

April 2013

Central Manitoulin

Community Improvement Plan

Community Improvement Plan



Table of Contents

| | | |
|----------|---|-----------|
| 1 | Introduction | 2 |
| 2 | Rationale & Goals of the Community Improvement Plan | 3 |
| 2.1 | Ongoing Policy Goals and Initiatives | 6 |
| 2.2 | Exclusions | 7 |
| 3 | Legislative Framework & Policy Rationale | 8 |
| 3.1 | Planning Act Provisions for Community Improvement Plans | 8 |
| 3.2 | Provincial Policy Statement (PPS), 2005 | 8 |
| 3.3 | Municipal Act Provisions for CIP Grants and Loans | 9 |
| 3.4 | Growth Plan for Northern Ontario, 2011 | 9 |
| 3.5 | Official Plan for the Manitoulin Planning Area | 10 |
| 4 | Dynamics of Investment Opportunities | 12 |
| 4.1 | Analysis of Existing Investment Dynamics and Opportunities | 12 |
| 4.2 | Matching CIP Program Support to the Needs and Opportunities in the Municipality | 18 |
| 5 | Community Improvement Project Area (CIPA) and Target Zones | 20 |
| 5.1 | Target Zones for CIP | 20 |
| 6 | Incentive Programs | 22 |
| 6.1 | Overview of Financial Incentive Programs | 22 |
| 6.2 | Incentive Program Summaries | 23 |
| 7 | Implementation | 34 |
| 7.1 | Evaluation Committee Composition and Application Intake Process | 34 |
| 7.2 | General Eligibility Requirements | 35 |
| 8 | Monitoring Program | 36 |

List of Schedules:

- Schedule A: Schedule of Program Details
- Schedule B: Glossary of Terms
- Schedule C: Relevant Planning Fees and Municipal Property Tax Rates
- Schedule D: Public & Private Realm Improvement Concept for Providence Bay

1 Introduction

This Community Improvement Plan (CIP) is intended to promote and sustain quality of life and long-term economic growth in the Municipality of Central Manitoulin (also referred to herein as the Municipality). The Plan represents part of the Municipality's broader economic development and diversification planning as well as effective land use and use of existing community infrastructure. Existing municipal policy as well as Provincial policy is in full support of these goals.



Aerial view of Mindemoya, Central Manitoulin



Aerial view of Providence Bay, Central Manitoulin

The overarching objective of this Community Improvement Plan (CIP) is to provide a tailored suite of financial incentive programs to encourage investment in private property in a manner which supports optimal community growth and enhancement as well as long-term economic/tourism growth and prosperity in the Municipality – particularly within the centres of Mindemoya and Providence Bay.

Generally defined, this CIP encompasses the Hamlet areas of Mindemoya and Providence Bay as identified in the Manitoulin Planning Area Official Plan (with the exception of properties zoned for Agricultural, Conservation & Rural classes of land use). The CIP also targets Commercial Fixed-roof Accommodation across the Municipality, in recognition of the fact that the development of these assets is essential to tourism development in Central Manitoulin.

2 Rationale & Goals of the Community Improvement Plan

The Manitoulin Planning Area Official Plan (currently under review) outlines specific criteria for the selection of community improvement Target Zones within residential, commercial, employment and/or waterfront areas. An amendment to the Official Plan (OP) is required to further define more precisely the intent of this Community Improvement Plan (herein also referred to as the CIP) and will be implemented as a precursor to the operationalization of this Plan. The existing provisions of the OP relevant to community improvement include:

- The appropriate development, intensification and infill of declining commercial areas where a number of vacant or underutilized properties exist;
- The maintenance and rehabilitation of residential areas where the housing stock is in need of repairs and upgrades; and
- The improvement of areas in which there are land use conflicts as a result of incompatible uses.

This CIP is centered on several key principles as follows:

- 1 Recognition of the important role that can be played by Central Manitoulin's Village Downtowns and Waterfront areas as well as other areas in the municipality in providing tourism experiences, commercial services, employment, personal and community services and visitor accommodations;
- 2 The need to reverse decline in investment in the face of a range of economic development challenges in the Providence Bay Area related but not limited to, an historic decline in local fisheries and tourism visitation to the impact of aging in the population and housing decline and retail migration to Mindemoya; promoting new residential, business and tourism development and investment incentives are critical in ensuring the growth and sustainability of the municipality's economy;
- 3 Continued support of Multi-unit Residential development in Mindemoya as well as the municipal policy priorities for the development of affordable housing and assisted living housing based on current and projected population needs; and

- 4 Recognition that Downtown Mindemoya is undergoing a transition in light of a number of residential conversions to commercial/mixed-use, and has the potential to continue to attract new businesses and services .

Accordingly, these principles will be anticipated in the following strategic goals for the CIP as follows:

- 1 The development of Mindemoya's commercial core as a vibrant community hub comprising a mix of commercial, residential, civic and institutional uses which meet the needs of both residents and visitors. As such, the development of additional eateries, retail services and professional services will be promoted. In general, where existing residential properties in the downtown are subject to application for re-use or development, the Municipality will promote the adaptive re-use and redevelopment of these properties for commercial uses;
- 2 The development of new, Multi-unit Residential products in proximity to the Downtown commercial core. The development of new residential, whether in rental or ownership tenure, can meet a growing demand for housing in the urban settlement areas, and create a ready source of demand for neighbourhood-scale retail and services;
- 3 As an employment hub, Mindemoya plays a vital role in preserving the way of life for much of the community – the commercial core must evolve to enable new employment and ensure the Downtown remains a viable location for business. To this end, this Plan is predicated on the continued investment in hard and soft community infrastructure and effective marketing of the community as a place to live, work and invest;
- 4 In Providence Bay, the lack of existing servicing capacity places current limits on the extent of development possible – particularly with regard to Multi-unit Residential development; notwithstanding, the community has significant natural assets which promote it as a destination in summer months. The CIP seeks to promote investment in existing properties but also supports the redevelopment of properties for new uses, particularly those in the main gateway entry to the Village;

- 5 Coupled with private investment incentives, Providence Bay should continue to benefit from public realm improvements as well as shoreline management which can maximize its potential as a place of recreation and tourism, including during the spring and fall shoulder seasons. Important to that end is the continued success of the commercial resorts in and around the community, investment in which is supported by this Plan;
- 6 To facilitate the development of downtown Mindemoya as a vibrant core of social, commercial and recreational activity - general intent to ensure commercial on “Main Street”;
- 7 Encourage intensification of commercial use as well as appropriate infill and redevelopment bringing existing sites back into productive use;
- 8 Supporting the longevity of the existing building stock, businesses and services which comprise the target zones;
- 9 To facilitate commercial, new Multi-unit Residential and mixed-use property development in Mindemoya and Providence Bay;
- 10 Promote social, economic and physical enhancement of target zones and to improve neighbourhood amenities;
- 11 Improve over time the overall quality of life in Central Manitoulin through ensuring the vitality and viability of its urban centres via a range of civic, commercial office, retail and institutional uses;
- 12 Promote investment in the private building stock of Mindemoya and Providence Bay as a complement to public investment in streetscape and other public realm, recreation, and other municipal capital facilities as may occur over time;
- 13 Enable both the Downtown and Providence Bay to develop as destinations for citizens and visitors alike, through maintaining an appropriate retail and service mix to ensure the long-term viability and relevance to these communities and which will provide an attractive and long-term investment yield for existing and prospective commercial landlords; and
- 14 To support the development of commercial accommodations in the Municipality, as well as a range of commercial/retail and recreational activity in Providence Bay in support of local tourism and economic development.



Residential homes lining King Street/Highway 542 in Downtown Mindemoya



Varied building stock and building setbacks in Downtown Mindemoya



Commercial Fixed-roof Accommodation in Mindemoya in need of façade improvements

2.1 Ongoing Policy Goals and Initiatives

A review of the Manitoulin Planning Area Official Plan, Central Manitoulin Strategic Plan (2010-2015), Economic Revitalization Framework for Providence Bay and Central Manitoulin Business Retention and Expansion (BR+E) Action Plan shows the Community Improvement Plan (CIP) is part of a continuum of economic development policy planning and implementation which supports tourism and recreational opportunities, creative and knowledge-based industry attraction as well as public infrastructure renewal and community beautification.

The goals of this CIP should be seen as part of a broader tourism and economic development and diversification strategy in Central Manitoulin which involves:

- Planning priorities to improve and re-vitalize Mindemoya and Providence Bay via enhanced retail and commercial opportunities as well as streetscaping and signage improvements;
- Ongoing municipal support and strategies to revitalize, market and promote Providence Bay as a 'beach town' and tourist hub, and encourage community and economic vibrancy through business attraction/investment and new tourism development opportunities; and
- Community improvement in the downtown area of Mindemoya in order to revitalize the area as a "*pedestrian-friendly and inviting environment for locals and visitors*" (Central Manitoulin Strategic Plan 2010-2015).

The CIP is integral to wider efforts at maintaining and enhancing the urban and rural parts of the Municipality as places to invest – as residents, business owners, service providers. The Municipality of Central Manitoulin is committed to a strategy of recruitment of key professional services including physician and health care workers recruitment. The presence of the community hospital in Mindemoya represents a significant asset, and one that can act as a driver for urban renewal – the presence of the hospital has, in part, stimulated recent investment in seniors independent and assisted living accommodations in the community.

By sustaining and growing the service offer in town, while simultaneously enhancing the aesthetic appeal of the commercial cores, the CIP seeks to maximize the use of existing infrastructure and help support human resource development including physician recruitment. These individual initiatives are mutually reinforcing, and represent a whole which is greater than the sum of its parts. They have the potential to collectively ensure that the impacts of each individual strategy (community improvement planning, public infrastructure investment and service enhancement) are maximized.

2.2 Exclusions

The CIP is predicated on legislative provisions to support property owners. The CIP cannot, however, operate as a discretionary means to support one business over another, nor can it reasonably be utilized to subsidize the operations of individual businesses irrespective of whether these businesses are target sectors or otherwise.

The Plan cannot therefore support the operations of individual operations to overcome the impact of seasonality of the tourism market, and cannot support individual marketing or business promotion programs. The Municipality or any business association (including the Manitoulin Island Chamber of Commerce) can and does undertake such promotion, as does the Regional Tourism Organization (RTO 13).

The CIP is linked to property investment – and through this, business investment is therefore nurtured indirectly. The financial incentives provided under this Plan can be assigned to a business owner if (s)he is not the property owner, but the assignment is required to be undertaken by the property owner.

As in all cases of economic development support through targeted investment, it is important that the Municipality and the Island community as a whole provide a supportive policy and public investment environment. Municipal corporations often act as significant employers, buyers, land owners and have regulatory authority over property and businesses in their communities – it is essential that the aims of this Plan are not diluted or reversed by investment and operational decisions by government which may undermine the effects of public funding for private enterprise. As an example, the use of CIP financial incentives will have maximum impact where it is part of an ongoing municipal commitment to necessary public realm improvements (e.g. street furniture, lifecycle capital investment, investment in public parks and public art, and road improvements), services and facilities.

3 Legislative Framework & Policy Rationale

Relevant definitions under Section 28(1) of the Planning Act

“community improvement” means the planning or replanning, design or redesign, resubdivision, clearance, development or redevelopment, construction, reconstruction and rehabilitation, improvement of energy efficiency, or any of them, of a community improvement project area, and the provision of such residential, commercial, industrial, public, recreational, institutional, religious, charitable or other uses, buildings, structures, works, improvements or facilities, or spaces therefor, as may be appropriate or necessary;

“community improvement plan” means a plan for the community improvement of a community improvement project area;

“community improvement project area” means a municipality or an area within a municipality, the community improvement of which in the opinion of 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.
R.S.O. 1990, c. P.13, s. 28 (1); 2001, c. 17, s. 7 (1, 2); 2006, c. 23, s. 14 (1).

3.1 Planning Act Provisions for Community Improvement Plans

Municipalities with community improvement policies in their official plans have the authority under Section 28 of the Ontario Planning Act to designate a Community Improvement Project Area, hereafter referred to as CIPA, and to prepare and adopt a Community Improvement Plan (CIP). The definitions of “community improvement,” “community improvement plan,” and “community improvement project area” can be viewed in the sidebar.

In implementing the CIP, municipalities may also provide “grants or loans, in conformity with the community improvement plan, to registered owners, assessed owners and tenants of lands and buildings within the community improvement project area (Planning Act, Section 28(7)).” Eligible costs include those “related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities (Planning Act, Section 28(7.1)).”

3.2 Provincial Policy Statement (PPS), 2005

Provincial Policy Statements (PPS) are issued by the Government of Ontario to provide direction on matters of provincial interest as it relates to planning and development. The latest PPS was issued in 2005 and is currently under review. The PPS (2005) supports the provincial goal of enhancing the quality of life for all Ontarians in addition to improved land use planning and management. Section 1.1.1 supports the development and maintenance of healthy and safe communities by:

- a) “promoting efficient development and land use patterns which sustain the financial well-being of the Province and municipalities over the long-term;
- b) accommodating an appropriate range and mix of residential, employment (including industrial, commercial and institutional uses), recreational and open space uses to meet long-term needs.”

Specifically as it relates to community development in settlement areas (including Hamlet areas) Section 1.1.3 states “planning authorities shall identify and promote opportunities for intensification and redevelopment where this can be accommodated taking into account existing building stock or areas, including Brownfield sites, and the availability of suitable existing or planned infrastructure and public service facilities required to accommodate projected needs (Provincial Policy Statement 1.1.3.3).”

Section 1.7.1 of the PPS further supports the goals of this CIP whereby long-term economic prosperity should be supported by:

- “b) maintaining and, where possible, enhancing the vitality and viability of downtowns and mainstreets;
- c) promoting the redevelopment of brownfield sites;
- f) providing opportunities for sustainable tourism development.”

3.3 Municipal Act Provisions for CIP Grants and Loans

The following sections of the Ontario *Municipal Act, 2001* are relevant to the implementation of community improvement plans:

- Section 106(1) prohibits municipalities from engaging in bonusing – the practice of providing direct or indirect assistance to manufacturing, industrial or commercial businesses through the use of financial incentives. However, a municipality exercising its authority to implement a community improvement plan under Section 28 of the *Planning Act* is exempt from this section (*Municipal Act*, Section 106(3)).
- Section 365.1(2) is also exempt from Section 106(1) and allows municipalities to pass by-laws that cancel “all or a portion of the taxes for municipal and school purposes levied on one or more specified eligible properties, on such conditions as the municipality may determine.” This section applies to brownfields. Cancelling taxes for school purposes requires written approval by the Minister of Finance.
- Section 365.2 permits local municipalities – despite the prohibition set out in Section 106 – to provide tax reductions or refunds with respect to eligible heritage properties.

3.4 Growth Plan for Northern Ontario, 2011

Pursuant to the *Places to Grow Act (2005)*, the Growth Plan for Northern Ontario (2011) provides a 25-year framework for strategic planning and investment for the growth, economic strength and environmental and social well-being of the communities of Northern Ontario in a sustainable manner. The Plan (2011) identifies Manitoulin Island as being within the Northern Ontario Growth Plan Area.

The CIP is expected to support the following provisions of the Growth Plan (2011):

“2.2.3 Economic development strategies for existing and emerging priority economic sectors will examine opportunities to:

b) Attract investment;

c) Grow and retain existing competitive businesses, including export development activities and diversification into value-added business opportunities.

2.2.6 The Province will work to attract investment to Northern Ontario through:

b) Measures to address barriers to investment, such as information and communications technology.

2.4.1 The Province will target and prioritize provincial services, investment and programs towards those businesses and industries where innovation is being utilized as a key competitive driver.”

3.5 Official Plan for the Manitoulin Planning Area

Status: Office Consolidated in 2011, currently under review

Only municipalities with community improvement policies in their Official Plans have the authority under the Planning Act to designate a CIPA and to prepare a CIP. Under Section F-23 of the Official Plan (OP) for the Manitoulin Planning Area, the Municipality of Central Manitoulin may become involved in a Community Improvement program.

Section F-23 of the OP designates the entire Manitoulin Planning Area as a Community Improvement Planning Area (CIPA), so as to provide municipalities flexibility in the implementation of community improvement initiatives.

Section F-23 provides that community improvement shall be encouraged for:

- a) “Residential areas where the housing stock is in need of maintenance, rehabilitation and/or repair;*
- b) Declining commercial areas where there are a number of vacant or underutilized properties;*
- c) Areas in which there are land use conflicts as a result of incompatible uses;*
- d) Areas that have deficient municipal services such as parks, sewers and roads; and*
- e) Areas that have the potential to be new employment areas.”*

As per Section F-23 provisions of the Manitoulin Planning Area OP, community improvement policies may be implemented by individual municipalities within the jurisdiction of the Manitoulin Planning Area by the following means:

- “(i) participation in senior government programs that provide financial assistance for community improvement;*
- (ii) encouragement of the continuation and enlargement of the business areas to enhance and maintain the viability of the community or village;*
- (iii) use of municipal authority granted under the provisions of the Planning Act to designated Community Improvement Project Areas, adopt Community Improvement plans and acquire and develop land;*
- (iv) enforcement of the property standards by-law(s);*

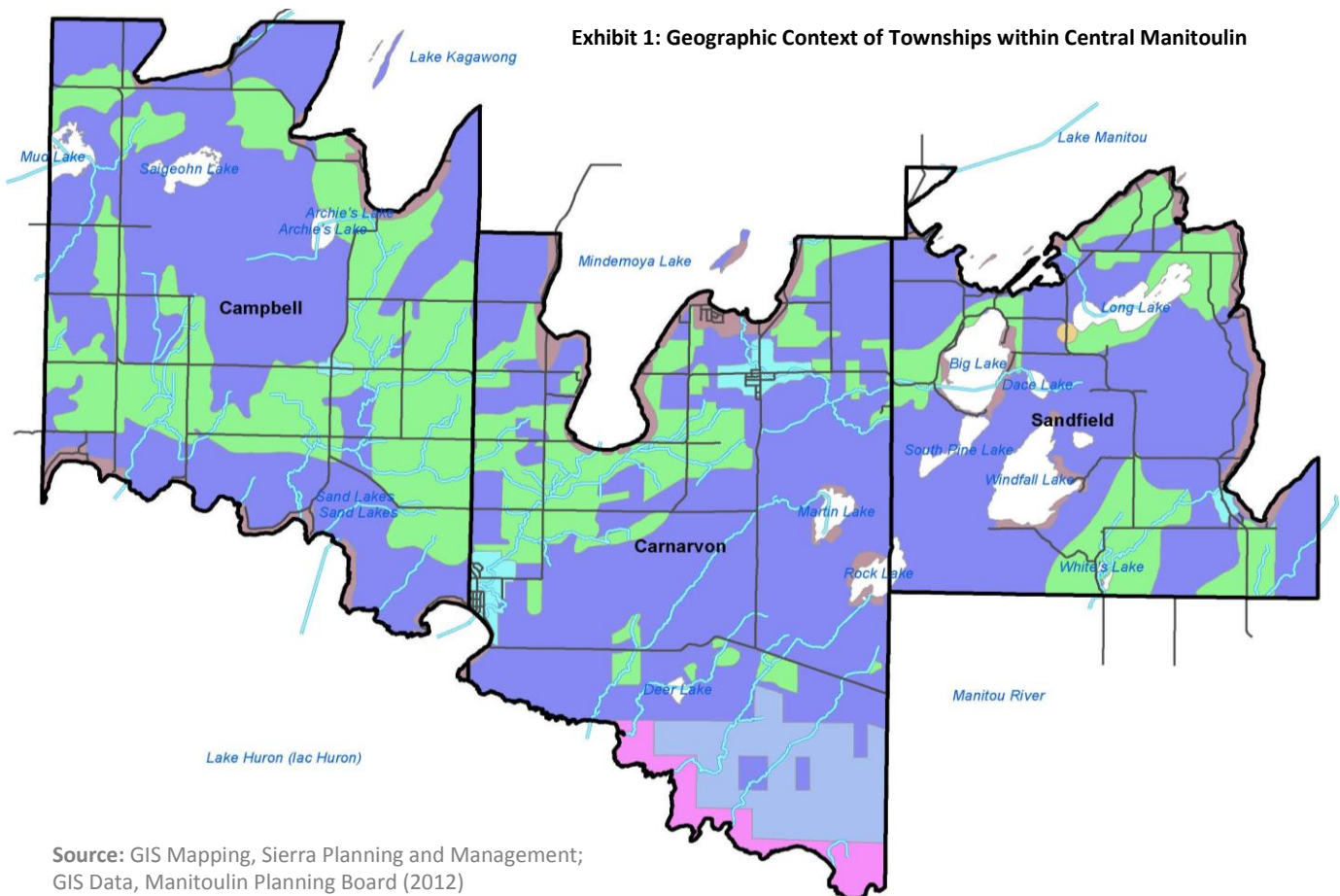
The OP also acknowledges the economic importance of tourism to the Manitoulin Planning area, and under *Section B-5 (5.5) encourages “the physical and economic upgrading of existing tourist commercial facilities”.*

The Manitoulin Planning Board, per its authority under *Section 12(1)* of the *Planning Act*, is currently engaged in a comprehensive review of the OP. The new Official Plan is expected to be completed later in 2013.

4 Dynamics of Investment Opportunities

4.1 Analysis of Existing Investment Dynamics and Opportunities

The Municipality of Central Manitoulin is located in the heart of the Manitoulin District on Manitoulin Island. Local population dynamics reflect the role of the Municipality as a key seasonal destination and valued tourist economy; having a permanent resident population of 1,958 residents (as of 2011) and accommodating an escalated summertime population¹ estimated to be more than five (5) times its permanent resident base².



¹ Inclusive of permanent and seasonal residents as well as true visitors to the Island

² The permanent and seasonal resident (based on cottage ownership) base in the municipality is closer to 4,000 individuals. Further to this, according to the Central Manitoulin Economic Development Department, approximately 15,000 people used the Providence Bay beach during the summer of 2011

Mindemoya and Providence Bay are settlement areas with varying in roles and functionality in the municipality – Mindemoya functions as a commercial and service hub (the downtown/core being the key source of commercial, retail and service activity) while Providence Bay exists as a major tourism asset featuring a range of tourist-oriented establishments (e.g. accommodations) as well as waterfront attractors. As a result, despite some similarities, varying opportunities for investment and development exist within each of these target zones.

4.1.1 Downtown Mindemoya

Downtown Mindemoya is a functioning commercial and civic centre, centrally located in the municipality. Main commercial streets and primary gateways to the Downtown are Yonge Street/Highway 551 (running north to south through the core) and King Street (which traverses east to west). The Downtown distinctly features a variety of retail and commercial service establishments, key government service offices (e.g. Central Manitoulin Municipal Complex, Sudbury & District Health Unit) as well as major community facilities (J.H. Burt Memorial Arena and Mindemoya Community Hall); positioning the area as an important place to do business. However, a number of investment and development opportunities exist to enhance its functionality as a commercial, retail and social hub:

- **Attracting New Retail:** Mindemoya, in particular the Downtown, supports a range of retail (mainly food and beverage) and commercial services (see Exhibit 2). A considerable number of highway commercial establishments (auto sales and service) also exist. A 2012 inventory of establishments indicates the retail and commercial mix in the core is lacking in personal services and Department Store Type Merchandise (DSTM) establishments to meet the basic needs of the local population (permanent and/or seasonal) and contribute to the functionality of the Downtown as a neighborhood retail hub and employment centre.

While achieving the most effective retail mix and ensuring that higher order retail and specialty stores take retail space rests with the landlords, the potential exists to use CIP investment to develop the building stock.



Nice Signage along King Street/Highway 542 east of Yonge Street in Downtown Mindemoya. The Downtown features a variety of retail and commercial service establishments



Businesses along King Street/Highway 542 east of Yonge Street in Downtown Mindemoya

Exhibit 2: Inventory of Establishments in Downtown Mindemoya, 2012**Inventory of Establishments along Hwy 542 & Hwy 551/Yonge Street in Downtown Mindemoya (based on street-level observations as of October 2012)**

| | No. of Establish. | % of Total Establish. |
|---|-------------------|-----------------------|
| Retail/Commercial | 27 | 49% |
| Bank | 1 | 2% |
| Supermarket/Convenience Store | 3 | 5% |
| F & B/Restaurant | 5 | 9% |
| Pharmacy | 1 | 2% |
| DSTM & Specialty Retail | 5 | 9% |
| Home and Hardware | 4 | 7% |
| Car Lot/Sales | 3 | 5% |
| Gas Station/Garage/Auto Service | 5 | 9% |
| Services | 15 | 27% |
| Real Estate/Financial Services | 4 | 7% |
| Medical/Dental/Health/Veterinarian | 3 | 5% |
| Personal Service (e.g. Hair Salon, Laundry) | 4 | 7% |
| Municipal & Other Government Service | 4 | 7% |
| Other | 13 | 24% |
| Church | 4 | 7% |
| Education | 1 | 2% |
| Vacant Lot | 2 | 4% |
| Arena/Community Centre & Parks | 3 | 5% |
| Culture/ Heritage | 2 | 4% |
| Telecommunications/Utility | 1 | 2% |
| Total Establishments | 55 | 100% |



Newer retail on the north-east corner of Highway 551 and Highway 542



Residential conversions with newer facades along King Street/Highway 542 east of Yonge Street in Downtown Mindemoya

- Intensification of Commercial Use and Mixed-use Properties:** Downtown Mindemoya is an area in transition, with residential conversions constituting much of the commercial and retail building stock though some newer commercial builds exist (e.g. Island Foodland). Mindemoya exhibits some excellent examples of renovation of former residential properties to commercial, multi-tenant premises.

A number of single-family residences are dispersed within the core (along Highway 542) thereby limiting the 'presence' and functionality of the Downtown as a tight-knit, commercial hub. Potential exists along west and east ends of Highway 542 to intensify commercial use via the adaptive reuse of existing residential housing to commercial and mixed-use commercial/residential (commercial at grade) as opportunities arise over the longer-term.

- **Infill and Intensification:** Some potential exists on Highway 542 east of Yonge Street for infill in light of the dispersed built fabric as a result of several undeveloped or underdeveloped lots as well as large and varied building set-backs along the main streets in the Downtown.
- **Investment in Existing Building Stock:** Recent building investment in the form of updated façades and signage is more apparent in commercial establishments on Highway 542 west of Yonge Street while the east-end of the Downtown features older façades (some well-maintained) and less visible signage. In general, there is a lack of continuity in the branding of the Downtown, as well as the quality of commercial building exteriors and signage.

4.1.2 Providence Bay

Providence Bay exists as a significant tourism development opportunity in Central Manitoulin. The core area of Providence Bay (defined by the Garland Street on the East, Monroe Street on the West, River Street to the South and Mary Jane Street to the North) has a tighter built fabric than some areas of Downtown Mindemoya enhancing the potential for walkability in the area. Providence Bay largely features tourist-oriented establishments such as accommodations (motels, B&B type establishments) and a few small restaurants. A post office, convenience store, meat shop/abattoir and garage/gas station (currently for sale) as well as community centre and arena service the area. Development opportunities exist as follows:

- **Retail Mix Improvements/Attracting New Retail:** In general, Providence Bay lacks the necessary retail mix to sufficiently meet the basic demands of its resident and seasonal tourist base, such as a full-scale grocery store, specialty retail/boutique shops, home/hardware outlets and basic business services (See Exhibit 3).

As previously mentioned, the development of the retail mix is a long-term strategy – one which is achievable via a range of entrepreneurial attraction methods including this Community Improvement Plan which provides for the removal or reduction of the financial costs associated with property investment, rehabilitation and (re)development.



Opportunity for infill along King Street/Highway 542 west of Yonge Street



Commercial building in Mindemoya which could benefit from façade and signage improvements potential for infill



Commercial vacancy along Highway 551 – a key commercial street and gateway to the Beach Area in Providence Bay



Potential Brownfield redevelopment opportunity: Garage for sale in Providence Bay

Exhibit 3: Inventory of Establishments in Core Area of Providence Bay, 2012

| Inventory of Establishments in the Core Area of Providence Bay (along Hwy 551, Mira Street, River Street and McNevin Street based on street-level observations as of October 2012) | No. of Establish. | % of Total Establish. |
|--|-------------------|-----------------------|
| Retail/Commercial | 4 | 24% |
| Convenience Store | 1 | 6% |
| F & B/Restaurant | 2 | 12% |
| Gas Station/Garage/Auto Service | 1 | 6% |
| Services | 6 | 35% |
| Accommodations | 5 | 29% |
| Municipal & Other Government Service | 1 | 6% |
| Other | 7 | 41% |
| Church | 1 | 6% |
| Vacant Building* | 3 | 18% |
| Arena/Recreation Centre & Parks | 3 | 18% |
| Total Establishments | 17 | 100% |

* Does not include vacant residences



Commercial vacancy in Providence Bay



Opportunity for greater business presence via exterior and façade improvements in Providence Bay

- Investment in Existing Building Stock and Aesthetic Appeal:** A range of aesthetic improvements are required to improve the visual appeal of the area as a tourism destination or hub. The Highway 551 gateway to the beach area features a number of commercial vacancies with some structures having poor/dilapidated façades, reflecting a lack of property investment and activity. The redevelopment of such properties is supported by financial incentive programs of this Community Improvement Plan as well as investment in the redevelopment of the older building stock to address inefficient layout and size, and older building and construction systems.

A review of the real estate market in Providence Bay indicates the demand for non-residential and residential properties in Providence Bay is low. This CIP is considered to be part of a broader strategy to encourage private property investment (in non-owner occupied residential, commercial or retail properties) in Providence Bay by minimizing the costs associated with (re)development and reuse of property.

- Redevelopment/Reuse of Brownfield Sites:** There is at least one former gas station in Providence Bay and other potential sites which may have some level of environmental contamination. The provision of a scoped Environmental Assessment Grant program (as detailed in **Section 6** of this CIP) is geared to encourage the development of otherwise risky Brownfield sites with significant redevelopment potential and visual presence.

The development of Providence Bay cannot rest solely on private sector investment. The natural assets of the Bay are the reason for the historic success of tourism in the community; however, going forward a renewed investment is required to help spur additional tourism comprising both day-trippers and overnight stays. Extending stays by providing additional amenities, focused on this community as a summer season tourism opportunity is the primary goal of combined public and private investment.

As documented in the illustrative concept plan as part of this Plan (see Schedule D), the aim should be to invest in the public streets which most represent the visitors initial experience of Providence Bay. This can involve beautification and streetscape enhancement of the main gateway to the Bay, undertaken in conjunction with the implementation of the CIP programs of support to private property owners.

Additional amenities should be developed in proximity to the Harbour and Marina and significant opportunity exists (subject to detailed site capacity analysis) to develop a node for passive public gathering, individual reflection, social enjoyment (seating, provision of tuck shop-style concessions) and more. Allied to this will be a response to the need to improve the pedestrian environment both in terms of access to the beach from points along the local road from the commercial resort and campground areas, but also in terms of access to and from the main commercial area of the village. Pedestrian access, improved amenities and opportunities for additional interpretation are keys to recreating the Bay as a destination and extending tourism into the shoulder season.

To this end, the opportunity to create a new anchor for the summer and shoulder seasons should be furthered in conjunction with this CIP. The form, nature and specific business opportunity that offers a destination draw should be realistic. Examples could include outdoor performance space (as well as a mix of outdoor/indoor gathering space) and likely represent a partnership between the Municipality and stakeholders in the community (business and non-profit groups).

- Improvement to the Local Accommodation Base and Tourism Assets:** The potential exists to upgrade and expand the existing base of accommodations which currently reflects an older building stock in need of a range of exterior/interior renovations and façade improvements.



Playground facilities at Providence Bay Beach



Development potential: gateway to Providence Bay Harbour/Marina



Providence Bay Harbour/Marina



Development of tourist amenities: washroom facility upgrades need at Marina in Providence Bay



Opportunity for greater business presence via exterior and façade improvements in Providence Bay



Development of tourist amenities: Upgrades and exterior Improvements to accommodations in Providence Bay

Building on an evident and significant summertime tourist base in the area, opportunities to encourage greater overnight stays should be explored – this in part will also be dependent on the attraction of new retail and services over the longer-term.

Additionally, the marina and other waterfront attractors (beach etc.) are in need of significant repair, upgrades and renewal. While upper-tier government ownership and environmental protection policies limit the development and rehabilitation of the marina and beach, the development of tourist commercial services and amenities – particularly around the marina – present a significant tourism development opportunity in light of existing visitors/tourist traffic during peak season. There is an overall need for public realm improvements in Providence Bay (wayfinding and streetscaping) given its role as a tourism centre. The CIP should be considered part of a broader tourism and economic development strategy to encourage private sector investment in the Providence Bay Beach area.

This community requires a new community tourism anchor that offers the potential to increase market draws to the commercial uses and accommodations in Providence Bay.

4.2 Matching CIP Program Support to the Needs and Opportunities in the Municipality

The essential premise of the programs developed under this CIP are that they should relate precisely to the needs and opportunities for change within the target zones, particularly the centres of primary focus - Mindemoya and Providence Bay. Based on consultations with property/business owners that have occurred as part of the CIP development process, each program is designed in such a way as to be a flexible tool for supporting a range of investment over time as follows:

1. Investment and intensification in commercial uses in the centres of Mindemoya and Providence Bay (with respect to the latter, tourist commercial services will be prioritized);
2. Focus on tourism growth and the development of commercial accommodations across the municipality as the resorts represent an important aspect of economic development for the municipality and underpins a significant part of the tourism market on the Island;
3. Investment in mixed-use property development in Mindemoya and Providence Bay to facilitate the development of dynamic centres of activity where people opt to live and work. In particular, the conversion of the upper floors of commercial buildings to residential will be supported, while the conversion of ground floor to residential will not be supported by this Plan. This includes a general policy to avoid site-specific zoning amendments which allow continued residential use in properties

fronting commercial streets. In addition, the CIP supports changes to By-laws enabling commercial property owners to utilize and take responsibility for lands at the front of their properties which form part of the Municipality's right-of-way (typically verges that are owned and which are the operational responsibility of the Municipality). These appear and function as part of the commercial business operations to which they are linked.

The basic premise of financial support for mixed-use property development is the concentration of commercial activity rather than dilution through loss of commercial space to residential use along main streets; and

4. Investment in the development of new/non-owner occupied residential particularly given the trend for development of Multi-unit Residential in Mindemoya and municipal support (and policy support) for affordable housing as well as assisted living housing.

5 Community Improvement Project Area (CIPA) and Target Zones

Section F-23 of the Manitoulin Planning Area Official Plan designates the entire Manitoulin Planning Area (excluding First Nations territories) as a Community Improvement Planning Area (CIPA). Exhibit 4 identifies the geographic boundaries of the Target Zones within the programs of financial support will operate as directed through this CIP. The Municipality of Central Manitoulin will only accept applications for financial assistance for development or property enhancement projects for properties located in these target zones for the five-year duration of this CIP.

5.1 Target Zones for CIP

In general, the Central Manitoulin CIP Target Zones are defined as per Official Zoning for the Manitoulin Planning Area as follows:

Target Zone 1: Mindemoya

Exhibits 4 and 5 identify the geographic boundary for the Mindemoya Target Zone, broadly defined as the Hamlet area of Mindemoya encompassing properties fronting:

- Highway 542 from the west-side of Nixon Street on the West to the east-side of Forest Street on the East; and
- Highway 551 from Old Highway 551 in the North to Margaret Street in the South.

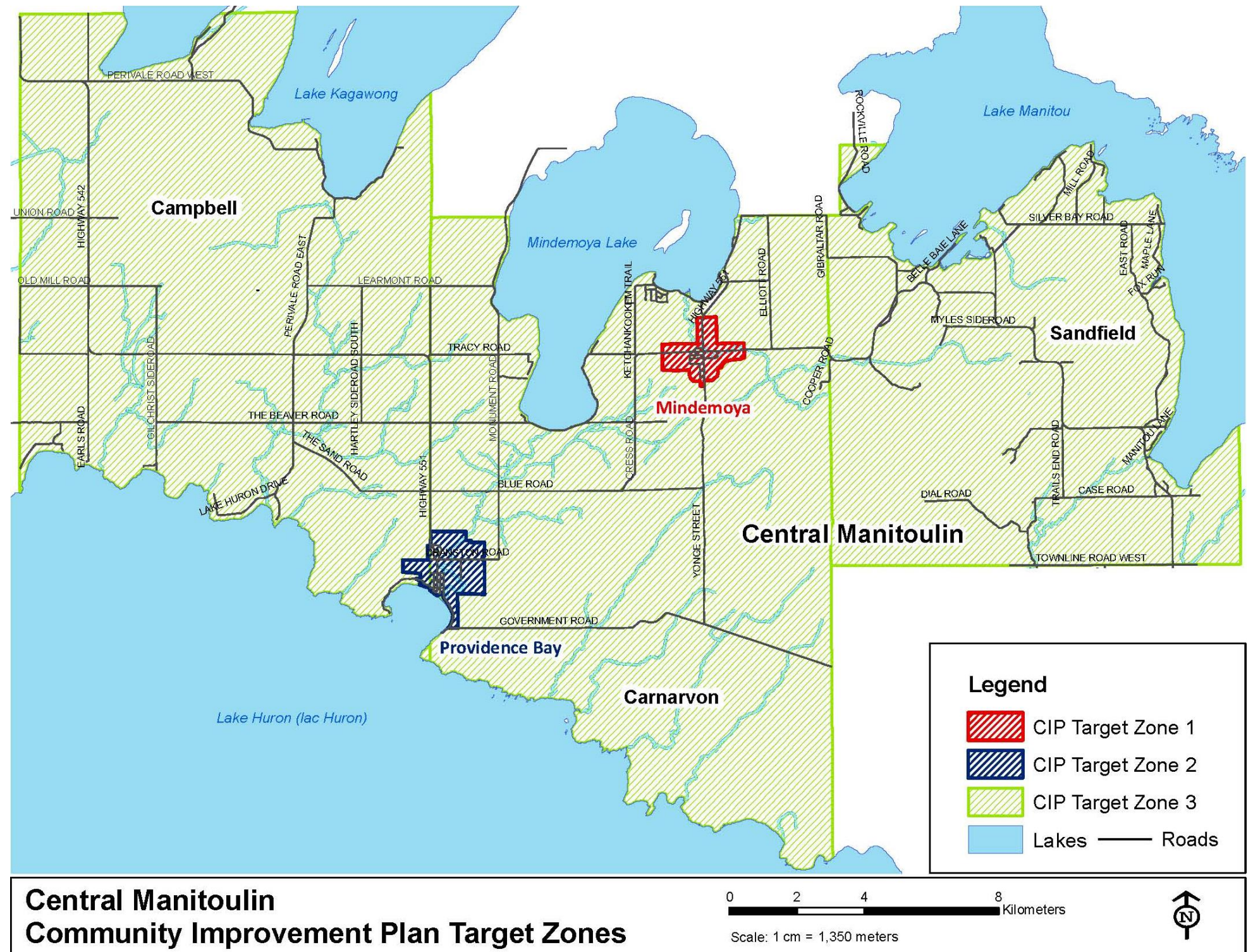
Target Zone 2: Providence Bay

Exhibits 4 and 5 identify the geographic boundary for the Providence Bay Target Zone, broadly defined as Hamlet area of Providence Bay and immediate surrounding lands.

Target Zone 3: Other Areas of Central Manitoulin

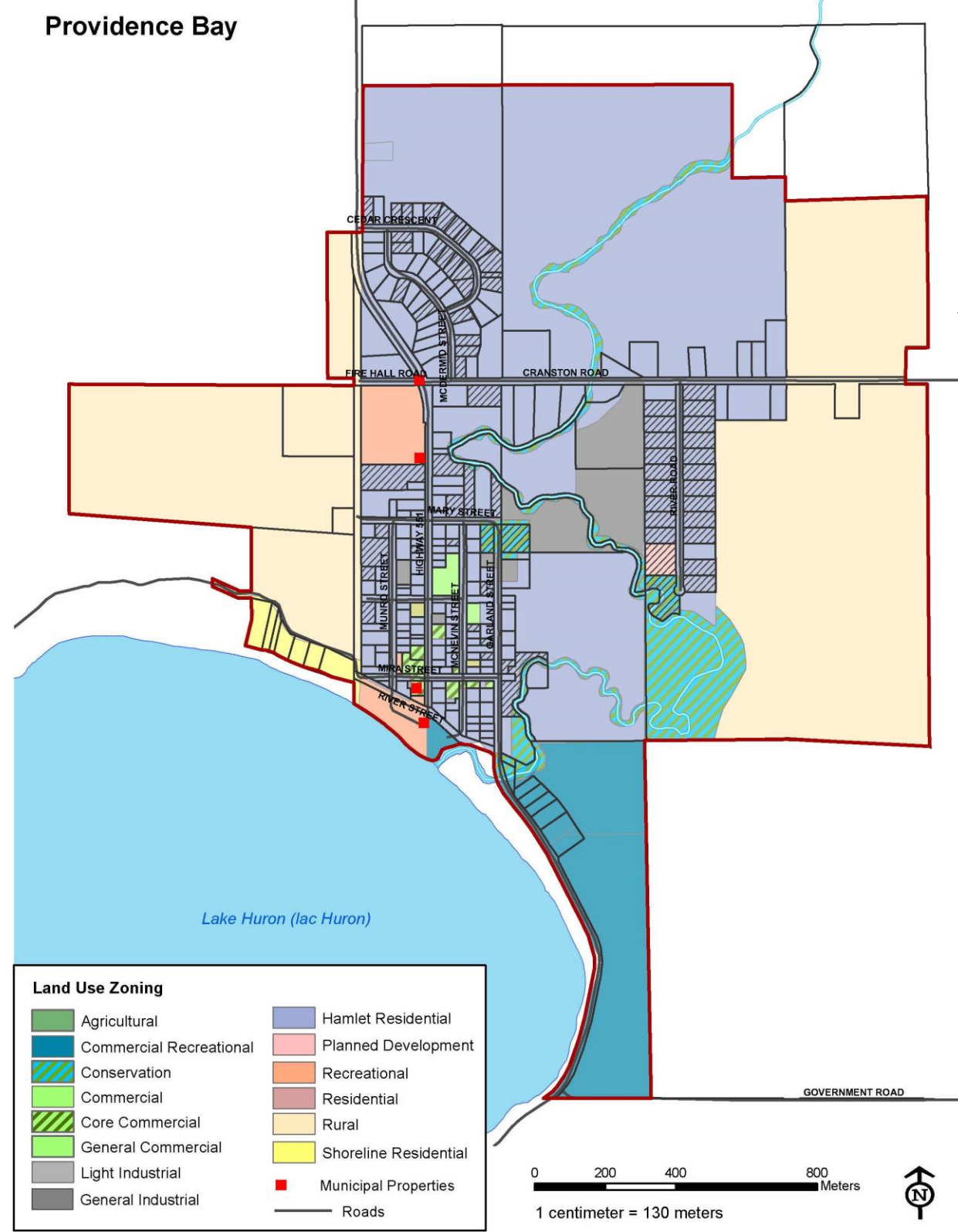
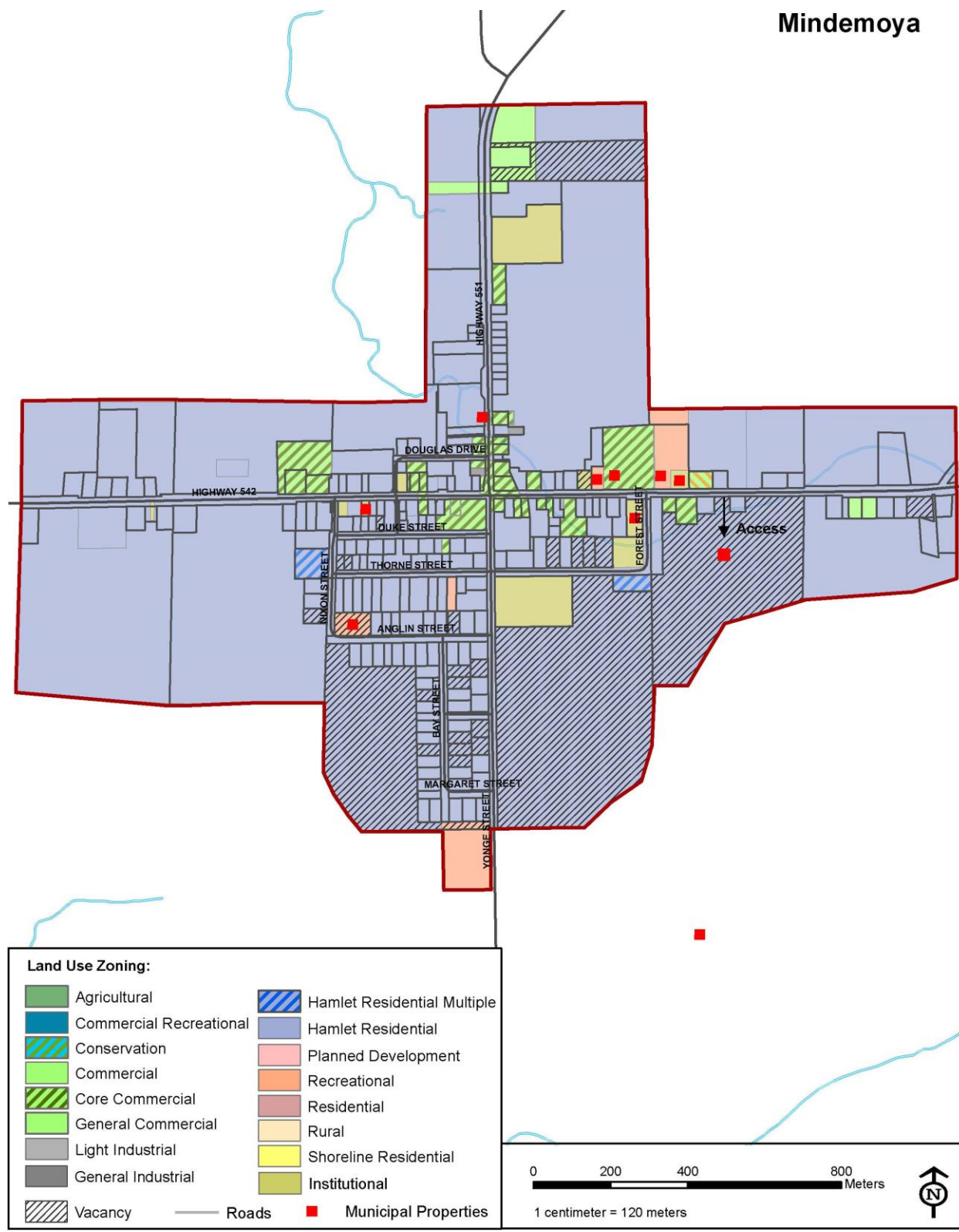
Commercial Fixed-roof Accommodation land uses (i.e. Motels, Hotels, Tourist Cabin Establishments and Bed & Breakfast properties) across the municipality as per approved zoning as stipulated in *The Corporation of Central Manitoulin By-Law No. 2002-07* and subsequent By-law amendments thereto.

Exhibit 4: Target Zones of the Central Manitoulin Community Improvement Plan (CIP)



Source: GIS Mapping, Sierra Planning and Management; GIS Data, Manitoulin Planning Board (2012)

Exhibit 5: Detailed CIP Target Zone Boundaries for Mindemoya and Providence Bay



Detailed CIP Target Zone Boundaries for Mindemoya and Providence Bay

Source: GIS Mapping, Sierra Planning and Management; GIS Data, Manitoulin Planning Board (2012)

6 Incentive Programs

6.1 Overview of Financial Incentive Programs

- Access to financial programs differs between each of the Target Zones as identified in Section 5.0 of this CIP;
- Within each Target Zone, all geographic areas will have equal eligibility;
- The intent of the programs is not to enable a general eligibility for any and all property improvements in the rural areas, hamlets and urban areas outside of the downtowns; rather, the intent is to promote commercial enterprise (including tourism) specifically, as well as enable new non-owner occupied Multi-unit Residential development in the two primary centres of Mindemoya and Providence Bay as may be permitted by the Official Plan and implementing Municipal Zoning By-Law;
- In the case of other areas in the municipality, the financial incentives of the CIP apply only to land-uses for Commercial Fixed-roofed Accommodations to facilitate the realization of municipal tourism/economic development priorities;
- All **Owner-occupied housing** and **single-family housing** is excluded from the CIP programs; and
- The implementation of this Plan will include the potential for approving access to some or all of the programs for applications with merit, on the basis of approval in principle.

The following suite of programs is intended to promote and support the goals of the CIP and the Municipality. These programs are designed to encourage long-term private sector investors involving property enhancement, rehabilitation and development. The following series of programs are in effect for the initial five-year period of the CIP (2013-2017), however, Council retains the right, in its sole and absolute discretion, to extend, revise or alter this CIP beyond the five-year horizon, at any time during the five-year operational period of the Plan, subject to the objectives of Council and the satisfactory performance of the Plan in the opinion of Council:

- 1 Façade, Landscape and Signage Improvement Grant Program;
- 2 Building Restoration, Renovation and Improvement Program;
- 3 Planning and Related Fees Grant Program;
- 4 Tax-based (Re)development Grant (TIG) Program; and
- 5 Environmental Site Assessment (ESA) Grant Program.

6.2 Incentive Program Summaries

The full schedule of program details for each CIP incentive program can be found in Schedule A. This section provides summaries of program specifics and implementation details for each of the financial incentive programs offered through this CIP, and should be read in conjunction with the full schedules.

6.2.1 Program 1: Façade, Landscape and Signage Improvement Grant Program

Description Under the Façade, Landscape and Signage Improvement Grant Program, matching grants may be offered to eligible property owners within the defined Target Zones for façade improvements, signage development or street front (publicly accessible parts of private properties) landscape improvements or any combination of these 3 categories of property enhancement.

The grant is meant to be applied for improvements and upgrades to the street fronts of properties but it may also be applied to the rear or side of a property only in cases where the rear or side of a property visible to the street as in the case of corner properties, is facing a street, public park or public gathering space or parking area that is accessible to the general public.

Program Specifics

- Matching grant of up to a maximum of 50% of eligible costs up to a maximum grant of \$4,000, whichever is less, per property;
- Minimum grant of \$2,000 per property.

This program is applicable to the following properties in CIP Target Zones 1 & 2:

- Commercial and commercial/residential mixed-use projects;
- Multi-unit Residential properties; and
- Former residential buildings now used, in part or in whole, for commercial use.

This program is applicable to the following properties in ALL CIP Target Zones:

- Land-uses for Commercial Fixed-Roof Accommodations.

This program excludes owner-occupied residential dwellings, properties in industrial use and properties in agricultural use.

Implementation Specifics

The Municipality of Central Manitoulin does not at this time have detailed Design Guidelines, by which to measure the suitability of a proposed façade, signage and landscape improvement. Given this, the onus will be on the applicant to provide full details of the proposed improvements including, at the request of the Municipality, a detailed manifest of proposed work, materials to be used, design graphics (as provided by contractors) and any other information as required to fully evaluate the merits of the application.

The intent of this review is to ensure the original architectural quality of the properties, their materials and architectural detail as well as heritage significance is maintained, and otherwise design consistency throughout the commercial areas is achieved.

Façade, Landscape and Signage Improvement Grants disbursed as follows:

- a) 10% on Approval;
- b) 60% on Substantial Completion;
- c) 30% on Final Completion.

Eligible costs include (but are not limited to):

- As it relates to facades: costs associated with the enhancement, replacement and rehabilitation of commercial/retail doors, windows, and façade improvement of brick and other exteriors. Rear and side yard façade improvements designed specifically to enhance the look and appearance of these elevations of the property and yard areas where accessible by the public.
- As it relates to landscaping: costs associated with the creation of approved sidewalk patio; development of walkways for improved building access (including standards as stipulated under the *Ontarians with Disabilities Act, 2001, S.O. 2001, c. 32*) and re-grading/re-paving of front yards and rear/side yards in public view.
- As it relates to signage: Costs associated with the production and installation of signage for eligible property.

A detailed list of eligible cost examples is available in Schedule A.

6.2.2 Program 2: Building Restoration, Renovation and Improvement Program

Description This grant has the potential to leverage significant private sector investment in interior building renovations and improvements, and help address the costs involved with a range of matters, such as:

- Building, fire and other code compliance;
- Expansion/additions;
- Retrofitting existing space (such as second floors);
- Accessibility for disabled persons (as per the *Ontarians with Disabilities Act, 2001, S.O. 2001, c. 32*);
- Significant exterior improvements not related to façade treatments, such as the development of off-street parking;
- Potentially additional on-site development; and
- Energy efficient uses.

Program Specifics

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:

Secured Interest-free Grant:

- Maximum grant of 50% of eligible costs up to a maximum of \$15,000, whichever is less, per property (minimum grant of \$5,000 per property).
- Grant is a secured loan, forgivable over 5 years at an annual rate of 20%.

Where the property is sold or interest in the property is transferred to another entity within the 5-year loan forgiveness period, the remaining principal of the grant (after annual forgiveness) is repayable to the Municipality. Upon sale or transfer, all outstanding loan obligations remain payable to the Municipality based on the approved loan repayment agreement signed by both the Municipality and the applicant upon receipt of program assistance. Year 1 of the repayment period commences upon Final Completion of the project.

This program is applicable to the following properties in CIP Target Zones 1 & 2:

- Commercial and commercial/residential mixed-use projects;
- Multi-unit Residential properties; and
- Former residential buildings now used, in part or in whole, for commercial use.

This program is applicable to the following properties in ALL CIP Target Zones:

- Land-uses for Commercial Fixed-Roof Accommodations.

This program excludes owner-occupied residential dwellings, properties in industrial use and properties in agricultural use.

**Implementation
Specifics**

Eligible Costs include (but are not limited to): costs associated with materials, labour, equipment, financing, insurance, regulatory approvals and professional fees related to internal building works, including major fit-up to meet the future needs of tenants. In addition, the program includes external property improvements, and the development of additional gross floor area, parking and other works not included in the Building Façade, Landscape and Signage Grant Program.

Building, Restoration, Renovation and Improvement Grants disbursed as follows:

- a) 10% on approval;
 - b) 80% on Substantial Completion;
 - c) 10% on Final Completion.
-

6.2.3 Program 3: Planning and Related Fees Grant Program

Description This program offers property owners with plans to develop new commercial, mixed-use and new Multi-unit Residential properties, a reduction in applicable planning fees. Reduced planning fees may, in concert with other program support, help encourage new development efforts through reducing initial regulatory costs.

Program Specifics

- Planning Related Fees Grant:**
- 100% reduction in planning and related fees;
 - Maximum grant of \$2,500 per property or 100% reduction in planning fee costs, whichever is less.

Grant covers:

- Planning application fees for: Zoning By-law and Official Plan amendments; Plan of Subdivision/Condominium; Consent to Sever; Amendments to Conditions, Deeming By-law; Validation of Title and other fees as identified by the Manitoulin Planning Board in its Notice of Tariff of Fees, and annual changes thereto.

This program is applicable to the following properties in CIP Target Zones 1&2:

- Commercial and commercial/residential mixed-use projects;
- Multi-unit Residential properties; and
- Former residential buildings now used, in part or in whole, for commercial use.

This program is applicable to the following properties in ALL CIP Target Zones:

- Land-uses for Commercial Fixed-Roof Accommodations.

This program excludes owner-occupied residential dwellings, properties in industrial use and properties in agricultural use.

Implementation Specifics

The planning fee grant funds should be disbursed only at building permit approval to ensure incentives lead to the actual implementation of the project.

The applicant pays for all planning and development permit costs as required and at the times required. These costs are reimbursed to the applicant, in the form of a grant, based on the following schedule:

- Official Plan Amendments (at building permit);
- Zoning By-law Amendment (at building permit);
- Plan of Subdivision (at Draft Approval);
- Plan of Condominium (at Draft Approval);
- All other fees (at the discretion of the Municipality or otherwise at

Building Permit issuance).

Fiscal Implications Where the fee is paid to the Manitoulin Planning Board and the Planning Board administers the approvals process, the fee is paid to the Planning Board as per normal practices. The grant will be paid by the Municipality with funds from the CIP Reserve.

6.2.4 Program 4: Tax-based (Re)development Grant (TIG) Program

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| Description | <p>A Tax Increment Grant (TIG) leverages the increased assessment and property taxation generated by site redevelopment to reduce the financial costs of property rehabilitation and redevelopment by:</p> <ul style="list-style-type: none"> • Providing a grant equivalent to the Municipal portion of the property tax for a given property; and • Limiting such grants to annual payments for a maximum period of 5 years or equivalent to the maximum cost of rehabilitation, renovation and/or redevelopment. |
|--------------------|---|

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| Program Specifics | <p>NON-RESIDENTIAL</p> <ul style="list-style-type: none"> • The maximum amount of the grant is 80% of the annual municipal tax increment over the agreed base assessment and property tax liability. The maximum duration is 5 years. Grant for Eligible Properties in CIP Target Zones 1 & 2 as well as Commercial Fixed-Roof Accommodation land-uses throughout the municipality (in all Target Zones). <hr/> <p>NEW MULTI-UNIT RESIDENTIAL</p> <ul style="list-style-type: none"> • For new Multi-unit Residential development, 80% of the annual municipal tax increment is available to be provided as a grant for comprehensive (re)development. Assistance will <u>only</u> be provided to Eligible Properties in CIP Target Zones 1 & 2. |
|--------------------------|--|

The minimum increase in assessment for which the use of this program of tax-based grants is permitted is \$50,000 and will remain at this minimum for the duration (5 years) of the CIP.

Generally, smaller scale rehabilitation projects not involving significant additional floor space amounting to an increase in assessment above the minimum will be considered under the Building, Restoration, Renovation and Improvement Program (Program 2).

| | |
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| Implementation Specifics | <p>The grant is based on the “Reimbursing Developer” approach. The property owner/developer pays for the full cost of renovation, rehabilitation or redevelopment as well as the resulting annual increase in property tax. The Municipality reimburses the Owner or assigned recipient by way of an annual grant equivalent to the agreed municipal portion of the incremental property tax increase over an established “base” assessment and tax liability. This defined increment is net (that is to say calculated only after the reduction of Tax Liability) as a result of the following:</p> <ul style="list-style-type: none"> • Any phase-in agreements to soften tax increases that may exist through |
|---------------------------------|---|

existing policy or programs;

- Or the tax rebates granted to charitable organizations as owners or tenants; and
- Any other rebate which lessens to overall initial (pre-Program 4) tax liability of the property.

It is necessary to ensure property owners achieve approval in principle for TIG funding before commencing a project.

Eligible costs would be determined at the discretion of Council, however, in general, eligible costs include (but are not limited to):

- Site development and infrastructure work including demolition and disposal off-site, improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewers);
- Major building rehabilitation, significant renovation and rehabilitation;
- Costs associated with the assessment of environmental conditions and the remediation of environmental contamination, and environmental protection;
- New construction;
- Design, engineering, legal, insurance, and other professional fees (at the discretion of the Municipality of Central Manitoulin) directly related to the design and development and commissioning of the completed building(s);
- Eligible costs exclude both construction financing and long-term debt financing interest costs.

The Municipality of Central Manitoulin will determine the existing “base” assessment for the property – this will normally be defined as being at the time of approval of the application and is based on the assessment and tax class at that time. However, the Municipality may, at its discretion, establish an alternate date for purposes of establishing the base assessment and property tax liability. 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.

Recommended Annual Budget

This grant focuses on net municipal taxation gain which represents unrealized revenue if the development or enhancement of the property had not occurred. At the end of the grant program (a maximum of 5 years or the dollar limit of eligible costs whichever is reached first, or earlier at the discretion of the Municipality), the Municipality realizes the full extent of the property taxes.

The potential exists for net fiscal impacts to the Municipality arising from the

effective deferral of tax revenues. The Municipality, as part of its approval process, will determine whether there is a likelihood that the Municipality's interests are not served by the provision of a grant based on the estimate of short-term net municipal fiscal impact.

6.2.5 Program 5: Environmental Site Assessment (ESA) Grant Program

Description Program to encourage the redevelopment of otherwise 'risky sites' (i.e. Brownfields) by providing properties for which a Phase I ESA exists with further assistance to specify the extent and nature of environmental contamination through a Phase II ESA. Grant is geared to private landowners/developers for the renovation/redevelopment or re-use of the property. The Municipality stands to benefit from having contaminated and otherwise complicated sites coming into highest and best use.

Program Specifics **NON-RESIDENTIAL**

- Maximum grant of up to \$10,000 or 50% of the cost of the ESA, whichever is less.
- Maximum assistance per property of: Maximum of 1 study per property.
- **Assistance will only be provided to Eligible Properties in CIP Target Zones 1 & 2.**

NEW MULTI-UNIT RESIDENTIAL

- Maximum grant of up to \$10,000 or 50% of the cost of the ESA, whichever is less.
- Maximum assistance per property of: Maximum of 1 study per property.
- **Assistance will only be provided to Eligible Properties in CIP Target Zones 1 & 2.**

Implementation Specifics The grant is based on the "Reimbursing Developer" approach. The property owner/developer pays for the full cost to undertake the Phase II ESA. The Municipality will reimburse owner for the cost of the study.

The Municipality of Central Manitoulin has identified sites of potential interest in Mindemoya and Providence Bay which comprise sites which are either known to be contaminated and or are perceived to be contaminated. All such sites are eligible under this program and are priority candidates for this program, as well as other key redevelopment sites which may be identified by Council from time to time.

Eligible costs include Phase II ESA Remedial Action Plans. Eligible sites located within Target Zones 1 and 2 are eligible for assistance. Requirements of Regulation 153/04, as amended by Regulation 511/09, to the *Environmental Protection Act* apply in all circumstances.

Access to funding under this program is predicated on the total combined assistance

toward the cost of the ESA from all public sources not exceeding 50%. Municipal funding will be the funding of last resort where other public sources exist.

Notwithstanding, the Municipality retains the right to fund to the maximum allowable grant under this program in addition to other known public sources should the merits of the application warrant this, in the opinion of Council.

General Application and Approval Process:

1. Pre-application consultation meeting;
2. Completion of Application Form and submission of any supporting materials required by the Municipality;
3. Screening of applications to ensure compliance with minimum eligibility requirements of the program as stated in Section 7.2;
4. Evaluation of accepted applications by the Evaluation Committee;
5. Council may, at its discretion for Programs 2 and 4, require signing of an agreement which outlines all terms and conditions of assistance, and the limitations of assistance;
6. Prior to release of program funds, the Municipality of Central Manitoulin will require proof of all costs submitted by the applicant. This will include final invoices for all costs related to the eligible works and may include a site visit by Municipal officials and/or staff.

7 Implementation

7.1 Evaluation Committee Composition and Application Intake Process

An Evaluation Committee for Central Manitoulin CIP is to be comprised of the following:

- Members of Council;
- Municipal Staff Members; and
- Citizen Representatives.

The Evaluation Committee will be coordinated by the Economic Development Officer whose primary responsibility is to manage the implementation of the CIP (see Section 7.2. for further details) and coordinate the activities of the Evaluation Committee. Application intake will occur on a rolling, open ended basis without deadline over the 5 year plan period to help facilitate development intentions on the part of property owners/developers in a timely fashion. The Evaluation Committee will meet monthly and will forward recommendations to Council via a staff report. Council will make the final approval decisions on all applications.

All applications that require annual funding under Programs 1 to 3 as well as program 5 will be accepted, evaluated and determined on a 'first-come first-served' basis. All funds committed in any one year (based on calendar years) will be assumed to be drawn down from the annual funding limit for the CIP as whole (not including Program 4) during the year of approval for funding, even where funds are disbursed in the following calendar year. Applications are encouraged for projects which are eligible for funding under more than one program.

However, Council reserves the right to limit access to funding from multiple programs if, in its determination, there is a degree of overlap of funding that is not an appropriate use of scarce resources or the value of individual project funding is deemed to unduly limit the availability of community improvement funding to other projects in the municipality. At all times, the principle of matched funding necessitates that Council will not fund more than 50% of eligible costs or stated funding caps, whichever is less. Council also has the right to extend, revise or alter this CIP beyond the initial five-year horizon subject to the objectives of Council and the performance of the plan in the opinion of Council.

7.2 General Eligibility Requirements

The following are General Eligibility Requirements that must be met by all applications before being considered by the Evaluation Committee. **The General Eligibility Requirements must be read in association with the program-specific eligibility requirements detailed in Schedule A.**

The decision to fund and the amount of funding will generally be determined through the application of minimum criteria which measure each application based on the quality of the proposed property enhancement and/or development project. Eligibility will be on a discretionary basis and based on the merits of each application. Screening criteria include:

- Only eligible properties located within the boundary of the Central Manitoulin Target Zones, as defined in Section 5 of this Plan, are eligible for financial incentive programs offered under this CIP;
- Applications which are in default of any By-law of the Municipality of Central Manitoulin as well as applicants with any property tax arrears, or who are involved in ongoing litigation with the Municipality or the Manitoulin Planning Board will be screened from further consideration, until such time as these defaults are remedied;
- All applicants shall also be in good standing with regard to any other municipal fees and levies liable on the property. Applicants will be given the opportunity to reinstate their applications once tax arrears and outstanding municipal bills have been cleared.
- Under Section 28(7) of the *Planning Act*, eligible applicants must be either a registered property owner, assessed property owner or a tenant of a property to whom the owner has assigned consent to receive assistance under the CIP.
- Eligibility will be on a ‘first-come first-served’ basis. In addition, the decision to fund, and the amount of funding, will generally be determined through the application of minimum criteria which measure each application based on the quality of the proposed property enhancement and/or development project. Such criteria will be determined by the Evaluation Committee and adjusted from time to time as required. The development of these criteria and their use in evaluation of applications which have successfully passed the screening test, will be at the sole discretion of the Evaluation Committee in performing its mandate under this Plan.

The decision by Council to fund property enhancement through the instrument of this CIP is entirely at the discretion of the Council of the Municipality of Central Manitoulin. The Council reserves the right to determine the level of funding which shall be received by an applicant, whether to fund at all or in part, and what conditions, obligations and other requirements are attached to funding allocations.

Additionally, Council reserves the right to amend the process of application and evaluation, at any time and for any reason, without the requirement to amend the approved Community Improvement Plan. If during the course of construction, the applicant is in default of relevant By-laws or payments to the Municipality, and fails to remedy this within a reasonable period determined by the Municipality, the applicant will be required to repay any received grant assistance in part or in whole at the discretion of the Municipality. Such a requirement will be a condition of approval of funding, signed and acknowledged by the applicant.

Overall CIP Performance Measures

Total amount of committed funding annually

Overall take-up of each program

Total amount of private-sector investment that resulted

Applicant satisfaction with application process and communication materials and protocols

In year 3, evaluate the effectiveness of the organizational and funding structure of the CIP process, composition and operation of the evaluation committee, amount of staff resources and other resources to administer, monitor and market the Plan

8 Monitoring Program

The program will be monitored for effectiveness on an annual basis with an interim review in year 3 (and a detailed review in Year 5) to determine whether each program has met the goals of the Central Manitoulin Community Improvement Plan. At the end of each year of each program, a published estimate of private sector investment leveraged by each approved funding allocation (by application) should be provided. The overall CIP should be monitored as follows.

General Baseline Data

At the inception of the Central Manitoulin CIP, general baseline data should be gathered through the following actions (contingent on staff resources):

- **Growth in Land/Property Development:** Building on baseline vacancy mapping completed by consultants, the Municipality should develop an inventory of vacant land/premises within the centres of Mindemoya and Providence Bay. This vacancy inventory should be monitored, updated and compared annually to assess scale and growth in new land development.
- **Assessed Property Values:** A database containing the current assessed value of the properties located within Central Manitoulin CIP Target Zones should be developed to provide a baseline to compare the growth in property assessment in the later years of the Plan.

General Variables

For each approved incentive program, the following general variables should be measured and recorded: the number of applications submitted and the number of successful applications; and qualitative assessment as to the quality of improvements when work is completed.

Program-Specific Variables

| CIP Program | Program-specific Variables |
|---|---|
| Façade, Landscape and Signage Improvement Grant Program | Total amount of funds disbursed by type of improvement (Façade, Landscape and Signage); Total cost of façade, landscape and signage improvements. |
| Building, Restoration, Renovation & Improvement Program | Total amount of grant; Total amount and cost of work; Type of work (building code compliance, conversion, etc.). |
| Planning and Related Fees Grant Program | Total amount of the planning fees reductions; status applications and resulting development value (if any). |
| Tax-based Redevelopment Grant (TIG) Program | Total amount of the tax increment; Total value of construction; Number of residential units (if applicable); Total square footage of commercial and residential space constructed; Increase in assessed property value. |
| Environmental Site Assessment (ESA) Grant Program | Total amount of grants dispersed. |

Schedule A:

Schedule of Program Details

Schedule A: Schedule of Program Details

This schedule forms part of the Central Manitoulin Community Improvement Plan (CIP).

PROGRAM 1: FAÇADE, LANDSCAPE AND SIGNAGE IMPROVEMENT GRANT PROGRAM

| | |
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| Rationale and Objective(s) | Intended to encourage private sector property owners to implement aesthetic improvements to their property façades, front lot landscaped areas and signage that otherwise may not occur due to cost-related issues. |
| Benefits | <ul style="list-style-type: none"> • Potential to leverage private sector investment in moderate building improvements which have a direct benefit to the architectural quality of Central Manitoulin. • Façade, landscape and signage improvement will contribute to streetscape revitalization and will enhance the attractiveness of the Mindemoya and Providence Bay as a retail, employment and residential district. • Private space design improvements in conjunction with public realm improvements may contribute to business attraction and retention, residential and tourism development, and enhance civic pride. |
| Legislative Provision | Section 28(7) of the <i>Planning Act</i> (R.S.O. 1990, c. P.13) provides for grant assistance “for the purpose of carrying out a municipality’s community improvement plan.” |
| Target Group | Private sector property owners of Eligible Properties within the Community Improvement Plan (CIP) Target Zones. |
| Program Specifics and Limitations | <ul style="list-style-type: none"> • Matching grant of up to a maximum of 50% of eligible costs up to a maximum grant of \$4,000, whichever is less, per property; • Minimum grant of \$2,000 per property. |
| Eligibility | <ul style="list-style-type: none"> • Commercial and commercial/residential mixed-use projects in CIP Target Zones 1 and 2; • Multi-unit Residential projects in CIP Target Zones 1 and 2; • Former residential buildings now used, in part or in whole, for commercial use in CIP Target Zones 1 and 2; • Land-uses for Commercial Fixed-Roof Accommodations throughout the municipality (in all Target Zones). • This program <u>excludes</u> owner-occupied residential dwellings, properties in industrial use and properties in agricultural use. • Private property owners for costs associated with materials, labour, equipment and professional fees related to external building works |

Schedule A: Schedule of Program Details

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| | <p>specifically for façade improvement or signage development and implementation or street front landscape improvements.</p> <ul style="list-style-type: none"> • Eligible façades include both the front and side façades (the latter only in cases where the side of a property is facing a street or public park or public gathering space). Rear façade improvement is excluded except in cases where the rear of a property is facing a street or public park or public gathering space or parking area that is accessible to the general public. In all cases, rear façades are secondary for purposes of allocation of funding under this program. • The General Eligibility Requirements outlined in Section 7.2 of the CIP also apply. |
| <p>Approval Process</p> | <ul style="list-style-type: none"> • The General Application Process outlined in Section 7.1 of the CIP applies. • The Municipality of Central Manitoulin does not at this time have detailed Design Guidelines, by which to measure the suitability of a proposed façade, signage and landscape improvement. Given this, the onus will be on the applicant to provide full details of the proposed improvements including, at the request of the Municipality, a detailed manifest of proposed work, materials to be used, design graphics (as provided by contractors) and any other information as required to fully evaluate the merits of the application. • The intent of this review is to ensure the original architectural quality of the properties, their materials and architectural detail as well as heritage significance is maintained, and otherwise design consistency throughout the commercial areas is achieved. • Façade, Landscape and Signage Improvement Grants disbursed as follows: <ul style="list-style-type: none"> ○ 10% on Approval; ○ 60% on Substantial Completion; ○ 30% on Final Completion. |
| <p>Duration</p> | <ul style="list-style-type: none"> • Program application duration – 5 years (2013-2017). • The program will be monitored for effectiveness on an annual basis with an interim review in year 3 (and detailed review in Year 5) to determine whether the program has met the goals of the Community Improvement Plan. |
| <p>Other Restrictions</p> | <ul style="list-style-type: none"> • The Municipality of Central Manitoulin 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 Municipality. • As necessary, the Municipality may amplify or adjust the application and approval protocols associated with this program. • The Municipality may refuse an application if it deems project feasibility to be |

Schedule A: Schedule of Program Details

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| | <p>limited or for any other reason, at the sole discretion of the Municipality.</p> <ul style="list-style-type: none"> • If the completed project proves to be inconsistent with the proposed project that was approved and detailed in the application form and supporting documentation, the Municipality retains the right to delay (pending correction of building work), withhold or cancel the disbursement of funds. |
| <p>Other Government/Non-Profit Organization Investment</p> | <ul style="list-style-type: none"> • Where other public funds are secured by the applicant, the maximum grant to be funded by the Municipality will be reduced by the amount of funds secured from these other public grant sources. <p>Notwithstanding, the Municipality retains the right to fund to the maximum allowable grant under this program in addition to other known public sources should the merits of the application warrant this, in the opinion of Council.</p> |
| <p>Examples of Eligible Costs</p> | <p>Examples of eligible costs:</p> <ul style="list-style-type: none"> • Enhancement, replacement and rehabilitation of commercial/retail doors, windows, and facades; • Restoration of existing façade and surfaces (woods, tuck pointing, cleaning); • New surface materials (e.g. stucco); • Architectural design fees; • Enhancement or replacement of existing exterior lighting fixtures; • Improvements and enhancements to street front landscaping and signage; • Rear and side yard façade improvements designed specifically to enhance the look and appearance of these elevations of the property and yard areas where accessible by the public; • Creation of approved sidewalk patio; • Development of walkways for improved building access (including standards as stipulated under the <i>Ontarians with Disabilities Act, 2001, S.O. 2001, c. 32</i>); • Re-grading/re-paving of front yards and rear/side yards in public view; • Costs associated with the production and installation of signage for eligible property; and • Other similar enhancements and improvements that may be approved. |

PROGRAM 2: BUILDING RESTORATION, RENOVATION AND IMPROVEMENT PROGRAM

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| <p>Rationale and Objective(s)</p> | <p>Matching funding of interior renovations to non-residential, commercial/residential mixed-use properties and Commercial Fixed-roof Accommodations to promote functional improvements, change of use as permitted under zoning (or as may be amended through Zoning By-Law Amendment application); and</p> <p>Program designed to promote re-use of buildings, use of second floors of commercial premises and sustainable use of buildings capable of providing a competitive location for commercial and mixed-use development.</p> <p>Property improvements can include any identified and eligible improvements to the building, its structure, building systems, and major internal fit-up.</p> |
| <p>Benefits</p> | <p>This grant has the potential to leverage significant private sector investment in interior building renovations and improvements, and help address the costs involved with a range of matters, such as:</p> <ul style="list-style-type: none"> • Building, fire and other code compliance; • Expansion/additions; • Retrofitting existing space (such as second floors); • Accessibility for disabled persons (as per the <i>Ontarians with Disabilities Act, 2001, S.O. 2001, c. 32</i>); • Significant exterior improvements not related to façade treatments, such as the development of off-street parking; • Potentially additional on-site development; and • Energy efficient uses. <p>The Municipality of Central Manitoulin stands to benefit from building improvements resulting in higher property assessment.</p> |
| <p>Legislative Provision</p> | <p>Section 28(7) of the <i>Planning Act</i> (R.S.O. 1990, c. P.13) provides for grants and loan assistance “for the purpose of carrying out a municipality’s community improvement plan.”</p> |
| <p>Target Group</p> | <p>Private sector property owners of Eligible Properties within the Community Improvement Plan (CIP) Target Zones.</p> |
| <p>Program Specifics and Limitations</p> | <p>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:</p> <p>Secured Interest-free Grant:</p> <ul style="list-style-type: none"> • Maximum grant of 50% of eligible costs up to a maximum of \$15,000, whichever is less, per property (minimum grant of \$5,000 per property). • Grant is a secured loan, forgivable over 5 years at an annual rate of 20%. <p>Where the property is sold or interest in the property is transferred to another entity within the 5-year loan forgiveness period, the remaining principal of the grant (after annual forgiveness) is repayable to the Municipality. Upon sale or transfer, all</p> |

Schedule A: Schedule of Program Details

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| | <p>outstanding loan obligations remain payable to the Municipality based on the approved loan repayment agreement signed by both the Municipality and the applicant upon receipt of program assistance. Year 1 of the repayment period commences upon Final Completion of the project.</p> |
| <p>Eligibility</p> | <ul style="list-style-type: none"> • This program is applicable to the following properties in CIP Target Zones 1 & 2: <ul style="list-style-type: none"> ○ Commercial and commercial/residential mixed-use projects; ○ Multi-unit Residential properties; and ○ Former residential buildings now used, in part or in whole, for commercial use. • This program is applicable to the following properties in ALL CIP Target Zones: <ul style="list-style-type: none"> ○ Land-uses for Commercial Fixed-roof Accommodations. • For those applications which pass the application screening process, eligibility will be determined through the application of criteria, developed and adjusted from time to time by the Evaluation Committee. These objectives will seek to relate each application to the goals and objectives of the CIP. In general terms, the following criteria will be used as a basis for determining the amount of funding: <ul style="list-style-type: none"> ○ Location and scale of the property; ○ Long-term viability of the property (long term use versus shorter term use); ○ Highest and Best use of the site; ○ Quality and extent of submitted plans, cost schedules, and, in the case of additional development, business case rationale, if any provided; ○ Existence or otherwise of professional quotes from multiple contractors (minimum 3) operating at arm’s length from the applicant; ○ Estimated timing of works to be completed. ○ Final criteria will be determined by the Evaluation Committee upon commencement of the CIP. ○ The General Eligibility Requirements outlined in Section 7.2 of the CIP also apply. |
| <p>Approval Process</p> | <ul style="list-style-type: none"> • The General Application Process outlined in Section 7.1 of the CIP applies. • Building, Restoration, Renovation and Improvement Grants disbursed as follows: <ul style="list-style-type: none"> ○ 10% on Approval; ○ 80% on Substantial Completion; ○ 10% on Final Completion. |
| <p>Duration</p> | <ul style="list-style-type: none"> • Program application duration – 5 years (2013-2017). |

Schedule A: Schedule of Program Details

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| | <ul style="list-style-type: none"> The program will be monitored for effectiveness on an annual basis with an interim review in year 3 (and detailed review in Year 5) to determine whether the program has met the goals of the Community Improvement Plan. |
| <p>Other Restrictions</p> | <ul style="list-style-type: none"> The Municipality of Central Manitoulin 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 Municipality. As necessary, the Municipality may amplify or adjust the application and approval protocols associated with this program. The Municipality may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the Municipality. If the completed project proves to be inconsistent with the proposed project that was approved and detailed in the application form and supporting documentation, then the Municipality has the right to delay (pending correction of the building works), withhold or cancel the disbursement of funds. |
| <p>Other Government/Non-Profit Organization Investment</p> | <ul style="list-style-type: none"> Where other public funds are secured by the applicant, the maximum grant to be funded by the Municipality will be reduced by the amount of funds secured from these other public grant sources. <p>Notwithstanding, the Municipality retains the right to fund to the maximum allowable grant under this program in addition to other known public sources should the merits of the application warrant this, in the opinion of Council.</p> |
| <p>Examples of Eligible Costs</p> | <ul style="list-style-type: none"> Eligible Costs include (but are not limited to): costs associated with materials, labour, equipment, financing, insurance, regulatory approvals and professional fees related to internal building works, including major fit-up to meet the future needs of tenants. In addition, the program includes external property improvements, and the development of additional gross floor area, parking and other works not included in the Building Façade, Landscape and Signage Grant Program. The program is intended to be a flexible interest free loan and forgivable loan program to assist property owners with undertaking long term investment in their properties to ensure their functionality and attractiveness as income producing properties. |

PROGRAM 3: PLANNING AND RELATED FEES GRANT PROGRAM

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| <p>Rationale and Objective(s)</p> | <p>This program offers property owners with plans to develop new non-residential, mixed-use and new multi-unit residential properties, a reduction in applicable planning.</p> <p>Reduced planning fees may, in concert with other program support, help encourage new development efforts through reducing initial regulatory costs.</p> |
| <p>Benefits</p> | <ul style="list-style-type: none"> • Planning fees applicable to the Municipality of Central Manitoulin (as established by the Manitoulin Planning Board) are included as Schedule C. These fee schedules are subject to revision. Incentive Program 3 will utilize the tariff of fees in effect at the time of approval of the application for program assistance. • All applications for development are required to pay these fees; accordingly, as an incentive to development in Central Manitoulin, these fees can be reduced. |
| <p>Legislative Provision</p> | <ul style="list-style-type: none"> • Authority for municipalities to impose fees and charges come under Section 391 of the <i>Municipal Act, 2001 (S.O. 2001, c. 25)</i>. Section 28(7) of the <i>Planning Act (R.S.O. 1990, c. P.13)</i> provides for grant assistance. |
| <p>Target Group</p> | <ul style="list-style-type: none"> • Private sector property owners seeking to construct new Multi-Unit residential, non-residential or commercial/residential mixed-use buildings within Community Improvement Plan (CIP) Target Zones 1 & 2 (including formerly residential properties used in part or in whole for commercial uses); as well as Commercial Fixed-roof Accommodations in all CIP Target Zones. |
| <p>Program Specifics and Limitations</p> | <ul style="list-style-type: none"> • 100% reduction in planning and related fees; • Maximum grant of \$2,500 per property or 100% reduction in planning fee costs, whichever is less. • Grant covers planning application fees for: Zoning By-law and Official Plan amendments; Plan of Subdivision/Condominium; Consent to Sever; Amendments to Conditions, Deeming By-law; Validation of Title and other fees as identified by the Manitoulin Planning Board in its Notice of Tariff of Fees, and annual changes thereto. |
| <p>Eligibility</p> | <ul style="list-style-type: none"> • This program is applicable to the following properties in CIP Target Zones 1 & 2: <ul style="list-style-type: none"> ○ Commercial and commercial/residential mixed-use projects; ○ Multi-unit residential properties; and ○ Former residential buildings now used, in part or in whole, for commercial use. • This program is applicable to the following properties in ALL CIP Target Zones: |

Schedule A: Schedule of Program Details

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| | <ul style="list-style-type: none"> ○ Land-uses for Commercial Fixed-roof Accommodations. ● This program excludes owner-occupied residential dwellings, properties in industrial use and properties in agricultural use. ● Eligibility will be determined through the merits of each individual application and generally on the basis of likelihood of development to occur and in a manner which is consistent with the goals and objectives of the CIP. ● Grants do not absolve an applicant of the responsibility for funding studies and site technical reviews, or other executing actions in order to remove conditions of approval as may be required by the Municipality. ● The General Eligibility Requirements outlined in Section 7.2 of the CIP also apply. |
| <p>Approval Process</p> | <ul style="list-style-type: none"> ● The planning fee grant funds should be disbursed only at building permit approval to ensure incentives lead to the actual implementation of the project. ● More particularly, the schedule for payment of the grant is as follows: The applicant pays for all planning and development permit costs as required and at the times required. These costs are reimbursed to the applicant, in the form of a grant, based on the following schedule: <ul style="list-style-type: none"> ○ Official Plan Amendments (at building permit); ○ Zoning By-law Amendment (at building permit); ○ Plan of Subdivision (at Draft Approval); ○ Plan of Condominium (at Draft Approval); ○ All other fees (at the discretion of the Municipality or otherwise at Building Permit issuance). ● Site visits by staff may be required in order to ensure that the project has been completed to the Municipality’s satisfaction before the building permit grant can be disbursed. ● The Municipality of Central Manitoulin will determine whether any application is approved for the full amount of the grant (100% of planning fees or a maximum of \$2,500 whichever is less) or a lesser amount. ● The planning fees grant will be disbursed to the applicant within 3 months of the trigger dates listed above. ● The General Application Process outlined in Section 7.1 of the CIP also applies. |
| <p>Duration</p> | <ul style="list-style-type: none"> ● Program application duration – 5 years (2013-2017). |

Schedule A: Schedule of Program Details

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| | <ul style="list-style-type: none">• The program will be monitored for effectiveness on an annual basis with an interim review in year 3 (and detailed review in Year 5) to determine whether the program has met the goals of the Community Improvement Plan. |
| Other Restrictions | <ul style="list-style-type: none">• The Municipality of Central Manitoulin 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 Municipality.• As necessary, the Municipality may amplify or adjust the application and approval protocols associated with this program.• The Municipality may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the Municipality. |
| Fiscal Implications | <ul style="list-style-type: none">• Where the fee is paid to the Manitoulin Planning Board and the Planning Board administers the approvals process, the fee is paid to the Planning Board as per normal practices. The grant will be paid by the Municipality with funds from the CIP Reserve. |

PROGRAM 4: TAX-BASED REDEVELOPMENT GRANT (TIG) PROGRAM

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| <p>Rationale and Objective(s)</p> | <p>A Tax Increment Grant (TIG) leverages the increased assessment and property taxation generated by site redevelopment to reduce the financial costs of property rehabilitation and redevelopment by:</p> <ul style="list-style-type: none"> • Providing a grant equivalent to the Municipal portion of the property tax for a given property; and • Limiting such grants to annual payments for a maximum period of 5 years or equivalent to the maximum cost of rehabilitation, renovation and/or redevelopment. |
| <p>Benefits</p> | <ul style="list-style-type: none"> • Leverages increased property tax assessment and helps reduce financial costs of property redevelopment or major rehabilitation. • The Municipality benefits by the resulting revaluation and increase in tax liable on the property over the long-term. |
| <p>Legislative Provision</p> | <p>Section 28(7) of the <i>Planning Act (R.S.O. 1990, c. P.13)</i>.</p> |
| <p>Target Group</p> | <p>Private sector landowners/developers of Eligible Properties within the Community Improvement Plan (CIP) Target Zones who are actively seeking rehabilitation, renovation, redevelopment or re-use of the property and provide:</p> <ul style="list-style-type: none"> • Site plan/floor plans for rehabilitation, renovation, or redevelopment; • Estimated costs of renovation, rehabilitation or redevelopment; and • Given the nature of the grant program as achievable only on completion and revaluation of the property, the Municipality of Central Manitoulin will enable the approval in principle for accessing this grant subject to necessary conditions. This approval in principle can be provided at the same time as approval for other programs of assistance is provided. |
| <p>Program Specifics and Limitations</p> | <p>Non-Residential:</p> <ul style="list-style-type: none"> • The maximum amount of the grant is 80% of the annual municipal tax increment over the agreed base assessment and property tax liability. The maximum duration is 5 years. Grant for Eligible Properties in CIP Target Zones 1 & 2 as well as Commercial Fixed-roof Accommodation land-uses throughout the municipality (in all Target Zones). <p>New Multi-unit Residential:</p> <ul style="list-style-type: none"> • For new Multi-unit Residential development, 80% of the annual municipal tax increment is available to be provided as a grant for comprehensive (re)development. Assistance will only be provided to Eligible Properties in CIP Target Zones 1 & 2. <p>The minimum increase in assessment for which the use of this program of tax-based grants is permitted is \$50,000 and will remain at this minimum for the duration (5 years) of the CIP.</p> |

Schedule A: Schedule of Program Details

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| | <p>Generally, smaller scale rehabilitation projects not involving significant additional floor space amounting to an increase in assessment above the minimum will be considered under the Building, Restoration, Renovation and Improvement Program (Program 2).</p> |
| <p>Eligibility</p> | <ul style="list-style-type: none"> • Tax Increment Grant available for Eligible Properties within the Community Improvement Plan (CIP) Target Zones. • Minimum of \$50,000 of renovation/rehabilitation or new construction. • Program support excludes owner-occupied residential property. • Eligible renovation and rehabilitation costs will be determined as final by the Municipality of Central Manitoulin by reference to the submitted schedule of development related costs. • Final eligibility will be determined through the demonstrated success of the project through all stages of application (as required) for planning approval, building permit issuance and building code compliance, construction, occupancy, financial viability (as evidenced by the capacity of the owner to pay all required property taxes on the property) and finally revaluation by the Ontario Municipal Property Assessment Corporation (MPAC). • The General Eligibility Requirements outlined in Section 7.2 of the CIP also apply. • In addition, where payments to contractors remain outstanding and the withholding of payment if not agreed to by the contractor, or otherwise where liens exist on the property for unpaid services, the tax increment grant will not be payable. |
| <p>Approval Process</p> | <ul style="list-style-type: none"> • The grant is based on the “Reimbursing Developer” approach. The property owner/developer pays for the full cost of renovation, rehabilitation or redevelopment as well as the resulting annual increase in property tax. The Municipality reimburses the owner or assigned recipient by way of an annual grant equivalent to the agreed municipal portion of the incremental property tax increase over an established “base” assessment and tax liability. This defined increment is net (that is to say calculated only after the reduction of tax liability) as a result of the following: <ul style="list-style-type: none"> ○ Any phase-in agreements to soften tax increases that may exist through existing policy or programs; ○ Or the tax rebates granted to charitable organizations as owners or tenants; and ○ Any other rebate which lessens to overall initial (pre-Program 4) tax liability of the property. • It is necessary to ensure property owners achieve approval in principle for TIG funding before commencing a project. • The Municipality of Central Manitoulin will determine the existing “base” assessment for the property – this will normally be defined as being at |

Schedule A: Schedule of Program Details

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| | <p>the time of approval of the application and is based on the assessment and tax class at that time. However, the Municipality may, at its discretion, establish an alternate date for purposes of establishing the base assessment and property tax liability. 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.</p> <ul style="list-style-type: none"> • Final approval of grant funding in each year occurs after: <ul style="list-style-type: none"> ○ Conditions as stated in the Tax Increment Grant Agreement have been fulfilled; ○ Submission of eligible costs as required; ○ Receipt of assessed value of the property by MPAC in each year; and ○ Final approval of amount of grant by Council. • For multi-phase/multi-year projects, approval is based on completion and final costing of each phase, and revaluation in each year by MPAC. • The commencement date for Program 4 (for purposes of calculating the increment) will be at the discretion of the Municipality of Central Manitoulin following discussions with the applicant based on the merits of the development project and resulting estimates of tax increment grant created by the development project over time. • The General Application Process outlined in Section 7.1 of the CIP also applies. |
| Duration | <ul style="list-style-type: none"> • Program application duration – 5 years (2013-2017). • The program will be monitored for effectiveness on an annual basis with an interim review in year 3 (and detailed review in Year 5) to determine whether the program has met the goals of the Community Improvement Plan. |
| Other Restrictions | <ul style="list-style-type: none"> • The Municipality of Central Manitoulin 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 Municipality; • As necessary, the Municipality may amplify or adjust the application and approval protocols associated with this program. • The Municipality may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the Municipality. |
| Fiscal Implications | <ul style="list-style-type: none"> • This grant focuses on net municipal taxation gain which represents unrealized revenue if the development or enhancement of the property had not occurred. At the end of the grant program (a maximum of 5 years or the dollar limit of eligible costs whichever is reached first, or |

Schedule A: Schedule of Program Details

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| | <p>earlier at the discretion of the Municipality), the Municipality realizes the full extent of the property taxes.</p> <ul style="list-style-type: none">• The potential exists for net fiscal impacts to the Municipality arising from the effective deferment of tax revenues. The Municipality, as part of its approval process, will determine whether there is a likelihood that the Municipality's interests are not served by the provision of a grant based on the estimate of short term net municipal fiscal impact. |
| Eligible Costs | <p>Eligible costs would be determined at the discretion of Council, however, in general, eligible costs include (but are not limited to):</p> <ul style="list-style-type: none">• Site development and infrastructure work including demolition and disposal off-site, improvement or reconstruction of existing on-site public infrastructure (water services, sanitary and storm sewers);• Major building rehabilitation, significant renovation and rehabilitation;• Costs associated with the assessment of environmental conditions and the remediation of environmental contamination, and environmental protection;• New construction;• Design, engineering, legal, insurance, and other professional fees (at the discretion of the Municipality of Central Manitoulin) directly related to the design and development and commissioning of the completed building(s); and• Eligible costs exclude both construction financing and long-term debt financing costs. |

PROGRAM 5: ENVIRONMENTAL SITE ASSESSMENT (ESA) GRANT PROGRAM

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| Rationale and Objective(s) | Program to encourage the redevelopment of otherwise ‘risky sites’ (i.e. Brownfields) by providing properties for which a Phase I ESA exists with further assistance to specify the extent and nature of environmental contamination through a Phase II ESA. Grant is geared to private landowners/developers for the renovation/ redevelopment or re-use of the property. |
| Benefits | The Municipality stands to benefit from having contaminated and otherwise complicated sites coming into highest and best use. |
| Legislative Provision | Section 28(7) of the <i>Planning Act (R.S.O. 1990, c. P.13)</i> . |
| Target Group | Private sector property owners of Eligible Properties within the Community Improvement Plan (CIP) Target Zones 1 & 2. |
| Program Specifics and Limitations | <p>Non-Residential</p> <ul style="list-style-type: none"> • Maximum grant of up to \$10,000 or 50% of the cost of the ESA, whichever is less. • Maximum assistance per property of: Maximum of 1 study per property. <p>New Multi-Unit Residential</p> <ul style="list-style-type: none"> • Maximum grant of up to \$10,000 or 50% of the cost of the ESA, whichever is less. • Maximum assistance per property of: Maximum of 1 study per property. |
| Eligibility | <ul style="list-style-type: none"> • ESA Grant available for Eligible Properties (i.e. commercial, commercial/residential mixed-use, Multi-unit Residential and Commercial Fixed-roof Accommodation projects) within the Community Improvement Plan (CIP) Target Zones 1 & 2. Requirements of Regulation 153/04, as amended by Regulation 511/09, to the <i>Environmental Protection Act</i> apply in all circumstances. • Program support excludes owner-occupied residential property. • Property must have an existing Phase I ESA with requirement for Phase II ESA Remedial Action Plan in order to be eligible for grant. • The Municipality of Central Manitoulin has identified sites of potential interest in Mindemoya and Providence Bay which comprise sites which are either known to be contaminated and or are perceived to be contaminated. All such sites are eligible under this program and are priority candidates for this program, as well as other key redevelopment sites which may be identified by Council from time to time. • The General Eligibility Requirements outlined in Section 7.2 of the CIP also apply. |
| Approval Process | <ul style="list-style-type: none"> • The grant is based on the “Reimbursing Developer” approach. The |

Schedule A: Schedule of Program Details

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| | <p>property owner/developer pays for the full cost to undertake the Phase II ESA. The Municipality will reimburse owner for the cost of the study.</p> <ul style="list-style-type: none"> Retained consultants must confirm estimated and actual cost of conducting the study (the final cost of the study at completion). Approval is provided and payment issued following verification of submitted costs. The General Application Process outlined in Section 7.1 of the CIP also applies. |
| <p>Other Government/Non-Profit Organization Investment</p> | <ul style="list-style-type: none"> Access to funding under this program is predicated on the total combined assistance toward the cost of the ESA from all public sources not exceeding 50%. Municipal funding will be the funding of last resort where other public sources exist. Notwithstanding, the Municipality retains the right to fund to the maximum allowable grant under this program in addition to other known public sources should the merits of the application warrant this, in the opinion of Council. |
| <p>Duration</p> | <ul style="list-style-type: none"> Program application duration – 5 years (2013-2017). The program will be monitored for effectiveness on an annual basis with an interim review in year 3 (and detailed review in Year 5) to determine whether the program has met the goals of the Community Improvement Plan. |
| <p>Other Restrictions</p> | <ul style="list-style-type: none"> The Municipality of Central Manitoulin 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 Municipality. As necessary, the Municipality may amplify or adjust the application and approval protocols associated with this program. The Municipality may refuse an application if it deems project feasibility to be limited or for any other reason, at the discretion of the Municipality. |
| <p>Eligible Costs</p> | <p>Eligible costs include relate to the undertaking/completion of Phase II ESA.</p> |

Schedule B:

Glossary of Terms

Schedule B: Glossary of Terms

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

Brownfield Site means developed or previously developed properties that may or may not be contaminated. They are usually, not exclusively, former industrial or commercial properties that may be underutilized, derelict or vacant (Provincial Policy Statement, 2005).

Commercial Fixed-roofed Accommodations refers to permanent fixed-roof accommodations including hotels/motels/Bed and Breakfasts/tourist cabin establishments as defined per *The Corporation of the Township Of Central Manitoulin By-Law No. 2002 –07* as follows:

“HOTEL means an establishment catering to the needs of the travelling public by the supply of food and by the furnishing of sleeping accommodation of not less than six bedrooms;

MOTEL, MOTOR HOTEL shall mean a building or buildings or part thereof on the same site used to accommodate the travelling public for gain or profit, by supplying them with sleeping accommodation, with or without meals

BED AND BREAKFAST ESTABLISHMENT shall mean a dwelling unit or portion thereof, in which the proprietor resides and supplies for hire or gain to other persons, particularly tourists, on a temporary or day to day basis, lodging with or without meals, but shall not include a boarding house, hotel, motel, tourist cabin establishment or restaurant accommodating the general public. Such establishment shall provide for no more than four (4) guest rooms used or maintained for the accommodation of the public and shall be clearly secondary to the use of the dwelling unit as a private residence.

TOURIST CABIN ESTABLISHMENT shall mean an establishment comprising land and buildings under single ownership where individual cabins are offered for rent to tourists on a short-term basis. Such cabins may include food preparation facilities. In addition, a permanent residence for the owner or proprietor may be located on the site. (The Corporation of the Township Of Central Manitoulin By-Law No. 2002 –07)”

A Commercial Fixed-roofed Accommodation is not defined to include cottage rentals, camp grounds or trailer grounds/parks.

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

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

Final Completion (i.e. project completion) is defined to mean the conclusion of proposed building/construction work in its entirety as well as subsequent final payments on all aspects of the project for which proof of payment may be provided by the applicant to the Municipality.

Education Portion means taxes arising from that element of the total tax rate set annually, which is collected by the Province of Ontario to support the provincial school By-Laws.

Eligible Costs are as specifically detailed under each financial incentive program in Schedule A and Section 6.2 of this CIP. These include all capital cost categories for which the Owner is entitled to Program Assistance from the Municipality as may be approved and as may be provided for in the CIP and further specified in any Agreement that may be required to execute funding. Eligible costs do not equate to the maximum levels of financial assistance under individual programs.

Eligible Properties are as specifically detailed under each financial incentive program in Schedule A and Section 6.2 of this CIP. These include all properties and/or categories of land-uses for which the Owner may be entitled to Program Assistance from the Municipality as may be approved and as may be provided for in the CIP. Unless otherwise specified, Eligible Properties are as follows:

In CIP Target Zones 1 & 2:

- Commercial and commercial/residential mixed-use properties;
- Multi-unit residential properties; and
- Former residential buildings now used, in part or in whole, for commercial use.

In ALL CIP Target Zones:

- Commercial Fixed-Roof Accommodations.

Owner-occupied residential dwellings, properties in industrial use and properties in agricultural use are not considered to be Eligible Properties for program assistance under this CIP.

Loan Forgiveness is defined as the incremental accretion of grant status of funds dispersed to approved applicants under Program 2: Building Restoration, Renovation and Improvement Grant. This translation from interest free loan to grant status (and hence non repayable to the Municipality) is earned on the basis of 20% at the end of each calendar year following the execution of the agreement. In the event of sale or transfer of interest of the property within the 5-year period, loan forgiveness ceases to accumulate and the remaining loan repayment is calculated on a prorated basis.

MPAC means the Municipal Property Assessment Corporation.

Multi-unit Residential property is defined to mean a housing building (or several housing buildings within a complex) containing 4 or more individual residential units.

Municipal Portion means taxes arising from that element of the total tax rate, set annually, which supports expenditures by the Municipality of Central Manitoulin.

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

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

Target Zones refers to the geographic boundaries of areas, as outlined in Section 5, within which the programs of financial support will operate as directed through this CIP. The Municipality of Central Manitoulin will only accept applications for financial assistance for development or property enhancement projects for properties located in these defined area

Tax Increment means the difference between the property tax liability for the lands in any year of the Program and the existing “base” tax liability. The Tax Increment is limited to the Municipal Portion of the tax liability in those instances where program assistance is limited to the Municipal Portion of taxation as provided for in the CIP.

Tax Liability means the annual real property taxes levied by the Municipality of Central Manitoulin including the Municipal and Education Portions of the taxes.

TIG means Tax Increment Grant as provided for under Section 28(7) of the Ontario Planning Act.

Substantial Completion refers to near completion of construction of a proposed building or other works as determined by the Municipality at its sole discretion.

Schedule C:

Relevant Planning Fees and
Municipal Property Tax Rates

MANITOULIN PLANNING BOARD

NOTICE OF TARIFF OF FEES

Planning Board has established the following Tariff of Fees **effective March 30, 2012**, within the Manitoulin Planning Area in accordance with Sec. 69(1) Planning Act R.S.O. 1990 c.P. 13 (as amended).

Applications for:

| | |
|---|-------------------------|
| Consent to Sever, per parcel/application | \$ 600.00 |
| Amendment to Conditions, per parcel/application | \$ 250.00 |
| Certification of Deeds | \$ 100.00 |
| Plan of Subdivision/Condominium Plus each lot/unit | \$1,100.00 \$ 600.00 |
| Amendment to the Official Plan | |
| - Municipalities | |
| - Residential, Rural, Open Space, etc. | \$1,100.00 |
| - Commercial, Industrial, Institutional, etc. | \$1,600.00 |
| - Unorganized Townships | |
| - Residential, Rural, Open Space, etc. | \$1,300.00 |
| - Commercial, Industrial, Institutional, etc. | \$1,800.00 |
| Amendment to the Zoning By-Laws | |
| - Residential, Rural, Open Space, etc. | \$ 600.00 |
| - Commercial, Industrial, Institutional, etc. | \$ 750.00 |
| Deeming By-Law | \$ 600.00 |
| Recirculation - per parcel/application | |
| - Consents, Subdivisions/Condominiums, Official Plan & Zoning Amendments | \$ 250.00 |
| Letters of Conformance | \$ 75.00 |
| - Plus Site Inspection Costs (if required) | .50 per km. |
| Validation of Title | \$ 600.00 |
| Power of Sale | \$ 600.00 |
| Any Application Considered } Cost as Invoiced in to Require Notice in Newspaper } Addition to Above Fees | |
| Letters - Response to Planning Inquires i.e. Interpretation/Opinions, Official Plan & Zoning By-laws, Outstanding Work Orders, etc. | \$ 50.00 |
| NSF Cheques | \$ 20.00 |

All fees are plus costs, expenses incurred from advertising, travel, etc., as required

MUNICIPALITY OF CENTRAL MANITOULIN

BY-LAW 2012-10

BEING A BY-LAW TO, ADOPT THE ESTIMATES OF ALL SUMS REQUIRED, CONFIRM THE TAX RATIOS TO BE USED, AND APPLY THE RATES OF TAXATION FOR 2012.

WHEREAS the Council of the Municipality of Central Manitoulin has, in accordance with the Municipal Act R.S.O. 2001, S.O. 2001 chapter 25, as amended, considered the estimates of the Municipality and of the Boards and Commissions of the Municipality for the year 2012.

NOW THEREFORE the Council of the Municipality of Central Manitoulin enacts as follows:

- 1) That the estimates as shown in Final Budget February 9, 2012 as attached and;
- 2) That the following tax ratios to be used pursuant to Ontario Regulation 400/98:

| | |
|------------------------|--------|
| Multi-residential: | 1.0000 |
| Commercial: | 1.0308 |
| Commercial Vacant: | 0.7216 |
| Industrial: | 1.2021 |
| Industrial vacant land | 0.7814 |

 and;
- 3) That final tax rates and levies for municipal purposes are hereby imposed upon the whole of the assessment for real property of the following assessment classes according to the assessment roll for 2012 as returned:
- 4) That final tax rates and levies for education purposes, as per Ontario Regulations 78/06 and amending Ontario Regulations 400/98,115/04, 98/06 and subject to any specific PIL sharing, be hereby imposed upon the whole of the assessment for real property of the following assessment classes according to the 2012 assessment roll as returned:
- 5) That assessments for individual properties may be adjusted prior to the calculation of the final tax levy to reflect Assessment Review Board decisions with the understanding that this will alter the levy totals shown within this by-law but not the tax rates imposed, and;

| RTC/RTQ | SUPPORT | RETURNED ASSESSMENT | TAX RATIO | MUNICIPAL RATES | MUNICIPAL TAX LEVY |
|---------|---------|------------------------|--------------|--------------------|-----------------------|
| CF | NO | 998,000 | 1.0308 | 0.01564620 | 15,614.91 |
| CG | NO | 437,000 | N/A | 0.01564620 | 6,837.39 |
| CT | NO | 9,369,427 | 1.0308 | 0.01564620 | 146,595.93 |
| CU | NO | 10,700 | 0.7216 | 0.01095234 | 117.19 |
| CX | NO | 75,000 | 0.7216 | 0.01095234 | 821.43 |
| E | NO | 11,977,800 | N/A | 0.00000000 | 0.00 |
| FT | EP | 19,218,000 | 0.2500 | 0.00379468 | 72,926.16 |
| IJ | NO | 7,900 | 0.7814 | 0.01186011 | 93.69 |
| IT | NO | 543,400 | 1.2021 | 0.01824632 | 9,915.05 |
| IU | NO | 12,200 | 0.7814 | 0.01186011 | 144.69 |
| MT | EP | 2,156,000 | 1.0000 | 0.01517870 | 32,725.28 |
| RF | EP | 51,400 | 1.0000 | 0.01517870 | 780.19 |
| RG | NO | 126,200 | N/A | 0.01517870 | 1,915.55 |
| RT | EP | 219,636,296 | 1.0000 | 0.01517870 | 3,333,793.45 |
| RT | NO | 0 | 1.0000 | 0.01517870 | 0.00 |
| RT | FP | 861,700 | 1.0000 | 0.01517870 | 13,079.49 |
| RT | CS | 227,877 | 1.0000 | 0.01517870 | 3,458.88 |
| TT | EP | 2,054,600 | 0.2500 | 0.00379468 | 7,796.55 |
| TT | FP | 30,000 | 0.2500 | 0.00379468 | 113.84 |
| XT | NO | 2,094,500 | 1.0308 | 0.01564620 | 32,770.97 |
| | | 269,888,000 | | TOTAL LEVY | 3,679,500.62 |

MUNICIPALITY OF CENTRAL MANITOULIN

- 7) That, where the sum of taxes, for which any person is chargeable, and upon any real property assessed as one parcel to the same owner, would according to the assessment thereon be less than thirty dollars (\$30.00) the taxes shall be deemed to be \$30.00 (such being a minimum tax); and the difference between the amount calculated by applying the tax rate to the assessment and the minimum tax shall form part of the general funds of the municipality, and;
- 8) That the tax notices shall be mailed out prior to August 1st, 2012 and shall be due and payable in two installments as follows:

| | | | | |
|-------------------|---|---------------------------------|---|--------------------|
| First Installment | - | August 31 st , 2012 | - | 35% of total levy. |
| Final Installment | - | October 31 th , 2012 | - | 65% of total levy. |
- 9) That there shall be imposed a penalty for non-payment of installments of taxes at a rate of 1.25% per month on all taxes unpaid on the first day following the installment due date and on the first day of each month thereafter until paid in full, and;
- 10) That on all other taxes in default on January 1st, 2012, interest shall be added at the rate of 1.25% per month or fraction thereof, and all by-laws and parts of by-laws inconsistent with this policy are hereby rescinded, and;
- 11) That penalties and interest added on all taxes of the final tax levy in default shall become due and payable and shall be collected forthwith as if the same had been originally imposed and shall form part of the unpaid final levy, and;
- 12) That the Tax Collector is hereby authorized to mail or cause to be mailed the notice of the taxes due to the address of the residence or business of the person as indicated on the last revised assessment roll, and;
- 13) That taxes are payable at the Municipality of Central Manitoulin, Box 187, Mindemoya, Ontario, POP 1S0, and;
- 14) That the tax collector and treasurer are hereby authorized to accept part payment from time to time on account of any taxes due, and;
- 15) This by-law shall come into effect on the date of the final reading thereof.

| RTC/RTQ | SUPPORT | RETURNED ASSESSMENT | TAX RATIO | EDUCATION TAX RATE | MUNICIPAL TAX LEVY |
|---------|---------|------------------------|--------------|-----------------------|-----------------------|
| CF | NO | 998,000 | 1.0308 | 0.00786861 | 7,852.87 |
| CG | NO | 437,000 | N/A | 0.00000000 | 0.00 |
| CT | NO | 9,369,427 | 1.0308 | 0.00882000 | 82,638.35 |
| CU | NO | 10,700 | 0.7216 | 0.00550803 | 58.94 |
| CX | NO | 75,000 | 0.7216 | 0.00550803 | 413.10 |
| E | NO | 11,977,800 | N/A | 0.00000000 | 0.00 |
| FT | EP | 19,218,000 | 0.2500 | 0.00055250 | 10,617.95 |
| IJ | NO | 7,900 | 0.7814 | 0.00745371 | 58.88 |
| IT | NO | 543,400 | 1.2021 | 0.01146724 | 6,231.30 |
| IU | NO | 12,200 | 0.7814 | 0.00745371 | 90.94 |
| MT | EP | 2,156,000 | 1.0000 | 0.00221000 | 4,764.76 |
| RF | EP | 51,400 | 1.0000 | 0.00221000 | 113.59 |
| RG | NO | 126,200 | N/A | 0.00000000 | 0.00 |
| RT | EP | 219,636,296 | 1.0000 | 0.00221000 | 485,396.21 |
| RT | NO | 0 | 1.0000 | 0.00221000 | 0.00 |
| RT | FP | 861,700 | 1.0000 | 0.00221000 | 1,904.36 |
| RT | CS | 227,877 | 1.0000 | 0.00221000 | 503.61 |
| TT | EP | 2,054,600 | 0.2500 | 0.00055250 | 1,135.17 |
| TT | FP | 30,000 | 0.2500 | 0.00055250 | 16.58 |
| XT | NO | 2,094,500 | 1.0308 | 0.00786861 | 16,480.80 |
| | | 269,888,000 | | TOTAL LEVY | 618,277.40 |

MUNICIPALITY OF CENTRAL MANITOULIN

READ A FIRST, SECOND AND THIRD TIME AND FINALLY PASSED THIS 31th DAY OF MAY 2012.

Reeve – Gerry Strong

Clerk – Ruth Frawley

I, _____, Clerk of the Municipality of Central Manitoulin, do hereby certify that the foregoing is a true copy of By-Law # 2012-10, which was passed by the Municipality of Central Manitoulin Council on the 31th day of May 2012.





Clerk

Schedule D:

Public & Private Realm Improvement
Concept for Providence Bay

Providence Bay

Legend

-  Parcels
-  Roads
-  Waterbodies
-  Watercourses



Minack Amphitheatre, Cornwall, England

Anchor Development:

A summer anchor such as an outdoor performance space

Main street enhancement to create an 'Avenue' (priority to: 1. seek private sector enhancement of property facade and front yards 2. also modest streetscape and seasonal beautification measures to frame this gateway entrance (planting, curbs, landscape and framing of row))

Marina/Harbour Amenity Node:

1. Long-term investment in services including concessions (potentially additional slips and chandlery if demand warrants)

Lake Huron (lac Huron)

2. Public landscaped park and passive seating area (can include area for seating assorted with snack bars or formalized passive parkette)



Example: Spirit Gardens Thunder Bay

Key Public Investment Zone:

A range of measures to maximize attractiveness and enhance functionality e.g. parking bays (multiple cars) within row and sidewalks (municipal or other standards)



1 cm = 130 meters

