

Community Improvement Plan

Local Investment Partnership Program (LIPP)



Draft February 2026

This document is a draft Community Improvement Plan prepared for the purpose of public consultation. The information contained herein is preliminary and is subject to change based on feedback received, internal review, and Council direction. This draft does not constitute an approved policy, by-law, or commitment by the Township. No application, expenditure, or reliance should be made based on this document.

Key CIP Draft Changes

Removing loans

These tie up municipal reserves and require complex repayment oversight, which is particularly burdensome with limited staff and modest development volumes. No loan applications were received between 2018 and 2025. The administrative and legal costs to the Township would be high relative to the total value of the loans.

Applicants can instead access financing through traditional lenders such as banks or credit unions, or specialized partners such as Community Futures Peterborough or the Business Development Bank of Canada (BDC), which provide tailored financing, capital funding, and advisory support for entrepreneurs and small businesses.

Removing Tax Increment Grants (TIERR)

Removing Tax Increment Equivalent for Rehabilitation and Redevelopment (TIERR) grants could streamline administration, protect municipal revenues, and focus on simpler grants. TIERR requires ongoing tracking of property reassessments, multi-year rebate calculations, and compliance monitoring, tying up staff time without proportional benefits for smaller projects. The TIERR program and related terms may be reconsidered in the future as part of a housing-specific Community Improvement Plan.

Moving to fixed intake periods

Recommend transitioning from the current continuous intake model for Community Improvement Plan (CIP) applications to two fixed intake periods per year.

Change to include property changes

The property must either be an eligible property type at the time of application or be proposed to change to an eligible property type as part of the redevelopment project.

Move to Pre-consultation

Recommendation for applicants to have a pre-consultation meeting with designated CIP Township staff prior submitting an application, in order to confirm requirements for a complete application. Pre-consultation meetings will ensure applicants understand program requirements, eligibility criteria, and submission expectations prior to filing an application.

Executive Summary

North Kawartha's Community Improvement Plan intends to support and activate improvements, rehabilitation or renovation of lands, buildings or public spaces within the Township.

The purpose of the CIP is to stimulate private sector investment, enhance the quality of the built environment, support tourism development, and strengthen the Township's year-round economy

This is the second Community Improvement Plan for the Township, and encompasses all lands in the Township.

The Financial Incentive Streams were informed through committee meetings, input from the community, and public feedback gathered through the Engage North Kawartha platform.

This Plan is intended to be a flexible tool for change rather than a rigid document. It is also intended to be a proactive plan for community revitalization and renewal and economic improvements. Continual review and evaluation of the CIP and the programs will aid the Township to remain current with program use and needs of the community.

LIPP Program Objectives

- Encourages year-round business activity
- Provides clear benefits to customer-oriented (public-facing) businesses
- Aligns with the industry priorities of the applicable funding stream
- Demonstrates potential for strong local economic impact
- Shows evidence of long-term financial sustainability
- Makes tangible contributions to the Township

Legislative Authority

The Community Improvement Plan has been developed in accordance with Section 28 of the *Planning Act*, as well as the relevant policies and documents including the Provincial Policy Statement, the County of Peterborough Official Plan and the *Municipal Act*.

Funding

A CIP reserve has been established to fund the CIP incentive program. Staff are authorized to use funds from this reserve to fund applications approved by Council. Funding applications will be considered during set intake windows so long as sufficient funding remains available in the reserve.

Intake Periods

There will be 2 Intake Periods over a 12-month period, based on the following schedule below. The second intake of CIP applications will only occur if funding remains available. The Township reserves the right to cancel an intake period if the CIP reserve is fully allocated.

Intake 1:

- Intake opens September 1
- Application deadline October 31
- Notice of approval February 1

Intake 2 (if funds not fully allocated)

- Intake opens March 1
- Application deadline April 30
- Notice of approval July 2

Ineligible Costs

- Business operating expenses.
- Purchase of land or buildings.
- Furniture, fixtures not permanently affixed.
- Routine maintenance.
- Work completed prior to written approval.
- HST and other taxes.

Eligible Properties

References to commercial or institutional properties include those that are zoned and currently operated for commercial or institutional uses, or those proposed to be rezoned and operated for such uses. Residential properties are not eligible under this CIP program. For the Agricultural-Value Added Stream, properties must have zoning permitting agriculture or agricultural-related uses. Applicants must demonstrate that the proposed use is permitted under the Township Zoning By-law or proposed to be rezoned and operated for such uses.

1. Building Accessibility & Façade Upgrade Stream

Overview

To encourage building owners to improve accessibility for persons with disabilities and to enhance the exterior façade of their building. Façade improvements must be visible from a public street, waterfront or other publicly accessible area.

Grant

The Township will provide a grant of up to 50% of eligible costs to a maximum of \$20,000 per property. The minimum grant amount to be awarded under this incentive program is \$2,000.

Focus

Priority will be given to applications for tourism, hospitality, or retail businesses.

Expenditures

Accessibility Upgrades: Construction costs related to the renovation of building entrances, upgrading of doors, installation of power assist door operators, installation of ramps, elevating devices, and accessibility washrooms for the public.

Façade Upgrades: External repairs to facades on any public-facing wall, including building-mounted, signage, lighting, entrances, and display windows.

Property Types

Commercial or institutional properties are eligible for this program.

2. Building Structural & Mechanical Upgrade Stream

Overview

To support upgrades and investment in structural and mechanical components of commercial properties to enhance business viability, building integrity, and year-round use. Interior renovations must directly support public-facing or employment-generating business activity.

Grant

The Township will provide a grant of up to 50% of eligible costs to a maximum of \$25,000 per property. The minimum grant amount to be awarded under this incentive program is \$5,000.

Focus

Priority will be given to applications for tourism, hospitality, or retail businesses.

Expenditures

Construction costs associated with structural and mechanical improvements to existing or new commercial buildings. Eligible work may include upgrades to plumbing, septic, and electrical systems; installation of safety and fire protection systems; structural reinforcements; window replacements; energy-efficient technologies; building insulation; fire suppression systems; carpentry; HVAC installations; and interior renovations.

Property Types

Commercial or institutional properties are eligible for this program.

3. Signage Improvement Grant Program Stream

Overview

To promote the undertaking of signage improvements.

Grant

The Township will provide a grant of up to 50% of eligible costs to a maximum of \$5,000 per property. The minimum grant amount to be awarded under this incentive program is \$2,000.

Focus

Priority will be given to applications for tourism, hospitality, or retail businesses.

Property Types

Commercial or institutional properties are eligible for this program.

Signage may be affixed to a building or freestanding.

All signage must comply with the Township's By-law and any applicable County or Provincial regulations. Signage must receive all required permits prior to installation.

4. Agricultural-Value Added Stream

Overview

To promote development or improvement of agricultural, agricultural-related and on-farm diversified uses within the Township.

Grant

The Township will provide a grant of up to 50% of eligible costs to a maximum of \$20,000 per property. The minimum grant amount to be awarded under this incentive program is \$2,000.

Expenditures

Construction and improvement costs to uses permitted by the Guidelines on Permitted Uses in Ontario's Prime Agricultural Areas, including but not limited to:

- Produce stands
- Bakery
- Agri-tourism and recreation uses
- Other uses as approved by the Township

Property Types

Properties with zoning permitting agriculture or agricultural-related uses. Applicants must demonstrate that the proposed use is permitted under the Township Zoning By-law or that an zoning amendment will be submitted.

5. Municipal Application \ Permit Fees Rebate Grant

Overview

To stimulate private investment in properties in the Community Improvement Plan Project Area by reducing applicable municipal fees related to a CIP improvement stream (1-4).

Grant

Building Permit Fees: Eligible applicants may receive a reduction of up to 50% in building permit fees, not to exceed \$2,000.

Septic Permit Fees: Eligible applicants may receive a reduction of up to 50% in septic permit fees, not to exceed \$2,000.

Grants reimbursement would occur at the time permits are finalized/closed.

This rebate may only be accessed in conjunction with another CIP stream.

Property Types

Commercial or institutional properties are eligible for this program.

6. Grants & Studies Program Stream

Overview

To encourage property owners to undertake professional studies and planning work

necessary for property redevelopment, change of use, or commercial expansion, supporting the Township's broader economic development goals.

Grant

The Township will provide a grant of up to 50% of eligible costs, to a maximum of \$10,000 per property. The minimum grant amount to be awarded under this program is \$2,000. Funding approval does not guarantee approval of the associated planning application.

Focus

Priority will be given to applications that:

- Support a change of use from residential to commercial.
- Facilitate commercial expansion or intensification.
- Are tied to a formal municipal planning application, such as a rezoning or Official Plan amendment.

Expenditures

Eligible costs include professional studies and reports required to support municipal approvals, such as:

- Environmental Impact Studies (EIS)
- Traffic or transportation impact studies
- Architectural or heritage assessments
- Other professional studies required for rezoning, OP amendments, or site plan approvals

Property Types

- Commercial, mixed-use, or residential properties proposing a change of use or commercial expansion.

Administration

- Applicants must submit a completed grant application prior to commencing the study.
- Funding is reimbursement-based, provided upon submission of completed studies and proof of payment.
- Studies must be conducted by licensed or recognized professionals.
- Applicants must demonstrate that the study is required for a municipal planning approval (e.g., rezoning, OP amendment, or site plan approval).

Eligibility of properties proposing a change of use.

The property must either be an eligible property type at the time of application or be proposed to change to an eligible property type as part of the redevelopment project.

General Program Requirements

The Township reserves the unrestricted right to deny or refuse any application.

Applicants will be notified in writing of the approved grant amount following Council approval if successful.

Applicants must submit and receive approval for a specific grant stream prior to the commencement of any work. Financial incentives offered through the Community Improvement Plan will not be offered retroactively for costs incurred prior to receipt of written approval of the application.

Applications involving properties with any tax arrears or any other legal claim, lien, or order that may adversely affect title of the property, other than a mortgage(s) in good standing, will not be eligible for this program. All municipal financial obligations must be up to date.

Outstanding permits, work orders and other requests to comply must be satisfactorily addressed prior to application processing and grant payments.

A landowner or tenant may apply for up to two (2) financial incentives per calendar year. A landowner or tenant may receive multiple incentives for different properties over the life of the CIP program.

Approved financial incentives are transferable to a new owner of the same property, provided the new owner agrees in writing to all terms and conditions of the CIP program.

Recipients must notify the Township of any proposed changes to the approved project or budget, and may only proceed with such changes upon receiving prior written consent from Council.

Applicants must consent to public disclosure of project details, including applicant name, property address, grant stream and amount, project description, and before/after images for Township reporting and promotional purposes.

All proposed projects must be consistent with the goals, objectives, principles, guidelines outlined in the CIP, and must conform with the goals, objectives, and policies of the Official Plan. All proposed works must be in accordance with all other applicable legislation, by-laws, policies, procedures, standards, and guidelines in order to be approved, including but not limited to: AODA standards, the Ontario Building Code, the County of Peterborough Official Plan and the Township of North Kawartha Zoning By-law.

The Township may discontinue any of the programs at any time, but applicants with approved applications will still receive approved grants, subject to meeting the general and specific program requirements.

Township staff, officials and/or agents of the Township may inspect the property that is subject to an application for any of the financial incentive programs offered by the Township.

Application Requirements

Applicants must hold a pre-consultation meeting with a designated CIP program staff member from the Township prior to submitting an application, in order to confirm requirements for a complete application.

Complete applications are to be submitted to the Building & Planning Department. Applications for Financial Incentives that accompany a submission for any Township-issued permit applications must receive approval of these permits prior to an application for Financial Incentives being approved.

Applications for Financial Incentive Programs offered must include:

- One (1) copy of the completed application form;
- One (1) copy of all supporting documentation, as determined at a pre-consultation meeting, which may include (but is not limited to):
 - Specifications of the proposed project, including good quality plans, drawings, and studies;
 - Quality photographs of the existing building condition (interior or exterior as required);
 - Historical photographs and/or drawings;
 - At least Two (2) cost estimates for eligible work provided by licensed contractors.
 - Both cost estimates must be for the same scope of work; and,
 - Any additional requirements or information as determined by staff and/or the Committee

All sources of additional funding/incentives must be declared at the time of application submission (example other stacking grants etc.), and will be considered upon review and evaluation of the application.

Application Review

Council will appoint a CIP Committee every four years, in accordance with the applicable Procedural By-law, to review all applications and make recommendations for approval to Council.

The Building and Planning Department, or designate, will coordinate the grant information package, receipt of applications, Committee meetings and reporting to Council.

The Committee will:

- consider all applications submitted;
- discuss and prioritize grant requests;
- determine a list of successful grant applicants

Applicants must submit a new application for each project. Approval of previous or similar projects is no guarantee of future approval.

Payment

- The grant term shall be for one year.
- Council may grant an extension for community improvement works following receipt of a written request by the owner setting out the reasons for the extension.
- Funding approval will lapse if a notice of completion is not issued within the timeline within the Agreement.
- Completed projects must be consistent with the original project description approved by the Township, and any applicable program agreement.
- If the recipient sells the property or changes the approved use within two (2) years of receiving the grant, the Township may require repayment of the full grant amount.

North Kawartha CIP – Application Scoring Matrix (100 Points)

Each application is independently scored by CIP Committee members. Final ranking is based on average score.

Category	Criteria	Points
1. Economic Impact	Job creation, business retention/expansion, increased local spending, supply chain impacts	25
2. Tourism & Year-Round Activity	Supports tourism sector, extends season, enhances visitor experience	15
3. Visual / Community Improvement	Improves streetscape, heritage character, accessibility, community pride	15
4. Project Readiness	Permits in progress, quotes obtained, financing secured, realistic timelines	15
5. Financial Leverage	Amount of private investment per CIP dollar	10
6. Alignment with Township Priorities	CIP focus areas & strategic sectors	10
7. Proponent Track Record	Compliance history, previous CIP success, project management ability	10
TOTAL		100