



**middlesex**  
centre

*in the centre of it all*

# COMMUNITY IMPROVEMENT PLAN

Building Better Communities Together

April 2026

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## Accessibility

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# Municipality of Middlesex Centre Community Improvement Plan

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Version Date: April 2026

## 1. Introduction and Background

The Municipality of Middlesex Centre has had a Community Improvement Plan (CIP) in place since 2013, with various amendments to address changing priorities and objectives.

This CIP consolidates existing and new programs to continue supporting local businesses, while introducing incentives for affordable and attainable housing and equipping the Municipality with tools to foster major economic development opportunities. The CIP should be considered as a toolkit – it provides a suite of tools available to the Municipality to support both economic development and housing objectives.

By identifying the incentive programs provided in this CIP, the Municipality does not guarantee a year-over-year financial commitment to implementing each of these programs. Each year during budget deliberations, and based on available external funding, priorities will be identified to help focus resources where they will have the greatest impact.

### 1.1 What is a CIP?

A Community Improvement Plan (CIP) is a municipal planning tool authorized under Section 28 of Ontario's *Planning Act*. It enables a municipality to designate a Community Improvement Project Area and implement programs, including financial incentives, to encourage rehabilitation, redevelopment, and economic revitalization. CIPs typically address issues such as aging infrastructure, underutilized properties, and community development goals.

CIPs are intended to facilitate private investment into the community that ultimately feeds back to the municipality through increases to the tax base, gains in employment, and improvements to the public-private realm.

## 2. Legislative Authority and Policy Framework

Middlesex Centre's CIP has been developed within the legislative authority and policy framework as follows.

### ***Municipal Act, 2001***

Generally, the *Municipal Act, 2001*, prohibits municipalities from providing financial or other forms of assistance to industrial or commercial enterprises ("bonusing"), unless through a CIP under s. 28 of the *Planning Act*, or s. 365.1 of the *Municipal Act*.



Section 365.1 of the *Municipal Act* allows for the provision of tax relief for properties that are pursuing environmental rehabilitation within the context of a CIP (i.e., ‘brownfield redevelopments’).

The power to make grants through the CIP includes the power to make loans and guarantee loans; sell or lease land for nominal fees or to make land grants; provide for the use by any person municipally owned or occupied land as well as municipal officers, employees or agents; sell or lease at a nominal price or grant any municipal property; and provide for the use of municipal property, among other items (*Municipal Act*, s. 107).

### ***Planning Act, 1990***

The *Planning Act* is the principal legislation that governs the creation and application of CIPs. Section 28(2) enables municipal councils to designate community improvement project areas via by-law provided that their official plans contain policies that authorize the establishment of such areas.

Within the framework of community improvement project areas and CIPs, and specifically as defined in Section 28(1), community improvement is defined as 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.

Section 28(1.1) also includes the provision of affordable housing as part of “community improvement.”

Section 28(6) also includes provisions permitting Council the following powers for the purpose of executing a CIP that has come into effect:

- a) construct, repair, rehabilitate or improve buildings on land acquired or held by it in the community improvement project area in conformity with the community improvement plan, and sell, lease or otherwise dispose of any such buildings and the land appurtenant thereto;
- b) sell, lease or otherwise dispose of any land acquired or held by it in the community improvement project area to any person or governmental authority for use in conformity with the community improvement plan.

Section 28(7) of the *Planning Act* provides further authority to municipalities that are carrying out community improvement. Specifically, municipalities are permitted to make grants or loans in accordance with a CIP. The said financial incentives may be offered to owners and tenants of land and buildings within the community improvement project area and to any person whom the owner or tenant has assigned to receive the financial incentive, in order to pay for all or any part of CIP-eligible costs. The Act defines eligible costs as expenditures related to environmental site assessment, environmental remediation, development, redevelopment, construction and

reconstruction of land and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities.

### ***Development Charges Act, 1997***

Section 5(1)10 of the *Development Charges Act, 1997*, allows municipalities to phase in development charges or offer full or partial exemptions as outlined in their Development Charges Background Study. While these provisions enable municipalities to provide development charge relief independently of community improvement planning, such incentives can also be incorporated into a broader CIP initiative.

### ***Provincial Planning Statement, 2024***

The Provincial Planning Statement, 2024 (PPS), is Ontario's consolidated land use planning policy framework. It guides decisions on housing, infrastructure, environmental protection, and economic development. All decisions affecting land use planning must be consistent with the PPS 2024.

Key objectives of the PPS 2024 include:

- to support the development of a range of housing options, and increase the housing supply across the province;
- align development with infrastructure to build a strong and competitive economy that is investment-ready;
- foster the long-term viability of rural areas; and
- protect agricultural lands, the environment, public health and safety.

The CIP is intended to support the implementation of the policies of the PPS.

### ***Middlesex County Official Plan***

The County of Middlesex Official Plan provides a regional planning framework within which member municipalities produce specific growth and development policies. Section 2.3.4 of the County Official Plan notes that the County will cooperate with member municipalities and the business community to ensure that employment centres are served by modern infrastructure. Furthermore, the County encourages a mix of housing to ensure a sufficient labour force as well as a high standard of urban design to create healthy communities which attract investment.

Section 3.2.3 of the County Official Plan promotes member municipalities' use of community improvement planning via the inclusion of policies to facilitate same in their official plans. Moreover, Section 4.6 notes that County Council as well as the councils of member municipalities shall encourage public participation and ensure that the community is thoroughly consulted during the formulation of CIPs.



### ***Middlesex Centre Official Plan***

The Middlesex Centre Official Plan provides detailed planning policies for the municipality's settlement and agricultural areas. Section 10.18 permits the Municipality to use the following criteria when considering the designation of a community improvement project area:

- a) Buildings or sites in need of maintenance, rehabilitation or redevelopment;
- b) Deterioration in structure or appearance of building facades, streetscapes, parking facilities, pedestrian access or signage, and so on;
- c) Municipal services and parking facilities which may be inadequate or in need of repair;
- d) An inadequate supply of parkland, cultural or social facilities;
- e) The existence of incompatible or conflicting land uses;
- f) Susceptibility to flooding and poor drainage;
- g) The need for construction and improvements to energy efficiency;
- h) The provision of affordable housing; and
- i) To support economic development opportunities (added via OPA 69).

Section 10.18 permits the Municipality to offer grants and loans to owners and tenants of properties within community improvement project areas as well as to anyone whom the owners or tenants have designated to receive the grants or loans, provided the financial incentives or assistance is offered for the purpose of implementing a CIP.

This CIP is intended to help support the goals and objectives contained within the Official Plan.

### ***Middlesex Centre Strategic Plan – 2021-2026***

Developed with the community, Middlesex Centre's Strategic Plan is a guiding document that establishes where we want to go as a community and charts a course for getting there.

- **Vision:** A Thriving, progressive and welcoming community that honours our rural roots and embraces our natural spaces.
- **Mission:** To deliver the highest standard in municipal services in a sustainable, professional and innovative manner.

The plan's strategic priorities and objectives guide the development of the municipal budget, long-term plans, and overall decision-making. These priorities are:

1. Engaged Community
2. Balanced Growth
3. Vibrant Local Economy
4. Sustainable Infrastructure and Services
5. Responsible Municipal Government



This updated CIP continues to support the vision, mission, and strategic priorities within the plan. Updates are specifically identified to directly support for Priority 3 – Vibrant Local Economy.

### ***Middlesex County Attainable Housing Review and Housing Needs Assessment Reports***

The Middlesex County Attainable Housing Review was undertaken in 2023 to better understand the current supply and demand of housing across the County. The review developed strategies to ensure a wide range of housing options are available to meet the diverse needs of Middlesex residents.

The Housing Needs Assessment Report provides an overview of housing market and affordability indicators. The report highlights the shift in Middlesex County's housing market – from a community generally aging and relying on inter-generational growth to a region that is sought after by new residents, including families, young couples, and young single adults.

## **3. Middlesex Centre Community Improvement Plan**

### **3.1 Community Improvement Project Area**

The entirety of the lands within the Municipality of Middlesex Centre has been identified as a community improvement project area via by-law 2021-002, in accordance with Section 28(2) of the *Planning Act* (see Appendix 1).

### **3.2 Purpose and Guiding Principles**

The purpose of the CIP is to stimulate new investment in the Municipality. This includes supporting and retaining existing businesses, facilitating improvements in the public realm to support accessibility and walkability in the Municipality's commercial and traditional village centres, and supporting the establishment of new businesses within the Municipality to increase the municipal tax base and create more jobs. CIP programs have also been incorporated to support the provision of more affordable and attainable housing within the Municipality.

The CIP has been organized into Business Supports/Economic Development and Housing Supports, each with distinct guiding principles.

#### ***Business Supports – CIP Goals and Objectives***

- Goal 1: Revitalize our traditional village centres throughout the Municipality
  - Encourage façade, signage, and streetscape improvements that enhance the character and attractiveness of these areas
  - Encourage improvements to accessibility in accordance with the *Accessibility for Ontarians with Disabilities Act*, and remove barriers to support a community that is welcoming, inclusive, and fair
- Goal 2: Support Local Economic Development



- Provide support to help existing businesses expand, modernize, or adapt to changing market conditions
- Retain and strengthen local business through programs that reduce operating costs and promote sustainability
- Support the establishment of new businesses to increase employment opportunities in the Municipality
- Stimulate economic growth and diversification, and improve the stability and sustainability of the municipal tax base
- Support private investments that increase access to diverse, high-quality recreational opportunities, enhances community health and well-being, and supports long-term social and economic vitality of the municipality.

### ***Housing Supports – CIP Goals and Objectives***

- Goal 3: Minimize financial barriers to the creation of affordable and attainable housing within the Municipality
  - Stimulate both public and private sector investment in the provision of affordable housing
  - Promote diverse housing types to meet the needs of the Municipality’s changing demographic
  - Increase the Municipality’s inventory of affordable and attainable housing options

## **4. CIP General Eligibility Criteria**

To be eligible for any of the financial incentive programs, the following general eligibility criteria must be met, in addition to any program-specific eligibility criteria:

- a) The lands and buildings subject to an application must be located within the community improvement project area designated by the by-law for the CIP.
- b) Projects must contribute to achieving one or more community improvement objectives identified within the CIP.
- c) All proposed projects must represent some level of improvement or rehabilitation over the existing and not simply a life cycle replacement.
- d) The total value of all grants provided to an owner/tenant will in no case exceed the total value of eligible costs associated with the CIP.
- e) Financial incentives will generally not be applied retroactively to works started prior to approval of the application, unless approved by Council.
- f) Applicants will be required to disclose all other funding sources, including governmental, private, or not-for-profit funding to support the project. These shall be taken into



consideration in the review of applications and the value of incentives provided by the Municipality.

- g) The proposed works will conform with all applicable policies, standards, and procedures, including (but not limited to) the Official Plan and Zoning By-law, in addition to being subject to a review and the issuance of necessary planning and development approvals and building permits pursuant to the Ontario Building Code.
- h) Properties which are in tax arrears at the time of application, or applicants who have outstanding municipal bills (e.g., water/wastewater, other) are ineligible for consideration under this suite of programs. All applicants must 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 or outstanding municipal bills have been cleared.
- i) Note that each program may have specific eligibility requirements. If there is a discrepancy between the general eligibility criteria and individual program eligibility, the program eligibility will prevail.

## **5. Business Supports and Economic Development Incentive Programs**

The Business Supports and Economic Development Incentive Programs include a suite of financial incentives and municipal supports to encourage economic and business development and retention in the Municipality.

### **5.1 Façade and Signage Improvement Grant**

#### ***Purpose and Intended Outcomes***

The Façade and Signage Improvements Grant has been designed to enrich the business storefronts, particularly along the main thoroughfare of a community. This grant is intended to encourage commercial property owners and tenants to revitalize, rehabilitate and restore building façades in order to encourage high-quality, attractive improvements to eligible properties. The grant is focused on exterior improvements to buildings that will support local businesses (both urban and rural) and agri-tourism.

#### ***Program Details***

The Municipality may provide a grant up to a maximum of \$5,000 or 50% of eligible project costs (whichever is less) to improve the exterior façade of an eligible property. A maximum dollar value for this grant may be established annually based on the amount of funding made available for CIP each year. The grant will be payable following completion of the work to the satisfaction of staff, which may include an inspection. Final paid receipts must be provided prior to issuance of the grant. All other eligibility criteria identified in Section 4 above apply.

### ***Property Eligibility***

- Only properties zoned to permit commercial, industrial, other employment uses, on-farm diversified uses, or agri-tourism uses may be eligible for the program.
- Properties zoned institutional (for example, places of worship or other similar community facilities) may be eligible insofar as they provide services to the community outside their direct membership – e.g., a hall made available for rental by various community organizations. Eligibility for these properties will be at the sole discretion of the Municipality.
- Properties zoned for residential uses are not eligible for this program.

### ***Eligible Projects and Costs***

- Costs associated with the repair or replacement of exterior building features or materials (painting, cleaning or other restoration of exterior, including masonry work, repairs to windows/doors, other architectural features, enhanced exterior lighting, awnings or other entrance features).
- Installation of new signs and replacement/enhancement of existing signs.
- Landscaping (only applicable to street-facing areas).
- Professional design services that are required to undertake eligible work may also qualify for the grant program, with the pre-approval of staff.
- For institutional properties, only projects that apply to publicly accessible spaces will be considered eligible.

## **5.2 Development Charges Grant**

### ***Purpose and Intended Outcomes***

The purpose of the Development Charges Grant is to reduce the costs of development and redevelopment of sites in order to stimulate construction within the Municipality. This is intended to support the establishment of new commercial, industrial/employment, on-farm diversified uses, or significant expansion of existing facilities, which add new jobs and assessment base within the Municipality.

### ***Program Details***

The owner or tenant of a property for which development charges are paid to Middlesex Centre for eligible projects/costs may be provided with a grant equivalent to up to a maximum of 50% of the charges paid, up to a maximum of \$10,000. The building permit facilitating the payment of development charges must be approved by the Municipality in order to receive the grant, which will be in the form of a rebate (i.e., the full development charges are paid, and approved portion granted back). All other eligibility criteria identified in Section 4 above apply.



### ***Property Eligibility***

- Only properties zoned to permit commercial, industrial, other employment uses, on-farm diversified uses, or agri-tourism uses may be eligible for the program.
- Properties zoned institutional (for example, places of worship or other similar community facilities) may be eligible insofar as they provide services to the community outside their direct membership – e.g., a hall made available for rental by various community organizations. Eligibility for these properties will be at the sole discretion of the Municipality.
- Properties zoned for residential uses are not eligible for this program.

### ***Eligible Projects and Costs***

- Development charges eligible to be paid to Middlesex Centre for applications associated with the redevelopment of existing vacant or underutilized commercial properties, new industrial uses, on-farm diversified uses or agri-tourism uses which are subject to the Municipality's development charges.
- Only those development charges paid directly to Middlesex Centre as per the Municipality's Development Charges By-law are eligible, unless otherwise approved through the County of Middlesex.
- For institutional properties, only projects that apply to publicly accessible spaces will be considered eligible.

## **5.3 Building and Planning Fee Grant Program**

### ***Purpose and Intended Outcomes***

The Building and Planning Fee Grant Program offers grants to offset required fees where a building permit OR planning application is required for a construction project. The program is intended to help encourage new development efforts by reducing regulatory costs associated with these major improvements to private properties.

Grants apply to the following application types:

- Building permit fees associated with demolition permits, building permits, or sign permits
- Planning application fees associated with a zoning by-law amendment, Middlesex Centre official plan amendment, minor variance, consent, and site plan application

### ***Program Details***

The Building and Planning Fee Grant Program will be a maximum of \$4,500 or 100% of the Municipality's fees, whichever is less.

The reimbursement is provided after the site works (including construction) are complete to the satisfaction of municipal staff. This includes full payment of any applicable planning fees by the applicant at time of submission. Upon project completion a rebate for eligible fees, up to the stated

maximum is provided to the applicant. All other eligibility criteria identified in Section 4 above apply.

### **Eligible Properties**

- Only properties zoned to permit commercial, industrial/employment uses, on-farm diversified uses, agri-tourism uses may be eligible for the program.
- Properties zoned institutional (for example, places of worship or other similar community facilities) may be eligible insofar as they provide services to the community outside their direct membership – e.g., a hall made available for rental by various community organizations. Eligibility for these properties will be at the sole discretion of the Municipality.
- Properties zoned for residential are not eligible for this program.

### **Eligible Projects and Costs**

- Building permit fees for permits listed above, or planning application fees for applications listed above associated with: redevelopment of a property for commercial, office, mixed use, value-added agricultural facilities, or on-farm diversified uses.
- Building permit fees for permits listed above, or planning application fees for applications listed above associated with: major additions to a commercial, mixed use, value-added agricultural facilities, or on-farm diversified uses, involving an increase of at least 25% of the existing gross floor area.
- Building permit fees for permits listed above, or planning application fees for applications listed above associated with: signage requiring a sign permit, in accordance with municipal by-laws, for commercial, office, mixed use, value-added agricultural facilities, or on-farm diversified uses.
- Any combination of the above.
- For institutional properties, only projects that apply to publicly accessible spaces will be considered eligible.

## **5.4 Accessibility Upgrades**

### **Purpose and Intended Outcomes**

This program encourages property owners to make external accessibility improvements to commercial or agricultural properties to bring them into compliance with Provincial Legislation. Relevant legislation includes the *Accessibility for Ontarians with Disabilities Act, 2005* (AODA).

Accessibility improvements should not significantly compromise the character of the building or property and as such, this grant will assist owners in designing and implementing accessibility improvements that maintain key architectural elements.

### ***Program Details***

Middlesex Centre will provide a maximum grant of \$2,500 or 50% of the eligible costs, whichever is less. Consultation with the County Accessibility Advisory Coordinator and municipal staff is recommended prior to proceeding with any retrofits. The grant will be payable following completion of the work to the satisfaction of staff, which may include an inspection. Final paid receipts must be provided prior to issuance of the grant. All other eligibility criteria identified in Section 4 above apply.

### ***Eligible Properties***

- Only properties zoned to permit commercial, on-farm diversified uses, or agri-tourism uses may be eligible for the program.
- Properties zoned for residential or industrial/employment uses are not eligible for this program.
- Properties zoned institutional (for example, places of worship or other similar community facilities) may be eligible insofar as they provide services to the community outside their direct membership – e.g., a hall made available for rental by various community organizations. Eligibility for these properties will be at the sole discretion of the Municipality.

### ***Eligible Projects***

- Installation of new or improvement of existing automatic doors, wheelchair access ramps, entryway widening, leveling or repairs to pathways/accesses, which clearly improve accessibility of an eligible building or property.
- Improvements to stairways/steps, provided the improvements are designed to maintain architectural elements of the property and are considerate of the existing site landscaping. Landscaping improvements may also be made in combination with the improvements, where applicable.
- For institutional properties, only projects that improve accessibility to publicly accessible spaces will be considered eligible.

## **5.5 Allowance for Renovation or Construction Costs related to a Significant Public Health Event**

### ***Purpose and Intended Outcomes***

Should a significant public health event be declared by the Federal, Provincial and/or Middlesex London Health Unit, the Municipality will support area businesses for renovation or construction costs as a result of the pandemic.

These costs must be a direct result of the public health infection control directives and/or any associated by-laws that are implemented to combat the pandemic.



### ***Program Details***

Middlesex Centre will provide eligible businesses a one-time grant up to \$2,500 to offset the costs associated with a significant health event such as a pandemic.

The property owner must provide receipts at the request of staff and must first inquire to determine eligibility prior to submission for reimbursement. Eligible costs may not be claimed by another program (e.g., façade and signage program) so that the total grant/loan will not exceed the cost incurred. All other eligibility criteria identified in Section 4 above apply.

### ***Property Eligibility***

- Properties zoned to permit commercial, employment/industrial, on-farm diversified uses or agri-tourism uses may be eligible for the program.
- Properties zoned institutional (for example, places of worship or other similar community facilities) may be eligible insofar as they provide services to the community outside their direct membership – e.g., a hall made available for rental by community organizations. Eligibility for these properties will be at the sole discretion of the Municipality.
- Properties zoned for residential are not eligible for this program.

### ***Eligible Projects and Costs***

- Interior and exterior renovations and retrofits.
- Signage – both exterior and interior – to meet new health and safety requirements.
- Costs associated with any recommendations that are outlined by public officials.
- For institutional properties, only projects that apply to publicly accessible spaces will be considered eligible.

## **5.6 Energy Efficiency Retrofit Grant**

### ***Purpose and Intended Outcomes***

The Energy Efficiency Retrofit Grant is intended to provide financial support to our business community who are environmentally conscious, to incorporate sustainable improvements that reduce the impact of our built environment on the natural environment.

This grant will encourage the pursuit of improvements to buildings and properties that incorporate Low Impact Design (LID) elements, green technologies, sustainable building materials, and energy efficiency. This should generally not simply represent a life-cycle replacement but represent a significant investment in energy efficiency.

### ***Program Details***

Middlesex Centre will provide financial support to eligible businesses who undertake green initiatives with a grant of 50% of the construction costs of the eligible works, up to \$7,500.



The property owner must provide receipts at the request of staff and must first inquire to determine eligibility prior to submission for reimbursement. Eligible costs may not be claimed by another program (e.g., façade and signage program) so that the total grant/loan will not exceed the cost incurred. All other eligibility criteria identified in Section 4 above apply.

### ***Eligible Properties***

- Properties zoned to permit commercial, employment/industrial, on-farm diversified uses, or agri-tourism uses may be eligible for the program.
- Properties zoned institutional (for example, places of worship or other similar community facilities) may be eligible insofar as they provide services to the community outside their direct membership – e.g., a hall made available for rental by community organizations. Eligibility for these properties will be at the sole discretion of the Municipality.
- Properties zoned for residential are not eligible for this program.

### ***Eligible Projects***

This grant is applicable to businesses that invest in their properties and/or buildings incorporating green technology with the goal of energy efficiency.

Examples include:

- Replacement of existing heating systems with ENERGY STAR® systems.
- Replacement of central air-conditioning systems with ENERGY STAR® units or systems.
- Replacement of existing hot water systems with recognized energy efficient systems.
- Insulation upgrade to attics, exterior walls, exposed floors, basements and crawl spaces.
- Replacement of doors, windows and lighting with ENERGY STAR® models.
- Implementation of a green roof, which will mean a roofing system that is partially (at least 20% of the roof area) or completely covered with vegetation in order to absorb rainwater and to provide insulation.
- Installation of small-scale renewable energy generation systems which are not subject to approval under the Renewable Energy Approvals as determined by the Ministry of Environment, Conservation and Parks.
- Other similar repairs/improvements may be approved at the discretion of the Municipality in consultation with staff.
- For institutional properties, only projects that apply to publicly accessible spaces will be considered eligible.

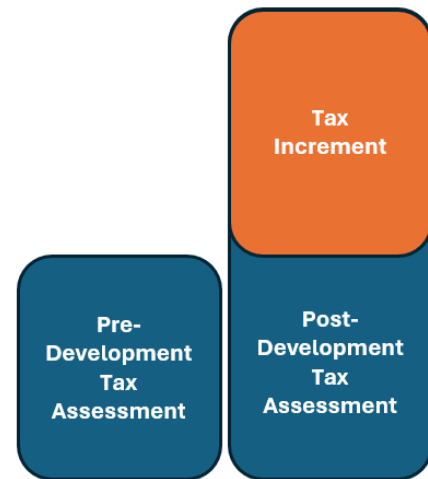
## 5.7 Industrial Tax Increment Equivalent Grant

### *Purpose and Intended Outcomes*

This program is intended to support the development of new Employment/Industrial facilities within the Municipality's Employment Lands in order to support the creation of jobs and diversify the Municipality's existing tax assessment base over the long term.

### *Program Details*

This program provides a grant equal to up to 100% of the tax increment increase for up to 10 years following completion and occupancy of a facility. The "tax increment" refers to the increase in property-based tax assessment resulting from development on the site, as determined by the Municipal Property Assessment Corporation (MPAC) assessment of the redeveloped property in the year following completion of the project, in relation to the assessment in the year prior to development.



The percentage of the increase, as well as the period of time in which the grant will apply, may be determined based on performance of the development in a number of performance criteria including but not limited to:

- Number of jobs created
- Construction value
- Unique design elements or sustainability/energy efficiency initiatives

The Municipality will have sole discretion over the ultimate duration and percentage of the grant, which will not exceed 10 years and 100% of the tax increase over pre-development assessment.

### *Program-Specific Requirements*

- Proponents will be required to enter into an agreement with the municipality identifying program terms and conditions, which may be registered on title to the lands.
- The Tax Increment Equivalent Grant is only applicable to projects expected to result in a significant increase in municipal tax assessment as a result of the development. Applicants will be required to provide an estimate of the total potential value of the tax increment, based on current assessment values and anticipated investment. Real grant value will be determined based on the increased assessment value after the development as determined by MPAC at the tax rate that was applicable in the year the project was completed.
- The Tax Increment Equivalent Grant would be paid following the first year that the new property taxes have been paid in full, after any and all deficiencies have been addressed and final building inspections have taken place.

- The total amount of a Tax Increment Equivalent Grant shall not exceed the total eligible costs of the development (i.e., grant value will not exceed the total cost of development).
- The proponents will be required to disclose all other funding sources (government, private, non-profit, etc.).
- The project must comply with all applicable municipal by-laws, policies, standards, guidelines, zoning, as well as applicable Provincial, Federal, or other government agency requirements.
- Applicants may be required to submit a business plan, prepared to the satisfaction of the Municipality, or a financial pro-forma (at the expense of the applicant).
- Should an eligible applicant be approved for the Tax Increment Equivalent Grant, and if the subject property is sold in-whole or in-part before the original grant period lapses, the original owner may not be entitled to receive the remaining grant payments, in accordance with the terms of the program agreement. The payments are also non-transferrable to the new owner unless specifically identified as part of the program agreement executed between the owner and the municipality. The Municipality may, entirely at its own discretion, enter into a new agreement with any subsequent owners of the property to receive remaining grant payments under the program.
- Lessees/tenants are generally not eligible for this incentive except in coordination with the property owner.
- This program would not exempt property owners from an increase in municipal taxes due to a general tax rate increase or a change in assessment for any other reason after the property has been improved, except by reason of an assessment appeal.
- All other eligibility criteria identified in Section 4 above apply.

### ***Property Eligibility***

- Only properties zoned for employment/industrial uses may be eligible for the program.

### ***Eligible Projects and Costs***

- Development or redevelopment of a property for employment uses that will result in a significant increase in property tax assessment value.
- Infrastructure work including the improvement or reconstruction of existing on-site public infrastructure as may be required to service a proposed industrial or mixed-use development (e.g., water, sanitary, stormwater drainage).
- Professional services of an engineer, architect, or professional planner associated with any of the above may also be included as an eligible cost, as approved by staff.

## 5.8 Site Readiness – Feasibility, Design and Study Grant

### *Purpose and Intended Outcomes*

This grant is intended to support pre-development projects through the completion of professional studies and plans that will investigate the potential of, or support the establishment of, a new business or land development project.

### *Program Details*

A grant may be provided for up to 50% of the eligible costs up to a total of \$5,000, whichever is less. The grant will be provided upon successful completion of the approved project, study, or design. The Municipality must be provided with a full copy of the study or design. All other eligibility criteria identified in Section 4 above apply.

### *Property Eligibility*

- Only properties zoned for employment/industrial, commercial, on-farm diversified uses, or agri-tourism may be eligible for the program.
- Residential uses are not eligible for this program.

### *Eligible Projects and Costs*

- Services of a professional for the development of: concept plans, site plan drawings, feasibility studies, environmental studies, structural analysis, analysis of existing mechanical/electrical or other building systems, traffic impact analysis, market analysis, business plans, or other due diligence associated with a proposed development.
- Other study or design costs at the discretion of municipal staff that will directly support the submission of a quality planning and/or development application.
- The plan or study must provide new information about the feasibility and costing of an eligible use or provide details in support of a new business or development.

## 5.9 Recreational Facility Loan Program

### *Purpose and Intended Outcomes*

The Municipality of Middlesex Centre is committed to enhancing community infrastructure and supporting economic development through its Community Improvement Plan. This loan program is designed to assist local businesses in constructing buildings for recreational purposes, fostering vibrant spaces for residents and visitors alike.

### *Program Details*

The Recreational Facility Loan Program provides low-interest municipal loans of up to \$2.5 million to support the construction or major improvement of recreational/institutional facilities in Middlesex Centre, with repayment terms of up to 15 years at the prevailing Infrastructure Ontario rate. Loans are available to eligible local businesses that demonstrate financial capacity and provide approved



security, and are subject to Council approval and registered municipal security for the duration of the loan, as set out in more detail in the following sections.

### ***Program-Specific Eligibility Requirements***

- Project sites zoned to permit recreational and/or institutional uses may be eligible for the program.
- Applicants must be businesses operating within the Municipality of Middlesex Centre.
- Applicants must either own the property on which the recreational building will be constructed, or the property must be owned by the Municipality (no leased properties are permitted). If the Applicant owns the property, this property will serve as security for the loan. If the Applicant does not own the property and it is a Municipally owned property, the Applicant must provide security in the form of other landholdings or a Letter of Credit in a form agreed to by the Municipality. If security is in the form of land holdings, the Municipality will register a charge or lien against the property for the duration of the loan, ensuring security for the funds advanced. The value of the property must be more than the value of the loan and the value of the letter of credit equal to the loan with the applicable interest.
- The proposed project must be for the development, construction, or substantial improvement of a building intended for recreational use (e.g., sports facilities, community centres, businesses supporting fitness and sport, fitness studios) and such use must be permitted on the property by the Municipality's Comprehensive Zoning-By-law.
- Applicants must demonstrate financial capacity to repay the loan.

### ***Loan Terms***

- Maximum Loan Amount: Up to \$2,500,000 per approved application.
- Repayment Period: Up to 15 years, depending on project scope and financial assessment.
- Interest Rate: Set at the prevailing Infrastructure Ontario rate at the time of loan approval.

### ***Program-Specific Application Process***

- Applicants must complete and submit the official loan application form, available from the Municipality.
- Required documentation shall include proof of property ownership, evidence of cost of construction, and evidence of business registration, in addition to any other documents requested by the Municipality, acting reasonably.
- Applications will be reviewed for completeness and eligibility by municipal staff with final approval by Council.

### ***Approval and Disbursement***

Eligible applications will be evaluated by the Municipality's review committee or other as applicable, with final approval by Council. Upon approval, loan agreements will be executed, and funds will be disbursed in accordance with conditions outlined in the agreement entered into by the Parties.

### ***Repayment and Default***

Borrowers will follow a fixed repayment schedule, with payments due annually as specified in the loan agreement. In the event of default, the Municipality reserves the right to enforce its security interest in the property and pursue recovery of outstanding amounts, including legal remedies, as necessary.

## **6. Housing Support Programs**

The Housing Support Programs include a suite of financial incentives and municipal supports aimed at minimizing financial barriers to the creation of affordable housing within the Municipality.

“Affordable Housing” has a number of different meanings and is not static – it fluctuates between geographic areas based on both market forces and income levels in a given geography.

The Provincial Planning Statement, 2024 defines affordable housing as:

- a) In the case of ownership housing, the least expensive of:
  - Housing for which the purchase price results in annual accommodation costs which do not exceed 30 per cent of gross annual household income for low- and moderate-income households (households with incomes in the lowest 60<sup>th</sup> per cent of the income distribution for the municipality).
  - Housing for which the purchase price is at least 10 per cent below the average purchase price of a resale unit in the municipality.
- b) In the case of rental housing, the least expensive of:
  - A unit for which the rent does not exceed 30 per cent of gross annual household income for low- and moderate-income households (households with incomes in the lowest 60 per cent of the income distribution for renter households).
  - A unit for which the rent is at or below the average market rent of a unit in the municipality.

For the purposes of the Housing Support Programs within this CIP, projects that meet the definition of “affordable” by an upper level of government (e.g., Ministry of Municipal Affairs and Housing (MMAH), Canadian Mortgage and Housing Corporation (CMHC)) are considered eligible for programs outlined within this plan. Generally, at minimum, 15% of the units within a housing project must meet the definition of affordable set by the CMHC or MMAH Affordable Housing Bulletin to be eligible for affordable housing grant programs.



## 6.1 Affordable Housing – Building and Planning Fee Grant Program

### *Purpose and Intended Outcomes*

The Affordable Housing – Building and Planning Fee Grant Program offers grants to offset required fees where a building permit or planning application is required for a project with an affordable housing component. The program is intended to help encourage new development efforts by reducing regulatory costs associated with these major improvements to private properties.

Grants apply to the following application types:

- Building permit fees associated with: demolition permits, building permits, or sign permits
- Planning application fees associated with a zoning by-law amendment, Middlesex Centre official plan amendment, minor variance, consent, and site plan application

### *Program Details*

The Building and Planning Fee Grant Program will be a maximum of \$4,500 or 100% of the Municipality's fees, whichever is less.

The reimbursement is provided after the site works (including construction) are complete to the satisfaction of municipal staff. This includes full payment of any applicable planning fees by the applicant at time of submission. Upon project completion a grant for eligible fees, up to the stated maximum is provided to the applicant.

### *Eligible Properties*

- Properties zoned to permit residential uses are eligible for the program.

### *Eligible Projects and Costs*

- Building permit fees for permits listed above, or planning application fees for applications listed above associated with: development, or redevelopment of land, where at least 15% of units are identified as affordable.
- Any combination of the above.
- All other eligibility criteria identified in Section 4 above apply.



## 6.2 Additional Residential Unit Grant

### Introduction

Additional Residential Units (ARUs), sometimes called secondary suites or accessory dwelling units, are self-contained residential units with a private kitchen, bathroom facilities and sleeping areas. ARUs are different from other residential uses because they are clearly accessory to the primary dwelling on the property in both use and appearance. ARUs come in many forms and can be located within the main dwelling, within other structures, or as standalone accessory structures.

It is important to review the requirements for ARUs with the Municipality to ensure projects will meet the applicable policies and zoning requirements.

### Purpose and Expected Outcomes

The program is intended to support the development of ARUs as a means of increasing the diversity of housing throughout the Municipality, to provide more affordable forms of housing including rental housing, and to support multi-generational or alternative household compositions.

### Program Details

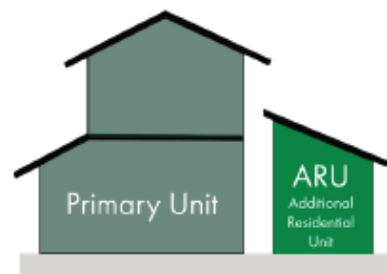
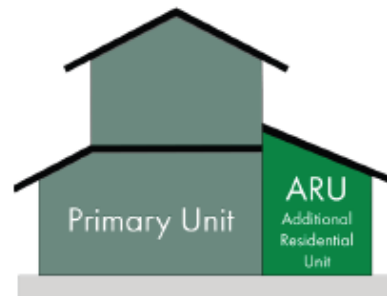
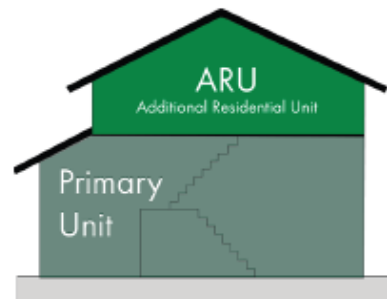
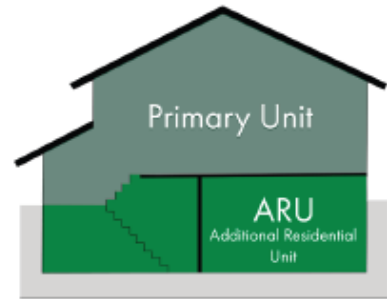
The ARU grant program offers a grant of up to 50% of the construction costs up to a total of \$15,000. The grant will be payable upon completion of the work, submission of paid invoices, and final inspection by Middlesex Centre Building Services. All other eligibility criteria identified in Section 4 above apply, and shall be determined by the Municipality in their sole discretion.

### Property Eligibility

- Any property zoned to permit an ARU is applicable.

### Eligible Costs

- On-site construction associated with the development of an ARU, including site work, grading, plumbing, structural, etc.
- Costs of professional services for architectural, planning, engineering, and site plans/drawings for improvements may be eligible, subject to approval by municipal staff.



## 6.3 Affordable Housing Tax Increment Equivalent Grant

### *Purpose and Expected Outcomes*

The intent of this program is to help support the development, redevelopment, renovation, or rehabilitation of units that create affordable rental units within the Municipality, by offsetting (or deferring) the increase in municipal taxes as a direct result of the development.

### *Program Details*

This program provides a grant equivalent to a percentage of the municipal portion of the property tax increment that is incurred because of the redevelopment/improvement of the property, for a period of up to 10 years. The value of the grant may be up to a maximum of 100% of the tax increment, each year for a period of 10 years. The value of the grant, being the percentage of the increase, as well as the period of time in which the grant will apply, may be determined based on performance of the development in a number of performance criteria including but not limited to:

- Percentage of affordable units within the development (minimum 15%)
- Enhanced accessibility (e.g., accessibility features over and above baseline Building Code requirements, such as fully accessible suites)
- Enhanced sustainability features (e.g., energy performance over and above building code requirements – solar panels, water re-use systems, other unique site features)
- Enhanced amenity areas (e.g., additional resources or amenities for residents over and above baseline zoning requirements, such as car share programs, bike share, common use spaces, etc.)

### *Property Eligibility and Eligible Costs*

- Properties zoned to permit residential uses are eligible.
- A minimum of 15% of the units within the development must be classified as “affordable” in accordance with affordability thresholds issued by MMAH and/or CMHC. Units must maintain “affordable” qualification for a period of at least 20 years.
- Eligible costs include costs associated with development, redevelopment, or renovation/expansion of existing buildings that will result in a significant increase in property tax assessment value.
- Eligible costs also include infrastructure work including the improvement or reconstruction of existing on-site public infrastructure as may be required to service a proposed development (water, sanitary, stormwater drainage).
- Professional services of an engineer, architect, or professional planner associated with any of the above may also be included as an eligible cost, as approved by staff.

### *Program-Specific Requirements*

- Proponents may be required to enter into an agreement with the municipality identifying program terms and conditions, which may be registered on title to the lands. This will



include commitments with respect to affordability of units over a period of no less than 20 years. Confirmation of affordability status will be required to be provided to the Municipality on a yearly basis.

- The Tax Increment Equivalent Grant is only applicable to projects expected to result in a significant increase in municipal tax assessment as a result of the development. Applicants will be required to provide an estimate of the total potential value of the tax increment, based on current assessment values and anticipated investment. Real grant value will be determined based on the increased assessment value after the development as determined by MPAC at the tax rate that was applicable in the year the project was completed.
- The Tax Increment Equivalent Grant would be paid following the first year that the new property taxes have been paid in full, after any and all deficiencies have been addressed and final building inspections have taken place.
- The total amount of a Tax Increment Equivalent Grant shall not exceed the total eligible costs of the development (i.e., grant value will not exceed the total cost of development).
- The proponents will be required to disclose all other funding sources (government, private, non-profit, etc.).
- The project must comply with all applicable municipal by-laws, policies, standards, guidelines, zoning, as well as applicable Provincial, Federal, or other government agency requirements.
- Should an eligible applicant be approved for the Tax Increment Equivalent Grant, and if the subject property is sold in whole or in part before the original grant period lapses, the original owner may not be entitled to receive the remaining grant payments, in accordance with the terms of the program agreement. The payments are also non-transferrable to the new owner unless specifically identified as part of the program agreement executed between the owner and the municipality. The Municipality may, entirely at its own discretion, enter into a new agreement with any subsequent owners of the property to receive remaining grant payments under the program.
- Lessees/tenants are generally not eligible for this incentive except in coordination with the property owner.
- This program would not exempt property owners from an increase in municipal taxes due to a general tax rate increase or a change in assessment for any other reason after the property has been improved, except by reason of an assessment appeal.
- All other eligibility criteria identified in Section 4 above apply.

## **6.4 Municipal Leadership Program – Affordable Housing Concierge Program**

The Affordable Housing Concierge Program is a municipal initiative designed to provide personalized guidance and support to affordable housing providers throughout the planning,



approval, and building process. Acting as a single point of contact within the Municipality, the program helps developers and non-profit organizations navigate complex regulatory requirements, zoning by-laws, and permitting procedures. Services include coordinating with internal departments, streamlining approvals, and connecting providers to available financial incentives and community resources. The goal is to reduce barriers, accelerate project timelines, and foster the creation of high-quality, sustainable affordable housing.

To be eligible for this program, proponents need to demonstrate that:

- a) They represent a non-profit housing provider; or
- b) At minimum 15% of proposed units within a development are planned to be affordable as defined within this CIP or by another level of government; or
- c) They represent other underrepresented, or specialized housing providers, including but not limited to Indigenous housing providers or long-term care providers.

## 7. Implementation and Administration of the Community Improvement Plan

### 7.1 Yearly Administration of the CIP

The Municipality will identify a CIP Administrator responsible for coordinating CIP activities, and to be the primary point of contact for CIP inquiries. A CIP Review Committee may be created, which could include representatives from various municipal departments (planning, building, community services, etc.), Council, and/or the public.

A CIP is only as effective as the way it is administered and marketed throughout the community. Each year, the municipality will identify the approach to intake of applications based on available funding and priority grant areas.

For example, this may include specific intake periods and maximum grant allotments for certain incentive programs, such as Façade and Signage Grant applications, while maintaining an open intake period for other programs, such as Tax Increment Equivalent Grants and Planning/Building Fee Grant Programs.

In addition, the Municipality will review and amend, as necessary, existing application forms and the evaluation process and criteria to be used to review the applications. These will be made publicly available.

**Note on Appeals:** Should an appeal arise based on the decision to not approve an application, the applicant will have an opportunity to bring forward an appeal to Council for reconsideration. The decision of Council will be final.

## 7.2 Overview of the Application Process

The following table provides an overview of the application process. Steps may differ based on specific program requirements.

<b>Pre-Consultation</b>	Applicants interested in a CIP grant should first reach out to the CIP Administrator to discuss the project, eligibility, required approvals, and confirm documentation and submission requirements.
<b>Application Submission</b>	Applicants submit a CIP application using the application form prepared by the Municipality.  Additional application documentation may include: proof of property ownership/permission from property owner, project description and cost estimates, schedule, any other program-specific application requirements.
<b>Review and Evaluation</b>	The CIP Administrator reviews the application to confirm completeness and eligibility.  The CIP Administrator and/or CIP Review Committee reviews the application against the CIP goals and evaluation criteria if applicable.  The CIP Administrator prepares recommendations for CIP Awards to be considered by Council.
<b>Award</b>	Council may choose to delegate certain grant awards to Municipal Staff through the Delegation of Authority By-law; however, Council will retain jurisdiction over large scale grant programs including but not limited to Tax Increment Equivalent Grants, and Recreational Facility Loan Programs.
<b>Agreement Execution</b>	As identified within the program requirements, the applicant may be required to enter into an agreement with the municipality which may include but is not limited to approved grant/loan amount, performance and milestones, affordability requirements, reporting, etc.
<b>Disbursement</b>	Applicants proceed with construction or improvements in accordance with the project. Incentives will be reimbursed either upon completion of eligible works, or as per the agreement.  Municipal staff will verify completion through inspections or other documentation to confirm compliance with the program guidelines and/or agreement. Applicants may be asked to submit photos or other documentation.

## 7.2 Monitoring Plan and Reporting

To ensure the effectiveness and accountability of the CIP, the Municipality will implement a structured monitoring process. This plan will track progress, measure outcomes, and inform future adjustments.

On a yearly basis, a report will be provided which identifies:

- Approved value of grants, in total, by program;

- Total private sector investment/total value of construction, to determine the investments being leveraged by the CIP municipal contributions;
- Total value of tax incentives, planning application/building permit and/or development charges granted through each program, if applicable; and
- Number and details of any unsuccessful grant applications, and the reasons for refusal.

### 7.3 County of Middlesex Community Improvement Support Program

The County of Middlesex has adopted a Community Improvement Support Program (2025) to provide a framework for County participation in local municipal CIPs. The current program includes three general funding streams:

- **General Property Revitalization:** supporting smaller-scale projects such as façade improvements, signage, landscaping and accessibility enhancements;
- **Industrial and Commercial Development:** Supporting assessment growth through incentives such as Development Charge Rebates, Tax Increment Financing Grants, and application fee relief.
- **Housing-Related Development:** Supporting affordable attainable rental, and supporting housing initiatives, including Additional Residential Units and purpose-built rentals.

Through this program, Tax Increment Equivalent Grants and Planning Application Fee grants may be extended to include the County portion of the tax increment/application fees for approved developments, including both the Industrial and Affordable Housing grant programs. The County also may contribute up to 50% of the municipal grant portion for other incentive programs in accordance with the program.

### 7.4 Minor Amendments to the CIP

Minor amendments to the CIP, including maximum grant values, and minor amendments to program eligibility, other program details, or editorial changes for clarity may be made without a formal amendment to the plan.

Other amendments, such as the inclusion of additional grant or loan programs, may be adopted in accordance with section 28 of the *Planning Act*.

In addition, Application Forms and Evaluation Criteria do not constitute part of the CIP, and may be revised as appropriate, without amendment to this plan.

# Appendix 1 – Community Improvement Project Area Map

Community Improvement Plan Project Area adopted via By-law 2021-002

