment
- Year 3 75% of tax increment
- Year 4 50% of tax increment
- Year 5 25% of tax increment

For additional clarification, the tax increment shall be calculated as the difference between:

- The annualized municipal taxes resulting from the increased assessment from project completion, as provided by MPAC, adjusted if applicable by subsequent assessment appeal decisions, and
- The annualized municipal taxes based on assessment the day before the effective dates of the assessment increase noted above.

If awarded a grant, an agreement between the City and the owner (registered or assessed owners of lands/buildings) will be required, which will set out the terms, duration, and default provisions of the grant provided; this may be registered on title of the subject lands. The owner will be required to contact the City following the issuance of a Property Assessment Change Notice from MPAC following development/redevelopment. The City may discontinue or rescind any financial incentive, plus interest, where there is not compliance with an executed agreement.

#### **Additional Requirements for TIEG Applicants**

All applicants (non-profit and charitable organizations and market/for-profit developers) must meet the following requirements, in addition to those noted in section 3.3 General Program Eligibility and Requirements:

- Minimum number of units: 5 or more new residential units
- Type of Housing Permitted: Purpose-built multi-residential medium and high-density housing. Projects can be standalone residential development or mixed-use.
- **Housing tenure permitted:** Rental housing (where there is a landlord-tenant relationship and tenants are recognized by the *Residential Tenancies Act*).
- Affordability: While there is no requirement for inclusion of affordable units, projects that include affordable housing units will be given preference. Affordable units provided must meet the applicable affordable rent or ownership criteria established in the most current Development Services Housing Bulletin.



# 3.3.4 Development Charges Equivalent Grant for Mixed-Use and Mixed Income Developments

The Development Charges (DC) Equivalent Grant for Mixed-Use and Mixed Income Developments is a grant available to non-profit and charitable organizations to incentivize and offset the costs of including commercial and institutional space, or market rental units to help ensure project viability, within their affordable housing developments.

While the non-profit, affordable, and attainable housing units are exempt from development charges by the Development Charges Act, development charges are still applicable to any market rental (i.e., purpose built rental units not offered at a rental rate that is exempt from development charges), commercial or institutional space that is included within a mixed-use or mixed income development.

This grant amount will be equivalent to the costs of a percentage of the applicable Development Charges for any market rental, commercial or institutional spaces based on the percentage of affordable units within the development, at a rate equal to the percent of housing being provided as affordable rental units. For example, if 30 percent of the total rental housing units are affordable, then market rental, commercial and institutional areas of the development will receive a DC Equivalent Grant of 30 percent of development charges paid. For further clarification, only the portion of the project that is not already receiving a DC reduction under the Development Charges Act is eligible for the DC Equivalent Grant.

If awarded a grant, an agreement between the City and the owner (registered or assessed owners of lands/buildings) will be required, which will set out the terms, duration, and default provisions of the grant provided; this may be registered on title of the subject lands. The City may discontinue or rescind any financial incentive, plus interest, where there is not compliance with an executed agreement, including reporting requirements to ensure affordability is maintained per the agreement.

# Additional Requirements for DC Equivalent Grant for Mixed-Use and Mixed Income **Development Applicants**

All applicants must be a non-profit or charitable organization and meet the following requirements, in addition to those noted in Section 3.3.1 Financial Incentive Programs General Eligibility and Requirements:

- Type of Housing Permitted: Multi-residential medium and high-density rental housing, or mixed rental housing and commercial and or institutional development.
- Minimum number of affordable units: While there is no set minimum number of affordable units, projects that include a higher percentage of affordable housing units will be given preference.



- Affordability: Affordable units provided must meet the applicable affordable rent or ownership criteria established in the most current Development Services Housing Bulletin. Projects proposing deeper affordability levels (i.e., more affordable than the minimum requirements) will be given preference.
- Type of housing permitted: There is no restriction on built form or density, but projects must be new construction (new building, addition to existing building, or conversion of existing building resulting in the creation of new dwelling units), and meet one of the following criteria:
  - I. Mixed-use development containing affordable residential units (may also include market rental units) and commercial and or institutional uses; or
  - II. Purpose-built rental development with a mix of affordable and market rental units.
- Housing tenure permitted: Rental housing (where there is a landlord-tenant relationship and tenants are recognized by the *Residential Tenancies Act*), non-profit co-operatives (under the *Co-operative Corporations Act*), ownership housing, and other affordable housing (e.g. emergency or transitional housing units, shared living accommodations, etc.) are all permitted.
- **Affordability Period:** Affordable units must remain affordable for a minimum of 25 years following initial occupancy. Projects guaranteeing affordability for more than 25 years will be given preference.

### 3.3.5 Development Charges Equivalent Grant for Fourplexes

The Development Charges (DC) Equivalent Grant for Fourplexes is a grant available to non-profit and charitable organizations and for-profit/market housing developers to incentivize and offset the costs of constructing purpose-built four-unit rental housing buildings.

While constructing a two-unit (e.g., duplex or single detached dwelling with an additional residential unit) or three-unit (e.g. triplex or single detached dwelling with two additional residential units) residential building would cost the same DC rates as a single detached dwelling, the addition of a fourth residential unit would incur additional DCs.

Recognizing the role that multiplexes can play in rapidly increasing the supply of rental housing, the DC Equivalent Grant for Fourplexes offers a grant amount equivalent to the costs of the DCs charged on the fourth residential unit in purpose-built fourplexes. For further clarification, only the portion of the project relating to the fourth unit that is not already receiving a DC reduction under the *Development Charges Act* is eligible for the DC Equivalent Grant (including any DC reductions for including affordable housing units).

If awarded a grant, an agreement between the City and the owner (registered or assessed owners of lands/buildings) will be required, which will set out the terms, duration, and default provisions of the grant provided; this may be registered on title of the subject lands.



The City may discontinue or rescind any financial incentive, plus interest, where there is not compliance with an executed agreement, including reporting requirements to ensure affordability is maintained per the agreement.

#### Additional Requirements for DC Equivalent Grant for Fourplexes Applicants

All applicants must meet the following requirements, in addition to those noted in Section 3.3.1 Financial Incentive Programs General Eligibility and Requirements:

- Type of Housing Permitted: Purpose-built fourplex (four-unit residential building).
- **Housing tenure permitted:** Rental housing (where there is a landlord-tenant relationship and tenants are recognized by the *Residential Tenancies Act*).
- Affordability: While there is no requirement for inclusion of affordable units, projects that include affordable housing units will be given preference. Affordable units provided must meet the applicable affordable rent or ownership criteria established in the most current Development Services Housing Bulletin.

# 3.4 Additional Community Improvement Programs

The following chart (Table 2) summarizes the additional CIP programs available under the Housing CIP and corresponding projects eligible for funding. Basic eligibility criteria each application must meet to qualify for a program can be found in Section 3.4.1 Additional CIP Programs General Eligibility and Requirements. Additional details about each program, as well as any program specific eligibility requirements are included in 3.4.2 Approval to Defer Development Charges to Occupancy Permit, 3.4.3 Barrie Bonus for Affordable Additional Residential Units (ARUs), and 3.4.4 Homeownership Forgivable Loan.

Table 2: Additional Community Improvement Programs Overview

Financial Incentive Program	Description	Eligible Projects
Approval to Defer Development Charges to Occupancy Permit	To reduce financial barriers to the construction of high-density residential and mixed-use buildings, the City of Barrie is allowing qualifying projects to seek approval to defer the payment of project development charges (DCs) from Building Permit issuance to prior to the issuance of the final Occupancy Permit.	✓ High density residential or mixed-use buildings

Barrie Bonus for Additional Residential Units (ARUs)	The Barrie Bonus for ARUs provides an additional one-time grant payment to homeowners that have received funding through the County of Simcoe's Secondary Suites Program (or its successor) to further assist in the creation of an affordable ARU (secondary suite, coach house, third ARU, or fourth ARU) on their property.	✓ ✓	Non-profit or charitable organization – new additional residential unit City of Barrie homeowner – new additional residential unit
Homeownership Forgivable Loan	The Homeownership Forgivable Loan provides down payment assistance to City of Barrie residents, who are ready to purchase and maintain homeownership, but financially do not have enough funds to put towards a downpayment. The homeownership loan is a 20- year forgivable loan that is registered on title in second place behind the first mortgage received from a financial institution or private lender. Prospective homeowners and the home they want to purchase must meet eligibility criteria.	✓ ✓	Purchase of new build home within the City of Barrie Purchase of resale home within the City of Barrie

# 3.4.1 Additional CIP Programs General Eligibility and Requirements

All applications for additional CIP programs must meet all the following general requirements, in addition to any program specific eligibility requirements outlined in Section 3.4.2 through 3.4.4 of this plan:

• Application In-take Period: A completed application form, in addition to all required supporting information and materials, must be received by the application intake deadline. This deadline will be established by the Development Services Department and advertised on the City's Housing CIP website, and through other established City communications. A minimum of one application intake period will be established per year, subject to CIP program funding availability. Additional application intake periods may be made available for specific CIP programs until annual funding has been allocated, at the discretion of Development Services.

- Multiple Incentives: Applicants can apply for multiple CIP programs, if eligible.
  When stacking CIP grants, the total combined grant funding shall not exceed eligible costs. City CIP incentives may be stacked with other government programs and funding [e.g. Canada Mortgage and Housing Corporation (CMHC) funding]. For the Barrie Bonus for Additional Residential Units (ARUs) applicants must have funding from the County of Simcoe Secondary Suites Program, or its successor program.
- Agreement Requirements: An agreement between the City and the owner
  (registered or assessed owners of lands/buildings) may be required, which will set
  out the terms, duration, and default provisions of the incentive(s) to be provided;
  this may be registered on title of the subject lands. The City may discontinue or
  rescind any financial incentive where there is not compliance with an executed
  agreement.
- **Location:** Projects must be located within the Community Improvement Project Area (i.e., the City of Barrie) to be eligible for CIP incentives.

#### 3.4.2 Approval to Defer Development Charges to Occupancy Permit

To reduce financial barriers to the construction of high-density residential and mixed-use buildings, the City of Barrie is allowing qualifying projects to seek approval to defer the payment of project development charges (DCs) from Building Permit issuance to prior to the issuance of the final Occupancy Permit.

If awarded a grant, an agreement between the City and the owner (registered or assessed owners of lands/buildings) will be required; this may be registered on title of the subject lands. The City may require payment of DCs at any time following the issuance of a Building Permit, where there is not compliance with an executed agreement.

#### **Additional Requirements for DC Deferral Applicants**

All applicants (non-profit and charitable organizations and market/for-profit developers) must meet the following requirements, in addition to those noted in section 3.4.1 Additional CIP Programs General Eligibility and Requirements:

- **Minimum value of DCs:** The minimum amount of DCs owing to qualify to have payment deferred will be established in the Development Services Housing Bulletin.
- **Type of Housing Permitted:** High-density residential with a minimum estimated construction completion period of three or more years. Projects can be standalone residential development or mixed-use.
- **Housing tenure permitted:** Rental housing (where there is a landlord-tenant relationship and tenants are recognized by the *Residential Tenancies Act*) or ownership (condominium) housing.



- Affordability: While there is no requirement for inclusion of affordable units, projects that include affordable housing units will be given preference. Affordable units provided must meet the applicable affordable rent or ownership criteria established in the most current Development Services Housing Bulletin.
- Development Status: Projects must have submitted a complete Site Plan Control application to Development Services, if applicable, prior to making an application to the CIP. Applications must also be received prior to the issuance of an Occupancy Permit by Building Services. Projects with Site Plan Control approval, and can demonstrate an ability to quickly submit a Building Permit application and commence a housing start will be given preference. If successful, applicant will be required to commit to submitting a building permit application, and beginning construction, within an agreed upon timeframe, as outlined within the agreement between the owner and the City.
- Non-profit and Charitable Organizations: This programs is available to both nonprofit and charitable organizations, and market/for-profit housing developers. The City encourages partnerships between non-profit and charitable organizations and market developers. Applications by non-profit and charitable organizations, and partnerships with them, will be given preference.
- Prior Experience: Applicants are not required to have had prior experience developing the housing proposed, however preference will be given to those applicants who can demonstrate they have successfully completed projects of a similar nature in the past or have retained the expertise to do so.
- **Location:** Projects must be located within the Community Improvement Project Area (i.e., the City of Barrie) to be eligible for CIP incentives. Project sites located within growth areas (e.g. Urban Growth Centre, Major Transit Station Areas, etc.) in close proximity to transit, and in close proximity to community resources and services (e.g., retail, community amenities, parks, schools, childcare facilities, medical facilities, libraries, communities centres, etc.) will be given preference and scored higher.
- Proximity to Transit Facilities: Project sites located within proximity to transit facilities (e.g., GO Station, Barrie Transit Terminal, or transit bus route or stop) will be given preference and scored higher.
- Building and Site Design: Applicants who incorporate energy efficiency and reduced environmental impact above minimum standards will be given preference and scored higher. Applicants who incorporate high quality urban design, a mix of uses on site or within the building, or provide additional on site amenities such as childcare facilities and community amenities, will be given preference and scored higher.
- Accessible Design: Applicants who provide accessible/barrier-free units above minimum requirements will be given preference and scored higher. For multi-



- residential developments, applicants who provide a greater allocation of family sized units or greater mix of units sizes will be given preference and scored higher.
- **Density:** Proposed development must meet or exceed the City's Official Plan density requirements.

#### 3.4.3 Barrie Bonus for Additional Residential Units (ARUs)

The Barrie Bonus for ARUs provides an additional one-time grant payment to homeowners that have received funding through the County of Simcoe's Secondary Suites Program (or its successor program) to further assist in the creation of an affordable ARU (secondary suite, coach house, third ARU, or fourth ARU) on their property. The value of the Barrie Bonus grant amount will be identified in the Development Services Housing Bulletin.

If awarded a grant, an agreement between the City and the owner (registered or assessed owners of lands/buildings) will be required; this may be registered on title of the subject lands. The City may require payment of DCs at any time following the issuance of a Building Permit, where there is not compliance with an executed agreement.

#### **Additional Requirements for Barrie Bonus Applicants**

All applicants (non-profit and charitable organizations and market/for-profit developers) must meet the following requirements, in addition to those noted in section 3.4.1 Additional CIP Programs General Eligibility and Requirements:

- Approved Funding: Applicants must have an approved Secondary Suites Program forgivable loan secured from the County of Simcoe prior to application for the Barrie Bonus for ARUs.
- **Taxes:** The property under consideration shall not be in a position of property tax arrears or shall have a payment schedule acceptable to the Chief Financial Officer at the time of application.
- Municipal Services: The subject property must be on full municipal services (i.e sewer and water).

# 3.4.4 Homeownership Forgivable Loan

The Homeownership Forgivable Loan provides down payment assistance to City of Barrie residents, who are ready to purchase and maintain homeownership, but financially do not have enough funds to put towards a downpayment. The Homeownership Forgivable Loan is a 20-year forgivable loan that is registered on title in second place behind the first mortgage received from a financial institution or private lender.

Maximum forgivable loan amount awarded will be up to 10% down payment assistance, to a maximum dollar amount as established by the most current Development Services Housing Bulletin and will be paid at closing directly to the applicant's lawyer in trust.



If awarded a forgivable loan, an agreement between the City and the prospective homeowner will be required, which will set out the terms, duration, and default provisions of the loan provided; this will be registered on title of the property purchased. The City may discontinue or rescind any financial incentive, plus interest, where there is not compliance with an executed agreement.

Homeownership Forgivable Loan recipients cannot purchase an investment property and must agree to occupy the unit as their primary residence (i.e., units may not be purchased for investment purposes, or to be wholly rented out). For further clarification, applicant may purchase a house with additional residential units, provided they are living full time in one of the dwelling units.

The City of Barrie will establish additional criteria prospective homebuyers and the property to be purchased must meet, together with further program administration details including but not limited to application intake processes, maximum assets of the applicant, loan maintenance and discharge details, program wait list details, and required purchase timelines, that will be released alongside the Homeownership Forgivable Loan application form.

#### Additional Requirements for Homeownership Forgivable Loan Applicants

Potential homebuyers seeking down payment assistance funding must meet all the below criteria:

- Location Criteria: Applicants must currently be living in the City of Barrie.
- Citizenship Requirements: Applicants must be a Canadian citizen or permanent resident.
- First-time Homebuyers: Applicants do not need to be a first-time homebuyer but must not currently own a home or any other real estate.
- Maximum Household Income: Applicants must make no more than the household income threshold established in the most current Development Services Housing Bulletin at the time they enter into a purchase and sale agreement. An applicant's spouse will be considered part of the household for household income calculation purposes, regardless of whether they will be on title of the property. Similarly, multiple borrowers or combined families are permitted to apply for one grant, provided their combined household income is within the maximum income guidelines.
- Agreement Requirements: Applicant must agree to enter into an agreement outlining the terms of the down payment assistance grant, which will include details regarding default provisions of the grant provided, and conditions regarding potential repayment of the grant should they sell their home.



# **Basic Requirements for the Property to be Purchased:**

- Location Criteria: Property must be located within the City of Barrie.
- Home Age: The home can be a resale home or a new build.
- Leased land: The home cannot be located on leased land.
- **Tenure**: Home can be freehold or condominium tenure.



# 4 Implementation

# 4.1 Implementation and Administration

The Housing CIP will be implemented through the policies of the Official Plan and Section 28 of the *Planning Act*.

Overall implementation will be subject to Council review and approval of program details and budgetary allocation. The CIP and associated programs will be administered by Development Services staff, in consultation with the Finance Department. The provision of any grant as described in Section 3.3 or 3.4 of this CIP under any financial incentive program or other CIP program shall be administered based on merit and the limit of funding available in accordance with administrative rules governing the grant programs.

Approval of grants will be delegated to City staff. Development Services staff will review the applications against the application score card and make recommendations to an interdepartmental Grants Review Group consisting of members of the Executive Management Team. The Grants Review Group will make decisions on the allocation of grants.

Additional specific details regarding the financial incentive programs, application, and administration procedures shall be set out in the grant application forms and may change from time to time without the need for an amendment to this CIP.

# 4.2 Application Process and Review

An application will be required for any person seeking financial assistance through the CIP. The application process will generally follow the below process:

- 1. The City will issue a call for applications for financial incentive programs under the Housing CIP at least once per calendar year. The details of the applications intake period will be made available on the City's dedicated Housing CIP web page and advertised by the City through established communication methods (e.g. city website, press releases, social media, etc.). Development Services staff reserve the right to establish separate intake periods for different CIP financial incentives and programs as deemed necessary.
- 2. Application forms will be made available on the City's dedicated Housing CIP web page and all applicants will be required to submit an electronic application through the City's online application portal prior to the application deadline. Applications must include all required supporting information/documents as indicated on the application form, including but not limited to outlining the location of the property, the type and nature of the proposed development or redevelopment, the anticipated completion date, the



estimated value of the project, basic project pro forma details, and the financial incentives being applied for.

- 3. Applications and supporting documentation will be reviewed by Development Services staff as received to ensure they are complete and meet eligibility requirements. If applications are incomplete, missing supporting documentation, or basic eligibility requirements are not met or cannot be confirmed, staff will inform the applicant in writing. Similarly, applicants will be informed in writing if their application is complete and acceptable for review and consideration.
- 4. Once the application intake period has ended, all accepted applications will be reviewed by Development Services staff using an evaluation score card, where applicable. While reviewing applications, staff may request clarification or additional supporting documentation and may perform site visits and inspections as necessary.
- 5. Development Services staff will provide all score cards (if applicable) and make recommendations of grant approvals to an interdepartmental Grants Review Group. The Grants Review Group will make decisions on the allocation of grants, including the amount of funding provided. Grants may be awarded for a lesser amount than what was applied for based on merit or limited funding.
- 6. Applicants will be notified if their applications have been awarded CIP funding and instructed on next steps for accessing grant money. Successful applicants will be required to enter into an agreement with the City of Barrie outlining the amount to be paid by the City, the payment period, and any other applicable terms and conditions. See 4.3 Funding and Timing of Payment of Grants for more information.

# 4.3 Funding and Timing of Payment of Grants

# 4.3.1 Funding Overview and Conditions

The following is applicable to all grants issued through the Housing CIP financial incentive programs:

Agreements: All applicants will be required to enter into an agreement with the City
of Barrie specifying the amount to be paid by the City and the payment period. In all
cases the property owner must consent to the agreement in writing. The legal
agreement between the applicant and the City of Barrie regarding the provision of
any affordable housing units will contain a clause to ensure that the eligible
affordable housing units remain as affordable in accordance with the definition in



> this CIP for a period of not less than 25 years. The funding agreement will outline any required construction timelines (e.g. when a building permit needs to be issued by).

- Forgivable Loans: Any of the grant programs or financial incentives may be structured as loans or forgivable loans if necessary, to secure City interests.
- Property Ownership: The project lands do not need to be owned by the applicant at the time of the application. There is a requirement that the lands are owned by either the applicant or a related/affiliated organization. We will be looking for additional information from the applicant regarding the ownership of the lands, and whether a transfer/sale is anticipated as the owner of the land will be party to the contribution agreement.
- Change in Property Ownership: Financial incentive programs will be available to a property owner only. The City may extend the original grant payment schedule to a new owner subject to an amended agreement with the new owner. Tax increment based grant payments to the original owner will cease if the original owner sells the property prior to payment of all installments per the schedule, and the grant has not been transferred or assigned through an agreement to the new owner.
- Transferability: Assistance granted under any financial incentive or other program for a particular applicant is not transferable to any other property.

# 4.3.2 Grant Payments

Payment of grants will occur following the applicant entering into an agreement with the City of Barrie and the provision of the applicable documentation to demonstrate that the work has been completed, as required. Applicants are required to pay the necessary fees and charges, as required, at the time of making Planning Act applications and Building Permit applications, unless otherwise specified under the programs, or otherwise exempt through other City programs.

Grants may be awarded for a lesser amount than what was applied for based on merit or limited funding. If an application is approved under any of the programs, the timing of the grant payments for each program shall be as follows:

#### **Per Door Grant**

Where the applicant is a **non-profit or charitable organization**, the Per Door Grant will be paid out as follows:

- 50 percent of the grant will be provided up front following approval and execution of a funding agreement with the City.
- The remaining 50 percent of the grant will be paid at the time a final Occupancy Permit is granted.



Where the applicant is a market/for-profit developer, the Per Door Grant will be allocated per affordable housing unit and paid out as follows:

• The grant will be paid at the time a final Occupancy Permit is granted.

Recipients of the Per Door Grant are required to provide annual reporting to confirm the eligible affordable housing units remain affordable over the agreed upon affordability period (minimum 25 years). Requirements for reporting will be clearly outlined in the agreement between the owner and the City (e.g. requirements to demonstrate rent and renter income at time of first occupancy meet affordability thresholds per the Development Services Housing Bulletin). Failure to maintain affordability requirements, or other terms of the agreement, may results in the required repayment of all or a portion of the grant.

#### **Tax Increment Equivalent Grant**

The Tax Increment Equivalent Grant shall be paid annually through the incremental taxes upon Municipal Property Assessment Corporation (MPAC) re-assessment of the property after development or redevelopment has occurred, for a maximum of five years. The owner will be required to contact the City following the issuance of a Property Assessment Change Notice from MPAC following development/redevelopment. The total payment shall not exceed the cost of redevelopment. The annual grant will be equal to a percentage of the tax increment paid for the City's portion on the property taxes, in decreasing percentages of the increment as follows:

- Ι. Year 1 – 100% of tax increment (pro-rated)
- II. Year 2 – 100% of tax increment
- III. Year 3 – 75% of tax increment
- IV. Year 4 – 50% of tax increment
- ٧. Year 5 – 25% of tax increment

Where properties that are not subject to taxes are redeveloped, the base tax shall be based on the tax that would be applied to the land and buildings based on the current use (for example, a municipal property or a church converted to a residential use shall not have a zero-base tax from which to calculate the tax increment). Properties that remain exempt from taxes after redevelopment do not qualify for the grant (i.e., they cannot be given a grant for taxes not paid).

# **Development Charges Equivalent Grant for Mixed-Use and Mixed Income Developments**

The Development Charges Equivalent Grant for Mixed-Use and Mixed Income Developments will be paid out at the time of building permit issuance. For further clarification, no additional discounts or grants will be paid for any portion of the development already discounted through the Development Charges Act.



#### **Development Charges Equivalent Grant for Fourplexes**

The Development Charges Equivalent Grant for Fourplexes will be paid out at the time of building permit issuance. For further clarification, no additional discounts or grants will be paid for any portion of the development already discounted through the *Development Charges Act*.

#### Approval to Defer Development Charges (DC) to Occupancy Permit

There will be no payment of funds to recipients of the DC deferral program, this program only allows for the deferral of DC payment from prior to issuance of a Building Permit to prior to issuance of an Occupancy Permit.

#### Barrie Bonus for Additional Residential Units (ARUs)

The Barrie Bonus for ARUs will be paid out at the time of building permit issuance.

#### Homeownership Forgivable Loan

The Homeownership Forgivable Loan will be paid directly to the applicant's lawyer's trust account on closing and registered on title of the property purchased in second place behind the first mortgage. If the homeowner lives in the home for 20 years and does not refinance for an amount exceeding their original mortgage, no repayment of the loan is required, and at that time the second mortgage will be removed from title. Circumstances requiring repayment of all or a portion of the loan will be further detailed in the program administration details guide released alongside the Homeownership Forgivable Loan application form. Approved Homeownership Forgivable Loan recipients may be placed on a waiting list until funding becomes available.

#### 4.3.3 Financing of Incentives

Council may approve an annual budget for the Housing CIP Reserve Fund exclusively for funding the Per Door, Development Charges (DC) Equivalent Grant for Mixed-Use and Mixed Income Development, Development Charges (DC) Equivalent Grant for Fourplexes, the Barrie Bonus for Additional Residential Units (ARUs), and the Homeownership Forgivable Loan described in Section 3.4 Financial Incentive Programs. An annual budget is not proposed for the CIP. Council has the authority to determine whether to fund all programs through one pool of funding, or to allocate a set amount of the CIP Reserve Funds to specific programs.

Grants awarded for the TIEG Program will be absorbed by the City as lost assessment revenue initially but would be recouped over time in the form of overall increased property taxes and economic activity that otherwise may not have been realized without the incentives.



All programs described in Section 3.4 are to be funded by the City of Barrie or in conjunction with such other Federal or Provincial programs or funding which may be available. In the event that not all of the available funding has been allocated at the end of the year, any unused funding will carry over into the following year within the CIP Reserve Fund. Should funding amounts from other levels of government fluctuate some programs may be put on hold.

# 4.4 Monitoring and Reporting

The Housing CIP will be monitored on an ongoing basis to track progress relative to the goal and objectives. Records of all grants and incentives awarded shall be maintained and the following shall be documented:

- Number of applications received;
- The number and location of grants awarded under each financial incentive program;
- The number and type of new affordable housing units secured through CIP agreements;
- The number of housing starts initiated at participating properties;
- The number and type of affordable housing units granted occupancy at participating properties;
- The construction value of all projects awarded grants through all financial incentive programs.
- Increase in assessment value of participating properties;
- Estimate and actual amount of municipal assistance/grants provided; and
- Value of investment leveraged.

An annual review and monitoring report of the Housing CIP programs will be provided to City Council. Information on the above-listed indicators will be collected at the individual project level and aggregated. The aggregated information will be used as the basis for annual reporting to Council. The annual reports are intended to be used to inform decisions related to adjustments to this CIP, as well as any budget decisions related to the incentive program.

#### 4.5 Plan Revisions and Amendments

City Council may alter, change, amend or modify the terms, conditions, and details of any grant program under this CIP. The addition of a new grant or loan program shall require an amendment to this CIP; however, the City of Barrie may discontinue or place on hold any program without requiring an amendment to this Plan.

Minor or technical amendments, such as correcting typographical errors, revisions to definitions, and administrative details of specific programs (including application intake periods), may be made without Council approval.



Major or substantive amendments may be made by amendment, subject to the statutory process under the *Planning Act*, which includes public consultation and Council approval.

The following adjustments constitute a major or substantive change:

- 1. Modifications to the Community Improvement Project Area;
- 2. Addition of a new incentive program;
- 3. Changes to the types of eligible projects or an addition of a new eligible project; and
- 4. Changes to eligibility criteria.

When making any amendments to the CIP, the City must pass a by-law to adopt such amendments.



# 5 Definitions

Additional Residential Unit: shall mean a self-contained residential dwelling unit, complete with separate kitchen and bathroom facilities located within, and ancillary to, an existing dwelling. Additional Residential Units may be located within the principal building or within an accessory building or structure on the same lot.

Affordable: means affordable as defined for each financial incentive in the most recent City of Barrie Development Services Housing Bulletin.

Development Services Housing Bulletin: shall mean the bulletin entitled the "Development Services Housing Bulletin", as it is amended from time to time, that is published by the City of Barrie Development Services and posted on the City of Barrie website.

Eligible Costs: shall have the same meaning as used in subsection 28 (7.1) of the Planning Act, being: "costs related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities."

Fourplex: shall mean a building that contains four separate residential dwelling units.

Grant: shall mean money awarded through a financial incentive program included in Section 3.3, or a CIP program included in Section 3.4, as well as any agreement awarded to defer the payment of development charges under Section 3.4.2.

High-density development: shall mean high-density development as described in the City of Barrie Official Plan.

Market/for-profit housing: shall mean housing that has no rent or sale price restrictions. A landlord or property owner is free to attempt to rent or sell the unit at whatever price the local market might allow.

Medium-density development: shall mean medium-density development as described in the City of Barrie Official Plan.

Mixed-Use: shall mean buildings that includes more than one use within a single building. The range of uses that may be permitted in such buildings is limited to those allowed for in the relevant land use zone.

Non-profit and charitable organizations: shall have the same meaning as used in subsection 4.2(1) of the *Development Charges Act*, being:

a) a corporation to which the Not-for-Profit Corporations Act, 2010 applies, that is in good standing under that Act and whose primary object is to provide housing,

- b) a corporation without share capital to which the *Canada Not-for-profit Corporations*Act applies, that is in good standing under that Act and whose primary object is to provide housing, or
- c) a non-profit housing co-operative that is in good standing under the *Co-operative Corporations Act.* 2022, c. 21, Sched. 3, s. 4.

**Purpose-built rental:** shall mean housing built specifically for long-term rental accommodation.

