



City of Pembroke

FINAL Community Improvement Plan Update Background Report

October 2025

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the heart of the ottawa valley

wsp

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October 2025

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Land Acknowledgement

We respectfully acknowledge that the City of Pembroke resides on the unceded traditional territory of the Algonquin people. We thank the generations of people who have taken care of this land for thousands of years. It is with this statement that we honour and respect the Algonquins on whose land we reside.

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1.0 Introduction

The City of Pembroke is undertaking an update to its existing Community Improvement Plan (CIP), which was adopted by Council on August 9, 2016. Through the CIP, the City promotes economic development and revitalization through a series of Financial Incentive Programs available for private property owners throughout the Community Improvement Project Area, which encompasses the entire municipality. The CIP Update is an opportunity to review and build on the success of the existing CIP, and to refine the suite of available programs to best align with current business and development needs in the community. Updates will include a new added focus on supporting housing development, including affordable housing, enhancing community safety, and promoting a thriving Downtown, among other priorities, to support continued economic growth and vibrancy in Pembroke.

1.1 CIP Background Report Overview

The purpose of the CIP Background Report ("the Report") is to outline the need for updates to the existing City of Pembroke CIP. The Report provides a review of policy frameworks, analyzes the existing CIP, and provides a jurisdictional scan. The preparation of the updated CIP will be based on the information contained in this Report, and comments received through the project's engagement process. This Report is organized as follows:

- **Section 2** outlines the **regulatory planning and policy framework** applicable in the City of Pembroke for the preparation of the CIP, including a review of the City's existing CIP;
- **Section 3** examines **CIP opportunities**, informed by: a scan of other comparable Eastern Ontario municipalities that have developed CIPs, and recommendations for potential financial incentive programs the City of Pembroke may consider to support revitalization and housing development; and
- **Section 4** provides a summary of **next steps** in the City of Pembroke CIP Update project process.

1.2 What is a CIP?

A CIP is a planning and economic development tool for municipalities to promote community revitalization and often serves as a catalyst for achieving economic, community planning, and urban development goals. Municipalities use CIPs to enable a wide range of policies and financial incentive programs that encourage private investment, and to support strategic municipal initiatives, aimed at the revitalization of targeted areas. A CIP identifies the local needs, priorities, and circumstances for designated Community Improvement Project Areas

(from large areas to specific streets and properties), which are usually in transition and in need of maintenance, rehabilitation, development, and/or redevelopment.

CIPs can provide several benefits for a community, such as:

- Stimulating private sector investment in targeted areas through grants and loans provided by the municipality;
- Promoting revitalization and place-making to attract tourism, business investment, and economic development opportunities;
- Developing affordable housing;
- Promoting the cleanup and redevelopment of “brownfield sites”, which are former industrial or commercial properties that are typically vacant or underutilized, and have some form of environmental contamination that must be remediated prior to redevelopment taking place;
- Enhancing streetscapes, landscaping, building façades, signage, and accessibility;
- Improving energy efficiency; and
- Encouraging the effective use of community infrastructure.

In general, CIPs are not intended to support “greenfield” development in previously undeveloped areas, but rather to improve conditions in existing urban areas. Under Section 106 of the Municipal Act, municipalities are prohibited from directly or indirectly assisting industrial or commercial enterprises. However, municipalities are exempt from these restrictions if they are exercising their authority under Section 28 of the Planning Act, to promote community improvement initiatives. Section 28 of the Planning Act enables municipalities to:

- Designate by by-law a specific property, area, or entire community covered by an Official Plan as a Community Improvement Project Area;
- Acquire, hold, clear, grade, or otherwise prepare land for community improvement;
- Construct, repair, rehabilitate, or improve buildings on municipal land;
- Sell, lease or otherwise dispose of municipal land;
- Provide grants or loans to owners, tenants and their assignees within the community improvement area to pay the whole or any part of identified eligible costs; and
- Provide property tax assistance for environmental remediation purposes.

A municipality’s Official Plan must contain policies to enable the preparation of a CIP, and the municipality also requires a by-law designating a Community Improvement Project Area. The City of Pembroke Official Plan (2016) contains community improvement policies in Section 7.2, as further discussed in **Section 2.7** of this Report.

Once an area has been designated a Community Improvement Project Area, a variety of financial assistance programs may be implemented. These programs may include grants or loans to property owners and tenants to help cover the costs of improvements to eligible properties. The most common use of a CIP is to enable grants to assist private property owners in improving their properties, including undertaking improvements to façades, signage, and landscaping, and to assist with the costs of improving historic properties. CIPs may also be used to promote the remediation and redevelopment of brownfield sites, as well as the revitalization of commercial, industrial, institutional, and even rural areas. However, CIPs are not intended to apply to greenfield sites, which are previously undeveloped lands.

Under a CIP, a municipality may issue grants and loans to help support redevelopment and infill development projects by providing incentives to increase the assessed value of a property (tax increment equivalent grants), offering rebates on planning and application fees, or providing direct grants or loans to help finance redevelopment and intensification projects.

1.3 Why is the City Updating its Existing CIP?

The City of Pembroke is reviewing its existing CIP with the aim of updating it to better reflect current development priorities and opportunities, and community needs. The updated CIP will promote private sector investment, including an added focus on housing, and refine Financial Incentive Programs to align with the City's investment and attraction strategy, and broader economic development goals.

The extent and boundary of the Community Improvement Project Area (CIPA) where the existing CIP currently applies will also be reviewed.

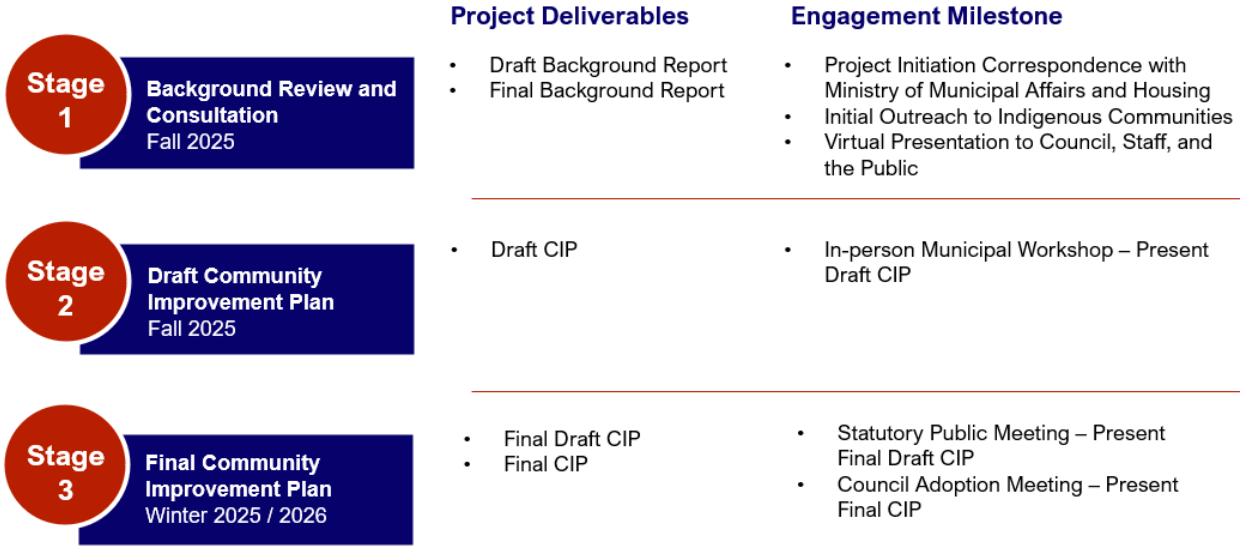
1.3.1 CIP Update Process

The CIP Update process was initiated in August 2025 and will continue through Winter 2025 and early 2026 in the following three (3) phases, as illustrated in **Figure 1-1**:

- Stage 1: Background Review and Consultation;
- Stage 2: Draft Community Improvement Plan; and
- Stage 3: Final Community Improvement Plan.

The Background Report and Draft and Final Community Improvement Plan will be reviewed by City staff, and members of the City's Planning and Development Committee and the Pembroke Economic Development Advisory Committee of Council, prior to being made available for public review. The new CIP is expected to be brought forward for Council Adoption in early 2026.

Figure 1-1: Community Improvement Plan Update Project Process



1.3.2 Community Engagement

Community engagement is a critical component to the success of the CIP, from its development through to its implementation. The City of Pembroke is committed to engaging with local business owners and operators, residents, local interest groups, and agencies throughout the CIP Update process. This will ensure that the CIP reflects community needs and priorities and can support and facilitate community improvement projects with tangible impacts on economic development and vitality, and the quality of life in Pembroke.

The CIP Update process will include the following key opportunities for community engagement:

- **Virtual Presentation to Council, Staff, and the Public – October 7, 2025:** The findings of the Draft Background Report were presented to Council and City staff, and to Council provided input on Financial Incentive Program recommendations. This Final Background Report reflects this input;
- **In-person Public Open House:** In early November 2025, the Draft CIP will be presented to Council, City staff, and the public for feedback, including an overview of the proposed Financial Incentive Programs, implementation strategy, and application process. The Draft CIP and presentation materials will be available on the City's project website for public review. Input received at the Workshop will inform the next step of preparing the Final Draft CIP; and
- **Virtual Statutory Public Meeting:** In late Fall 2025, a Statutory Public Meeting under the Planning Act will be held virtually to present the Final Draft CIP to City Council and the

public. Members of the public will be able to make oral delegations to Council and/or submit written comments regarding the Final Draft CIP. A Notice of Statutory Public Meeting will be published 20 days in advance of the meeting, along with the Final Draft CIP document, for public review. Following this meeting, a Final CIP will be prepared with consideration of all comments received, prior to being presented to Council for consideration of adoption.

Throughout the CIP Update process, local Indigenous communities will be engaged to confirm how they would like to participate in the project, and will be circulated all major project reports and public engagement Notices.

1.4 Community Profile

1.4.1 Background and Location

The City of Pembroke is located in the Ottawa Valley along the shore of the Ottawa River that forms the Ontario-Quebec border, approximately 147 km northwest of Central Ottawa, with a land area of 14.32 km^2 (Statistics Canada, 2021). Trans-Canada Highway 17 generally runs east-west along Pembroke's southern boundary, and becomes Highway 417 just west of Arnprior. From Highway 17, the primary access into the City of Pembroke is via Paul Martin Drive and River Road (Highway 41).

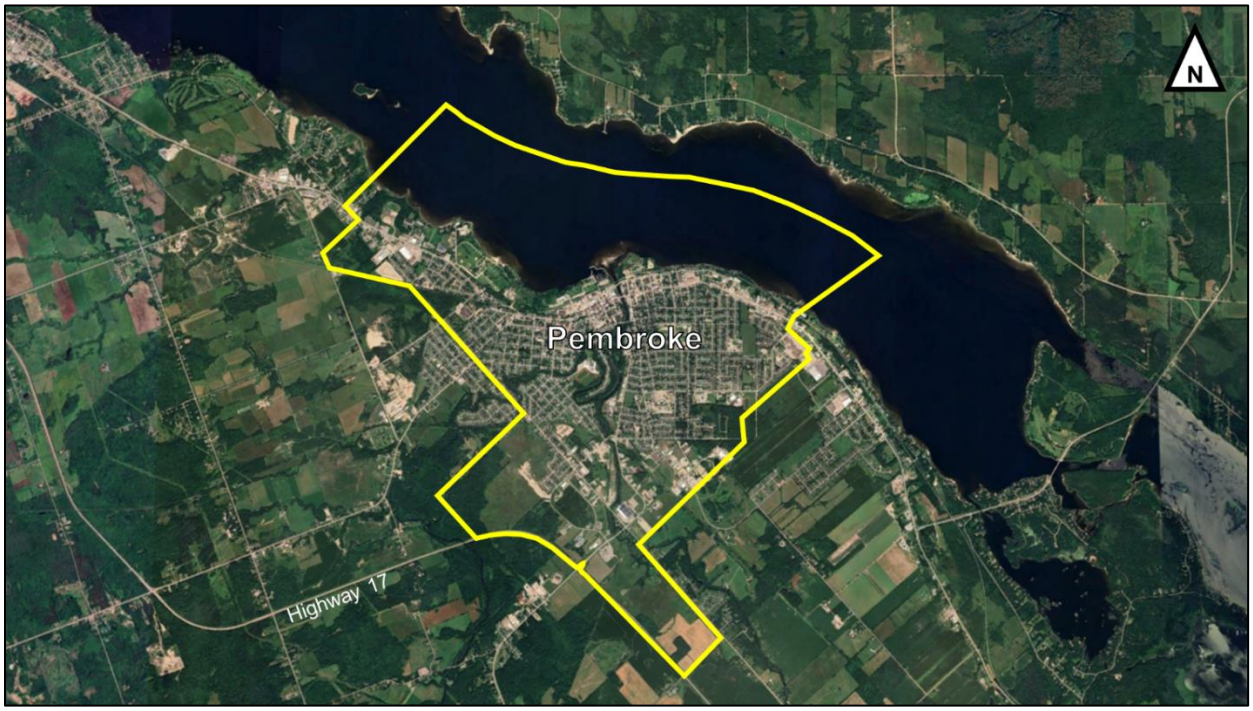
The City is situated on the unceded and traditional land and territory of the Algonquin people. Pembroke is a single-tier municipality entirely surrounded by Renfrew County. A key map of the City of Pembroke municipal boundary is shown in **Figure 1-2**.

1.4.2 Population

The Statistics Canada 2021 Census listed the population of the City of Pembroke at 14,364. This represents an increase of approximately 3.5% from the 2016 population of 13,882. The population of the Renfrew County Census division, which includes Pembroke, was 106,365 as reported in the 2021 Census, an increase of 3.9% from 102,394 from 2016.

Like many communities across Southern and Eastern Ontario, the City of Pembroke is experiencing population growth. The City continues to experience an aging population relative to the national average. The 2021 Census reports the following age distribution in the City: 14% of residents aged 0-14 years; 59% of residents aged 15 to 64 years; and 27% aged 65 years and over. Of the 27% aged 65 years and over, approximately 5% are aged 85 years and over. The growing cohort of older adults has specific needs that must be met to ensure that they can continue to fully engage and participate in the community, including through the provision of appropriate housing options, services, and infrastructure that cater to all ages and mobilities.

Figure 1-2: City of Pembroke Key Map (Source: Google Maps)



1.4.3 Housing

The 2021 Census documented 6,540 occupied housing units within the City, of which: 58% (3,780) were single-detached dwellings; 16% (1,040) were attached dwellings (i.e., semi-detached, row house, or apartment in a duplex); and 26% (1,690) were apartments in a building that has fewer than five storeys. There were no movable dwellings or apartments in buildings that have five or more storeys documented in the City.

Of the 6,540 housing units, 3,780 were privately owned and 2,760 were rented. Suitable housing was reported by 6,320 households, and 220 reported their housing was not suitable according to the National Occupancy Standard (NOS), meaning that the dwelling does not have enough bedrooms for the size and composition of the household. Five hundred and fifty (550) households reported needing major repairs. Regarding the need for affordable housing in Pembroke, 1,450 households reported spending 30% or more of their income on shelter costs, which exceeds the definition of affordable housing established by the Canada Mortgage and Housing Corporation and reflected in the Provincial Planning Statement, 2024.

1.4.4 Land Use

The City of Pembroke is the largest commercial service centre between Ottawa and North Bay. As illustrated in **Figure 1-3**, the City's commercial focus is primarily Downtown along Pembroke

Street West and East, from Christie Street to Mackay Street, situated in the northern part of the City at the confluence of the Ottawa River and the Muskrat River. Larger-scale commercial uses are located further east of Downtown along Pembroke Street East, including in the Pembroke Mall, as well as further west along Pembroke Street West. Some limited commercial uses can be found throughout the residential areas of the City where they are permitted as local commercial uses or home-based businesses.

Figure 1-3: Major Land Uses in the City of Pembroke (Source: Google Earth)



Residential development in Pembroke is primarily low-rise and compact, with a traditional grid network of streets. Pembroke is mostly built out within its City boundary. There is one remaining large greenfield site that is slated for future residential development, generally located southeast of Elgin Street and Boundary Road. Major institutional uses include the Pembroke Regional Hospital and Algonquin College – Pembroke Campus.

There are a variety of recreation opportunities, sports facilities, green spaces, playgrounds, and public-access waterfront areas that are owned by the City, including numerous neighbourhood parks with a variety of community facilities. The City has significant open space lands along the waterfront, including Riverside Park, the Algonquin College Arboretum, Pembroke Waterfront Park (**Figure 1-4**) which features a riverwalk and an amphitheatre. The park is located in close

proximity to the Pembroke Marina on the Ottawa River, with capacity for 100 boats and amenities including gasoline, oil, river charts, pump out stations, public washrooms, showers, and laundry. Other key community facilities that draw residents and visitors from surrounding areas include Pembroke Memorial Centre (an indoor arena with seating for nearly 2,500 people) Pembroke Public Library, and the Upper Ottawa Valley Heritage Centre (a local museum showcasing the history of Pembroke and the surrounding area).

Figure 1-4: Pembroke Waterfront Park (Source: City of Pembroke)



The City's industrial area is focused in the southeast, in the TransCan Corporate Park and the McCool Business Park. At the time of this Report, over 28 ha (70 acres) of industrial lands are available for purchase and development. In addition, the City has eight (8) properties available to be declared surplus and sold for development.

Alongside five other municipalities, the City is a part-owner of the Pembroke and Area Airport, which is located approximately 13 km west of Downtown Pembroke, outside the municipal boundary. The Airport provides general aviation services, and is frequently used by the Ministry of Natural Resources (Ontario) for fire suppression operations, ORNGE for air ambulance services, and Garrison Petawawa for training, deployment, and helicopter operation.

1.4.5 Economy

In the 2021 Census, the City reported a labour force of 7,170 people, a labour participation rate of 53.3%, an employment rate of 47.1%, and an unemployment rate of 11.6%. According to

2017 North American Industry Classification System (NAICS) data from the 2021 Census, the employment sectors with the greatest proportion of the labour force include:

- Health care and social assistance (1,135 jobs);
- Retail trade (1,125 jobs);
- Public administration (815 jobs).
- Accommodation and food services (610 jobs);
- Professional, scientific and technical services (545 jobs);
- Construction (450 jobs);
- Educational Services (415 jobs);
- Administrative and support; waste management and remediation services (400 jobs); and
- Manufacturing (350 jobs).

Other sectors with less than 300 jobs include:

- Other services (except public administration) (255 jobs);
- Transportation and warehousing (185 jobs);
- Finance and insurance (160 jobs);
- Information and cultural industries (110 jobs);
- Utilities (100 jobs);
- Real estate and rental and leasing (100 jobs);
- Wholesale trade (90 jobs);
- Arts; entertainment and recreation (70 jobs);
- Agriculture; forestry; fishing and hunting (50 jobs); and
- Mining, quarrying, and oil and gas extraction (30 jobs).

Key local industries include biofuel and wood by-products, and indoor crop / food and beverage processing. Regional economic drivers include Garrison Petawawa and the Canadian Nuclear Laboratories in Chalk River, which is undergoing a significant multi-billion dollar campus modernization project, including expanded facilities and investment in research into emerging technologies like fusion energy and hydrogen.

1.4.6 Cultural Heritage

The City of Pembroke does not maintain a Municipal Heritage Register with buildings of historical or cultural importance. There are currently (3) buildings are currently designated on the Ontario Heritage Register under Part IV of the Ontario Heritage Act, including:

- Pembroke Public Library, 237 Victoria Street – By-law 91-22 passed on April 16, 1991;

- Pembroke City Hall / Pembroke Post Office, 1 Pembroke Street East – By-law 91-50 passed on September 3, 1991; and
- Pembroke Victoria Hall, 42 Renfrew Street – By-law 91-51 passed on September 3, 1991 – Pembroke's first Town Hall and Canada's first municipal building with electric lighting (**Figure 1-5**).

Figure 1-5: Victoria Hall (Source: Doug Kerr)



2.0 Planning Context and Policy Review

2.1 Planning Act

The Planning Act outlines the tools, methods and procedures that municipalities can use to plan for and regulate the use of land and buildings in Ontario. The Act also outlines the powers that municipalities can exercise through a Community Improvement Plan.

"Community improvement" is defined in Section 28 (1) of the Planning Act 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 therefore, as may be appropriate or necessary."

Affordable housing is addressed in Section 28 (1.1) of the Planning Act, which states:

> "Without limiting the generality of the definition of "community improvement" in subsection (1), for greater certainty, it includes the provision of affordable housing."

Section 28 of the Planning Act allows municipalities whose Official Plans contain provisions regarding community improvement to prepare and adopt Community Improvement Plans for designated Community Improvement Project Areas (Section 28 (2)).

A Community Improvement Project Area is the area to which the Community Improvement Plan applies, and is passed as a by-law by Council (Section 28 (3)). The area can be designated based on criteria, including:

> "…age, dilapidation, overcrowding, faulty arrangement, unsuitability of buildings or for any other environmental, social or community economic development reasons." (Section 28 (1))

The broad nature of the definition provides municipalities with the flexibility to address specific local community improvement issues, such as downtown revitalization, as well as issues that are more generally present in a municipality at large, such as the presence of brownfields.

Where a by-law designating a community improvement project area has been passed, Council may adopt a plan in accordance with certain subsections of Section 17 of the Planning Act. Section 17 outlines the statutory process for adopting the document, including the provision of at least one public meeting, which must be held no earlier than 20 days after publishing the notice of the public meeting and making the Community Improvement Plan publicly available for review.

Under Section 17(15) of the Planning Act, the Ministry of Municipal Affairs and Housing and the upper-tier municipality, if applicable, must be consulted during the preparation of a Community Improvement Plan. When a Community Improvement Plan comes into effect, however, approval by the Minister is no longer required for the municipality to acquire land, provided the Plan provides for the acquisition and improvement of land (Section 28(3)). **The Community Improvement Plan may be used by the municipality to:**

> "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 land appurtenant thereto." (Section 28(6a)), and/or:
>
> "sell, lease or otherwise dispose of any land acquired or held by it in the community improvement project area any person or governmental authority for use in conformity with the community improvement plan." (Section 28 (6b))

This enables the municipality to directly intervene in making improvements to property, or to build new buildings and facilities, as needed.

Under Section 28(7), **the municipality may issue grants and loans to property owners and tenants to help pay for eligible costs**. "Eligible costs" is broadly defined to include:

> "costs related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities" (Section 28(7.1)).

Under no circumstance can the amount of a grant or loan made in respect of particular lands and buildings exceed the eligible cost of the community improvement plan with respect to those lands and buildings (Section 28(7.3)).

The Planning Act also contains provisions that allow the municipality to enter into agreements concerning any grants or loans it may issue, and permit the municipality to register the agreement against the title of the land (Section 28(11)).

Once Council is satisfied that a Community Improvement Plan has been carried out, Council may pass a by-law to dissolve the Community Improvement Project Area. Following the dissolution of the project area, any previously effected Community Improvement Plans are rendered non-applicable (Section 28(13)).

In addition to Section 28, Section 69 of the Planning Act allows municipalities to reduce or waive the amount of a fee in respect of a planning application where it feels payment is unreasonable. Many Community Improvement Plans offer application fee refunds as a financial incentive.

2.2 Municipal Act

The Municipal Act prohibits municipalities from directly or indirectly assisting any manufacturing business or other industrial or commercial enterprise through the granting of bonuses (Section 106(1)). Prohibited actions include:

a) giving or lending any property of the municipality, including money;
b) guaranteeing borrowing;
c) leasing or selling any property of the municipality at below fair market value; or
d) giving a total or partial exemption from any levy, charge or fee. (Section 106(2))

Section 106(3) of the Municipal Act provides an exception to the above, indicating that a municipality may exercise powers under Section 28(6), (7) or (7.2) of the Planning Act or Section 365.1 of the Municipal Act.

By including an exception to Section 106(1**), the Municipal Act grants a municipality powers and tools for community improvement. These include tools related to the remediation and redevelopment of brownfield properties.** Brownfield properties are considered to be properties that are (or are perceived to be) contaminated as a result of a prior land use (for example, a property where a Phase II Environmental Site Assessment has been conducted and which did not meet the standards specified under Section 168.4(1) of the Environmental Protection Act). Section 365.1 of the Municipal Act enables municipalities to provide property tax assistance to eligible properties to offset all or part of the remediation costs. **The Municipal Act also grants municipalities the authority to cancel or defer the municipal portion of property taxes on eligible properties.**

It is noted that this section of the Municipal Act does not specifically address the provision of financial assistance to residential properties. Typically, Community Improvement Plans are intended to focus on commercial properties, but there are examples of Community Improvement Plans that provide limited funding opportunities for particular types of residential properties (e.g. to help maintain historic residential properties or create new residential units).

Municipalities may also apply to the province to match the municipal tax rebate with the education portion of the property tax through its Brownfields Financial Tax Incentive Program (BFTIP). Under the program, the province can cancel all or part of the education property taxes of a property for up to three years. However, applicants to this program must obtain approval from the Minister of Finance, and there must be a Community Improvement Plan in place for the property before they may apply. It should be noted that other municipalities' experience with the BFTIP indicates that the application process can be complex and the turnaround time for a decision from the province can be considerable. However, the program should be considered for inclusion in the Community Improvement Plan. The municipality may choose to pursue a BFTIP on behalf of a landowner in a "trial run" and, if the process is too onerous, cease to use the program.

Section 107 of the Municipal Act outlines a municipality's powers to make grants, including the power to provide a grant in the form of a loan or by guaranteeing a loan, subject to criteria outlined in Section 106. Additional powers include:

- selling or leasing land for nominal consideration, or granting land;
- providing land owned and occupied by the municipality for use by anyone, upon terms established by council; and
- selling, leasing, or disposing of any municipal property at a nominal price, or by way of a grant, to provide for the use of the property on terms established by council.

Additionally, the Municipal Act permits municipalities to provide tax relief to owners of eligible heritage properties (Section 365.2). Municipalities may pass a by-law to establish a local program that provides tax reductions or refunds to owners of eligible heritage properties. To be eligible, properties must be designated under Part IV of the Ontario Heritage Act, or part of a Heritage Conservation District designated under Part V of the Ontario Heritage Act, or subject to a separate heritage conservation agreement between the owner and the municipality. This type of program may be identified as a component of a municipal leadership strategy through a Community Improvement Plan. However, these grant programs are typically implemented and administered separately by municipalities from the Community Improvement Plan.

2.3 Ontario Heritage Act

The Ontario Heritage Act is relevant to the preparation of a CIP, as it may support heritage conservation through financial incentives or municipal leadership programs. Under Section 39(1) of the Ontario Heritage Act, municipalities may pass by-laws to implement separate grant or loan programs to help owners of heritage properties designated under Part IV of the Act to pay for alterations to the property, in accordance with the terms established by the by-laws.

As previously mentioned in **Section 1.4.6** of this Report, the City of Pembroke does not maintain a Municipal Heritage Register. There are currently three (3) buildings in Pembroke designated under Part IV of the Ontario Heritage Act.

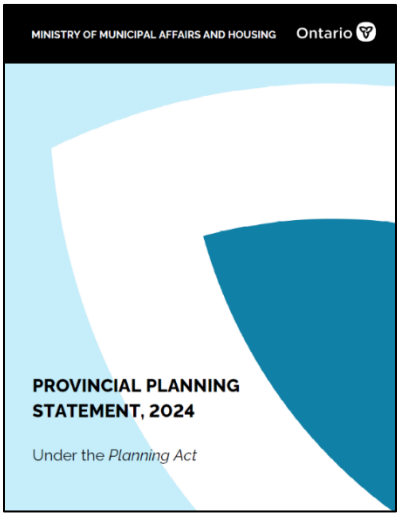
Recent changes to the Ontario Heritage Act through Bill 23, and subsequently Bill 200, provide that municipalities have until January 1, 2027 to issue a Notice of Intention to Designate (NOID) properties that were listed in a municipal heritage register as of December 31, 2022. Any properties removed because a NOID is not issued by January 1, 2027 cannot be relisted on the register for a period of five (5) years starting January 1, 2027 (i.e., not until January 1, 2032).

2.4 Accessibility for Ontarians with Disabilities Act

The Accessibility for Ontarians with Disabilities Act (AODA) establishes the framework for the development of province-wide, mandatory accessibility standards in all areas of daily life. It guides building design through amendments to the Ontario Building Code, and also guides the design of public spaces that are considered to be “new construction” or are undergoing major changes to existing features. Revitalization and redevelopment efforts supported by the CIP will need to consider AODA standards.

2.5 Provincial Planning Statement, 2024

The Provincial Planning Statement, 2024 (PPS) came into effect on October 20, 2024 and replaced the Provincial Policy Statement, 2020. The new PPS provides a streamlined province-wide land use planning policy framework that enables more housing to be built faster in a way that protects the environment, public health and safety and manages natural resources. All land use planning decisions in the Province of Ontario shall be consistent with the policies of the PPS. Although the PPS does not explicitly reference Community Improvement Plans**, it supports revitalization in municipalities through specific policies.**



Section 2.3.1 of the PPS promotes settlement areas as the focus of growth and development. Policy 2.3.1.3 states that "Planning authorities shall support general intensification and redevelopment to support the achievement of complete communities, including by planning for a range and mix of housing options and prioritizing planning and investment in the necessary infrastructure and public service facilities."

The PPS defines "intensification" as:

> " the development of a property, site or area at a higher density than currently exists through:
> a) Redevelopment, including the reuse of brownfield sites and underutilized shopping malls and plazas;
> b) the development of vacant and/or underutilized lots within previously developed areas;
> c) infill development; and
> d) the expansion or conversion of existing buildings."

"Redevelopment" is defined as the creation of new units, uses or lots on previously developed land in existing communities, including brownfield sites.

The achievement of complete communities should be supported by accommodating an appropriate range of lands uses, housing options, and other uses to meet long-term needs; improving accessibility for people of all ages and abilities; and improving social equity and overall quality of life for people of all ages, abilities, and incomes, including equity-deserving groups (Policy 2.1.6. b).

With respect to housing, Policy 2.2.1. b) 2. of the PPS directs planning authorities, such as municipalities, to provide for an appropriate range and mix of housing options by permitting and facilitating all types of residential intensification, including the development and redevelopment of underutilized commercial and institutional sites (e.g., shopping malls and plazas) for residential use, development and introduction of new housing options within previously developed areas, and redevelopment.

The PPS also promotes the provision of affordable housing. Policy 2.2.1 a) requires that planning authorities provide an appropriate range and mix of housing options and densities to meet current and future demand by "establishing and implementing minimum targets for the provision of housing that is affordable to low and moderate income households, and coordinating land use planning and planning for housing with Service Managers to address the full range of housing options including affordable housing."

Regarding employment, **the PPS promotes economic development and competitiveness,** including by encouraging intensification of employment uses and compatible, compact, mixed-use development to support the achievement of complete communities (Policy 2.8.1 d).

The implementation of these PPS policies can be directly supported through the inclusion of specific Financial incentive Programs in the City of Pembroke CIP.

2.6 City of Pembroke Strategy at a Glance 2023-2027

The City of Pembroke "Strategy at a Glance 2023-2027" establishes a clear mission and vision statements to guide decision-making for the 2023-2027 period. The City's mission for this period is to "support a welcoming, vibrant community which offers services and amenities that enhance sustainable and healthy lifestyles."

The five-part **vision** for the City of Pembroke includes:

1. Excellent partnerships developed and maintained with other municipalities and organizations;
2. Overall infrastructure is in good condition (linear and facilities) with no unexpected major failures;
3. Employees are engaged, morale is up, retention is not a problem, and succession plans are in place;
4. Healthy community with plans for active living and supports for mental health;
5. Organization is sustainable from a financial, environmental, and human perspective; and
6. Downtown is thriving and vibrant.

While the Strategy establishes **five (5) priorities** for 2023-2027, the priority of "Economic development and growth" and the following initiatives are most relevant to the CIP Update:

- Develop business retention and expansion plan (Note: Completed in 2025 and summarized in **Section 2.10.2**);
- Seek out and secure incentives and grant programs; and
- Continue current programs.

The City's CIP Update will support the Strategy by establishing a refined suite of Financial Incentive Programs, including grants, to support economic development and business growth and attraction in Pembroke. Further, **the City's priority for "Infrastructure and facility renewal" can be supported by the updated CIP, which will identify municipal leadership opportunities around community improvements to the public realm.**

2.7 City of Pembroke Official Plan (2016)

The existing City of Pembroke Official Plan was adopted on January 5, 2016 and approved by the Ministry of Municipal Affairs and Housing on May 18, 2016. The Official Plan provides for a range of permitted uses within the land use designations listed below, and illustrated in Schedule A to the Official Plan:

1. Open Space;
2. Residential;
3. Central Commercial;
4. Shopping Centre Commercial;
5. Highway Commercial;
6. Industrial;
7. Economic Enterprise;
8. Mixed Use;
9. Institutional; and
10. Hazard Land

Section 6 Economic Development notes that Pembroke's economic development strategy is multifaceted, focusing on business retention, tourism, and investment attraction. The Plan cites the "Team Pembroke" initiative as a collaborative model involving local businesses, educational institutions, and municipal staff. This partnership approach is essential for CIP success, especially in downtown revitalization and employment land enhancement. The Plan also identifies **the City's waterfront and heritage assets as key tourism drivers, which the CIP can directly support** through Financial Incentive Programs targeting heritage façade improvements, and identifying municipal leadership initiatives focused on waterfront public realm improvements. Additionally, the Plan discusses the need for flexible zoning and streamlined approvals to **encourage adaptive reuse and mixed-use development, which can be further supported by CIP programs** targeting the redevelopment of properties in the City, including vacant and brownfield sites, as well as programs to support development and redevelopment of residential, commercial, industrial, and mixed use properties.

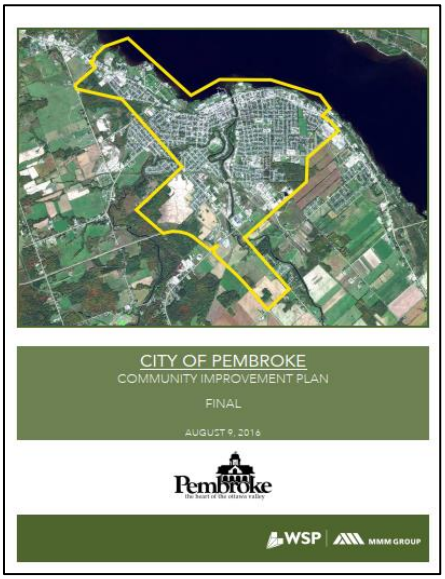
Community improvement objectives and policies to address physical, social, and economic challenges in the community are set out **in Section 7.2 Community Improvement**. The Plan's goal in this respect is to **upgrade, maintain and rehabilitate the physical environment**, in order to ensure the continued social and economic viability of its existing residential neighbourhoods, central business district, and industrial park.

Section 7.2.3 Policy Area Designation designates the entire municipal boundary as the Community Improvement Policy Area. Section 7.2.5 Priority Areas further establishes that priority for community improvements will be given to areas deficient (with respect to municipal services, the availability of community facilities, accessibility, and housing conditions), the downtown, and areas that are deemed to be rich in historical or architectural features.

Section 7.2.6 Implementation Options for Community Improvement identifies the **preparation and adoption of CIPs and the designation of Community Improvement Project Areas as a means to achieve the Plan's objectives for community improvements**, including the provision of grants to be provided by the City to registered owners, assessed owners, and tenants of lands and buildings.

Through the CIP Update, the existing Community Improvement Project Area in the 2016 CIP and the available Financial Incentive Programs therein will be reviewed to consider their continued relevance.

2.8 City of Pembroke Community Improvement Plan (2016)



The City of Pembroke's existing CIP was adopted on August 9, 2016, to stimulate redevelopment, attract private investment, and enhance community aesthetics in response to ongoing economic and demographic growth. Guided by a diverse Working Group and public consultation, the CIP outlines the legislative context, vision, and goals for the CIP. It also identifies City-initiated community improvement projects, such as waterfront redevelopment via public-private partnerships, upgrades to Paul Martin Drive, and the completion of the waterfront trail system.

The vision of the City of Pembroke CIP is:

"The City of Pembroke is a regional service and cultural centre, strategically located in close proximity to Ottawa with a proud and prosperous business community, a vibrant and attractive waterfront community with a beautiful downtown, a revitalized destination for tourists, and a place to call home."

The goals of the CIP include:

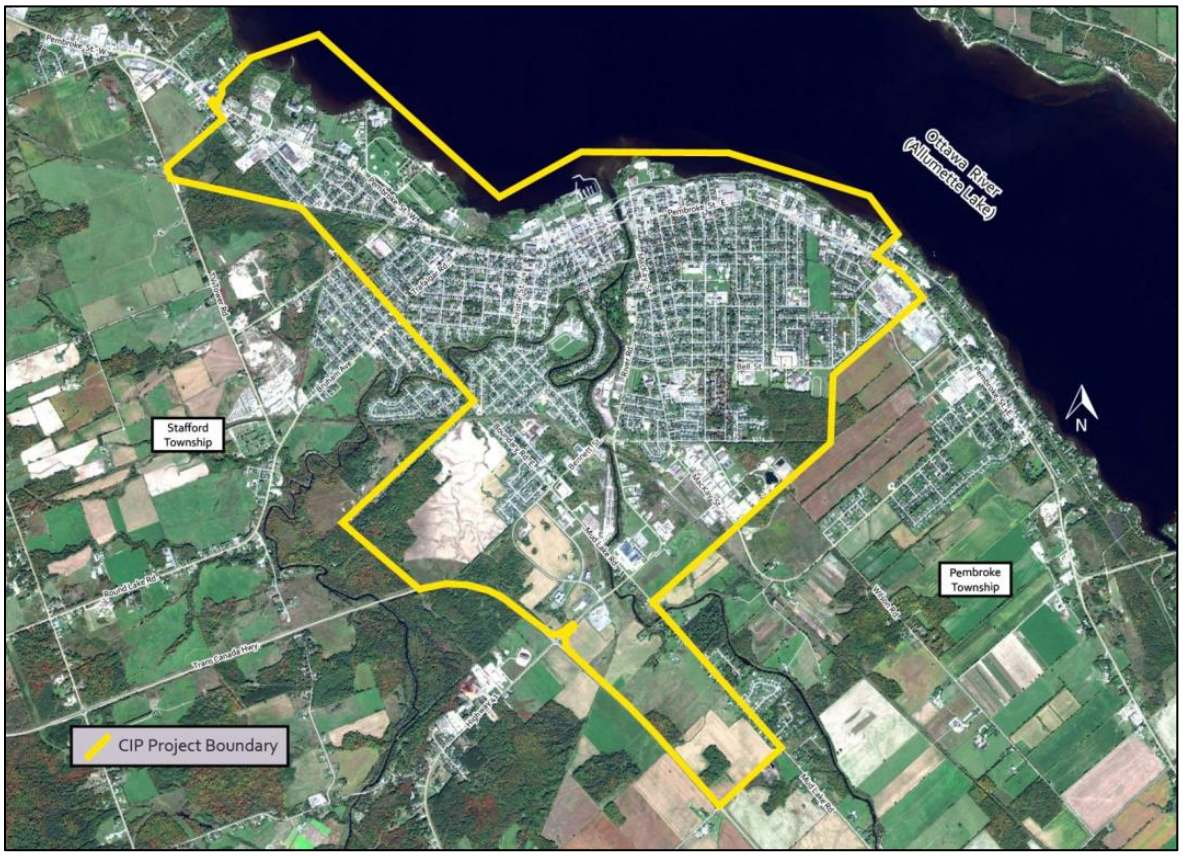
1. Improve infrastructure (e.g., roads, high speed Internet) for big business and overall community economic prosperity.
2. Strengthen Pembroke's waterfront through attractive and economically viable redevelopment that effectively serves both residents and visitors.

3. Encourage the development of a thriving and active downtown.
4. Enhance the visual appearance and aesthetics of priority streets.
5. Encourage the development of affordable housing in appropriate locations.
6. Promote the cleanup and redevelopment of brownfields.

2.8.1 City of Pembroke Community Improvement Project Area

The Community Improvement Project Area, as adopted by by-law, conforms with the Official Plan and includes the entire municipal boundary, as illustrated in **Figure 2-1**.

Figure 2-1 : City of Pembroke Community Improvement Project Area (CIP, 2016)



2.8.2 Existing Financial Incentive Programs

The following table provides a summary of the 10 existing Financial Incentive Programs which are currently available under the existing CIP, and which will be reviewed, and potentially modified and expanded, as part of the CIP Update.

Table 2-1: City of Pembroke CIP (2016) Financial Incentive Programs

Financial Incentive Program	Purpose	Amount
Accessibility Grant	To improve the accessibility to existing buildings in accordance with the Accessibility for Ontarians with Disabilities Act, 2005.	A grant of 50%, up to a maximum of $2,500.
Affordable Housing Study Grant	To provide financial assistance for studies to support an affordable living development of four (4) or more units in the CIP area.	A grant of 50%, up to a maximum of $5,000.
Brownfield Property Tax Assistance Program	To encourage the remediation and rehabilitation of brownfield sites by providing a cancellation of part or all of the property tax increase on a property that is undergoing or has undergone remediation and development to assist with payment of the cost of environmental remediation.	The total value of the tax assistance will not exceed the total eligible costs, which are defined in the eligibility requirements.
Downtown Housing Grant	To encourage the creation of new residential units in Downtown Pembroke and to improve the condition of existing upper-storey residential units.	Grants will be equal to 50% of the construction cost of each unit, to a maximum of $5,000 per unit, to a maximum of two (2) units per eligible address. In no case will the total grant exceed 50% of the total construction cost.
Environmental Site Assessment (ESA) Grant	To promote the undertaking of environmental studies to better understand the type of contamination of potential remediation costs for brownfield sites.	A grant equivalent to a maximum of 50% of the cost of undertaking an eligible study to a maximum of: 1. $3,000 per study; 2. Two studies per property/project; and, 3. $6,000 per property/project.
Façade Improvement Grant	To encourage aesthetic improvements to buildings and properties located outside of the Pembroke Business Improvement Area (PBIA), and support continued maintenance and upkeep of the building stock.	Up to 50% of the construction costs, to a maximum of $5,000.

Financial Incentive Program	Purpose	Amount
Downtown Heritage Façade Improvement Grant	To encourage aesthetic improvements to buildings and properties located within the Pembroke Business Improvement Area (PBIA), and support continued maintenance and upkeep of the building stock.	Up to 50% of the construction costs, to a maximum of $5,000.
Planning and Building Permit Fee Grant	To encourage sensitive, attractive and desirable infill development and redevelopment by reducing the costs involved with making improvements to private property. This Grant is not intended for greenfield development or development through Consent to Sever applications.	1. Planning Fee Grant: Up to $2,500 to cover the cost of minor variance applications, zoning by-law amendment applications or site plan applications. The grant may equal 100% of the City's fees, provided it does not exceed $2,500. 2. Building Permit Fee Grant: Up to $2,500 to cover the cost of building permit fees or demolition permit fees. The grant may equal 100% of the City's fees, provided it does not exceed $2,500.
Project Feasibility Study Rebate	To encourage potential business owners to explore the feasibility of building reuse, rehabilitation, or development / redevelopment of land. This rebate is not intended for greenfield development.	The City may provide a rebate equivalent to 50% of the cost of undertaking an eligible study, to a maximum of $5,000.
Tax Increment Equivalent Grant	To encourage desirable and attractive infill development and redevelopment in the City. The Grant cannot be combined with any other grant in the CIP.	Grants will be equal to a percentage of the municipal tax increase resulting from the improvements of under $50,000 of eligible costs, and will be paid to the owner each year for a maximum of 5 years at the sole discretion of the City.

In addition, the City also offered a COVID-19 Business Support Grant through its CIP, to assist business owners with renovation or construction costs and signage related to meeting health and safety requirements and recommendations. Over the life span of this grant program from 2020-2021, the City issued over $40,000 in grants to support 30 businesses in Pembroke.

2.8.3 CIP Successes

Since the CIP's implementation in 2016 through September 2025, the City of Pembroke has awarded over $365,000 in grants to over 50 business and property owners. These grants directly supported projects with over $1.5M in construction value.

The most popular grants over the lifespan of the existing CIP have included the:

- Downtown Heritage Façade Improvement Grant;
- Façade Improvement Grant;
- Downtown Housing Grant;
- Accessibility Grant; and
- Planning and Building Permit Fee Grant.

2.9 City of Pembroke Zoning By-law 2020-05 (Office Consolidation January 4, 2021)

The current City of Pembroke Zoning By-law 2020-05, as amended, came into effect on January 21, 2020 and was last consolidated on January 4, 2020. Section 4 of the Zoning By-law establishes the 14 operative Zones across the City, which are illustrated on a series of two (2) Zoning Schedules.

The Zoning By-law establishes:

- How land may be used;
- Where buildings and structures can be located on a property;
- Permitted land uses within each Zone; and
- The lot sizes and dimensions, parking requirements, buildings heights, and setbacks from streets, adjacent properties, and watercourses.

The properties within the City's designated Community Improvement Project Area that would be eligible for Financial Incentive Programs under the existing 2016 CIP are primarily zoned Residential (R1, R2, R3, and R4), Local Commercial (C1), Highway Commercial (C2), Central Commercial (C3), Shopping entre Commercial (C4), Institutional (I), General Industrial (M1), and Economic Enterprise (M2).

2.10 Other Local Planning Considerations

The following Section provides brief summaries of other local plans and studies that are particularly relevant for consideration in the CIP Update.

2.10.1 City of Pembroke Investment Attraction Strategy (August 22, 2025)

The Investment Attraction Strategy outlines a proactive plan through which to entice new businesses, entrepreneurs, professionals, and creative industries to invest in Pembroke and promote economic growth. The Strategy identifies the following target sectors, based on existing community strengths, workforce capacity, and market trends:

- Advanced Manufacturing and Custom Workshops;
- Agriculture, Agri-Food, and Forestry;
- Film, TV, and Creative Media;
- Healthcare and Personal Services;
- Tourism, Hospitality, and Recreation;
- Transportation, Warehousing, and Logistics;
- Retail and Serviced-based Businesses; and
- Technology and Remote Work Infrastructure.

The Strategy specifically identifies the provision of incentives and access to regional grants and funding as a value proposition for investors and entrepreneurs, which the CIP contributes to. Further, TransCan Corporate Park, the City's Waterfront, and City-owned Surplus Lands are identified as development priorities. The CIP Update should consider the types of Financial Incentive Programs that should be included in the CIP to enable desirable development of these lands.

The Strategy also identifies a series of marketing and outreach campaign activities that are required to attract investors to Pembroke, including but not limited to:

- A clear Communications Plan, with consistent branding, clear messaging, and professional marketing across all platforms;
- Launching digital marketing campaigns, including social media;
- Investing in professional photography and videography;
- Developing virtual property tours and mapping;
- Direct outreach to business owners and prospective investors; and
- Developing targeted campaigns for waterfront investment opportunities in hospitality, retail, and mixed use development.

A recommended marketing strategy is a component of the existing and updated CIP, and will be refined to reflect the relevant marketing and outreach methods proposed in the Investment Attraction Strategy.

The Strategy also emphasizes monitoring and evaluation, such as setting key performance indicators including number of new businesses, jobs created, and inquiries received. Monitoring and evaluation is also critical to the success of the CIP and has been undertaken by the City since 2016, and should be integrated into the overall monitoring and evaluation program for the Investment Attraction Strategy.

2.10.2 City of Pembroke Business Retention and Expansion Project Final Report (Fall 2024 – Winter 2025)



The Business Retention and Expansion (BR+E) project was conducted by the City of Pembroke from October 2024 to February 2025, and included a survey focused on manufacturers and small businesses, with 32 local businesses participating. The findings and resulting action plan directly inform potential updates to the CIP and reinforce broader municipal economic development goals.

The BR+E Report explicitly recommends updating the CIP as a key action to better reflect current business climate needs. The feedback from businesses received generally focused on infrastructure challenges, housing availability, and the need for financial incentive and community engagement. Specifically, 78% of businesses interviewed had not previously applied for or received a CIP grant, indicating a potential gap in awareness or accessibility of the CIP that City staff aim to address through implementation of the updated CIP plan.

In addition, survey respondents were asked which CIP grants were of interest to their business. The top five (5) grants identified included:

1. Accessibility Grant;
2. Downtown Heritage Façade Grant;
3. Façade Improvement Grant;
4. Environmental Site Assessment Grant; and
5. Planning and Building Permit Fee Grant.

When asked what other areas of support respondents would like to see offered through the CIP, the following business and property improvements were identified:

- Support to undertake electrical upgrades, backup generators, and other upgrades to assist with leasing spaces;
- Security (e.g., cameras, lighting);
- Permit waivers, such as for building expansions; and
- Support for mobile and home-based businesses.

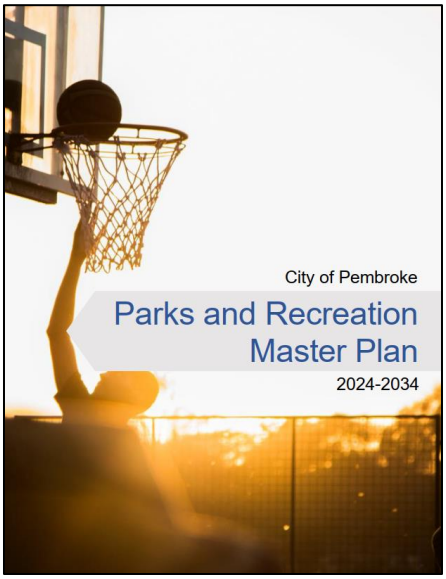
The action plan also outlined several initiatives to improve community building and community engagement that would directly relate to CIP implementation, including:

- Developing a new business welcome package;
- Increasing business visits by the City's Economic Development Officer;
- Celebrating business successes through storytelling; and
- Promoting Pembroke's business community to residents.

These actions aim to strengthen local identity, improve business support services, and foster a more connected and inclusive business environment. The report also emphasizes the need for a strong city-wide marketing plan that answers "Why come here?" – a direct call for improved branding and investment attraction aligned with the updated CIP and communications strategy.

2.10.3 City of Pembroke Parks and Recreation Master Plan 2024-2034 (August 2024)

The City of Pembroke Parks and Recreation Master Plan was completed in August 2024 and presents a long-term vision to 2034 for enhancing public spaces, recreational infrastructure, and community programming, which would directly impact investment attraction and quality of life in Pembroke.



In terms of its alignment with the CIP, the Master Plan identifies several infrastructure and design elements that relate to potential community improvements and priorities in Pembroke, including:

- Public realm upgrades (e.g., lighting, signage, trails);
- Downtown and waterfront enhancement;
- Facility-based enhancements; and
- Accessibility and universal design.

The Master Plan also plays a key role in supporting economic development by identifying potential enhancements of recreational assets and programming that can stimulate local spending and attract new residents and businesses. It promotes:

- Recreation-based tourism through waterfront and trail improvements;
- Seasonal economic activity through event programming and activation;
- Improvements to city attractiveness for residents and remote workers via enhanced connectivity; and
- Community retention through youth and senior engagement programs.

3.0 CIP Opportunities

This Section presents a summary of preliminary opportunities for consideration in updating the City of Pembroke's CIP. These opportunities have been identified through a review of:

- Local planning considerations in Pembroke, based on the information presented in **Section 2.0** of this Report;
- A review of the most successful programs implemented through the existing 2016 CIP, as described in **Section 2.8.3** of this Report;
- Current CIP approaches and Financial Incentive Program offerings in other municipalities across Ontario, including municipalities who are using CIPs to encourage housing development (some of whom have been recipients of the Housing Accelerator Fund); and
- Input received from City Council and staff on community improvement needs and priorities.

3.1 Scan of CIP Approaches

This Section provides a scan of current CIP approaches in Ontario, with particular attention to the types of Financial Incentive Programs that are being included in CIPs to facilitate increased housing development across Ontario municipalities, and enhance overall quality of life for residents by fostering vibrant and resilient communities. These CIP approaches offer valuable insights into the CIP elements that may contribute to successful economic development in the City of Pembroke, and to assess gaps in the City's existing Financial Incentive Programs included in its current CIP.

3.1.1 Housing-focused CIP Programs

Table 3-1 presents an overview of Financial Incentive Programs in select municipal CIPs across Ontario that are specifically focused on encouraging the development of housing units, with a particular focus on facilitating affordable housing.

Table 3-1: Overview of Current Municipal Housing-focused CIP Programs

*Denotes that the municipality's CIP was associated with, or funded in part by, the Federal government's Housing Accelerator Fund (HAF).

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
Housing for Hamilton CIP* (2024)	**Additional Dwelling Unit and Multi-Plex Housing Incentive (ADU-MHI):** To support the development of Additional Dwelling Units or Garden Suites on the same property as low-density houses or the creation of multi-plex dwellings with six (6) or less units.	Cost of each building permit, up to a maximum of $2,000 per permit; and/or A 15-year Forgivable Loan of $25,000 per Eligible Unit(s), up to a maximum of $150,000
	Housing Acceleration Incentive (HAI): To support the creation of seven (7) or more net new housing units and/or affordable rental housing units on sites which have been the subject of a City-led land use planning initiative that occurred after April 7, 2022**, and which removed barriers in order to support new housing creation. **Date that the City received Social Services Relief Funding from Ministry of Municipal Affairs and Housing.	Grant of $35,000; and/or A 15-year Forgivable Loan of $25,000 per Eligible Unit(s), up to a maximum of $2,500,000
	Roxborough Access to Homeownership Grant (RAHG): To support the provision of homeownership units at below-market prices to enable greater access to homeownership and contribute to more housing options within the Roxborough community specifically.	Grant equal to the value of the municipal Development Charges owed for the unit(s).
	Roxborough Rental Housing Loan (RRHL): To support the creation of new residential rental units	A forgivable loan equal to the value of municipal Development Charges owed, forgiven on a pro-rated

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	which meet a specific rent threshold and contribute to the broader spectrum of housing options within the Roxborough community specifically.	basis in a minimum amount equal to 1/10th the value of the principal loan plus interest (or other fraction as required dependent on the term of the loan).
Thunder Bay Housing CIP* (2024)	**Additional Dwelling Units Grant:** To incentivize the development of Additional Dwelling Units that contribute to the supply of rental housing.	Grant up to a maximum of 100% of eligible costs to a maximum of $20,000 per unit
	Housing Rehabilitation and Conversion Grant: To support renovations that bring existing residential units up to Ontario Building Code, and the conversion of commercial / mixed-use buildings to residential rental units.	Grant up to a maximum of 100% of eligible costs to a maximum of $25,000 per unit
	Multi-Unit Residential Grant: To incentivize the development of multi-unit residential buildings.	Grant up to a maximum of 100% of eligible costs to a maximum of $25,000 per unit above the 70% density threshold of the zone, up to a maximum of $300,000 per property. Funding is only provided for the units above the 70% density threshold (e.g., if you may construct a maximum of 6 units on a lot, and you build 5 units, 70% of the maximum density is 4.2 units, and therefore you would be funded for 0.8 units over maximum density).
	Planning and Building Permit Fees Grant: To encourage a range of housing options by offsetting the cost of applications and permits.	Grant up to a maximum of $10,000 per project and/or property.
	Servicing Grant: To support municipal servicing upgrades for additional dwelling units that contribute to the supply of rental housing.	Grant up to a maximum of 100% of eligible costs up to a maximum of $10,000, where municipal servicing

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
		upgrades are required to satisfy current City standards.
Municipality of Wawa CIP (2024)	**Housing Feasibility and Development Grant:** To assist with the cost of undertaking professional studies to determine a housing project's feasibility prior to construction, and to support required planning and technical studies and plans.	Grant for up to 50% of professional fees required to prepare an eligible study, to a maximum of $5,000, or as determined by Council.
	Residential Intensification Grant – Upper Storey(s): A grant per new residential dwelling unit (rental or ownership) created, intended to encourage property owners to create new residential dwelling units on upper storeys only through new development or addition to existing buildings.	Grant for up to 50% of construction costs per new residential dwelling unit created, up to a maximum of $5,000 per unit and a total maximum of $20,000 for all new residential dwelling units created, or as determined by Council.
	Residential / Office Rehabilitation and Conversion Grant – Upper Storey(s): To offset the cost of rehabilitating and converting existing upper storey units above an existing commercial use to residential dwelling units or office uses.	Grant for up to 50% of construction costs, up to a maximum of $5,000 per unit and a total maximum of $20,000 (or four units), or as determined by Council.
Town of Prescott CIP (2023)	**Large Scale Residential Development Permit & Application Fees Grant Program:** To support the construction of rental and owned multi-unit residential developments with an affordable housing component through the redevelopment or conversion of underutilized properties, and the infilling of vacant properties.	Grant for $1,000 or 10% of municipal planning applications or building permits, whichever is higher, to a maximum of $50,000.

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Large Scale Residential Development Property Tax Increment Grant Program: To provide financial grants for the improvement or redevelopment of lands and/or buildings resulting in an increased property assessment.	Up to 50% of the increase in municipal realty taxes paid annually for a maximum period of 5 years, to a maximum of $50,000.
Town of Smith Falls CIP (2022)	**Attainable Housing Development Charge Rebate Program:** To provide rebate for development charges associated with the development for a new multi-unit residential building or mixed use (commercial at grade) building that contains attainable rental units.	Rebate up to 100% of the cost of development charges associated with the creation of attainable rental units.
	Attainable Housing Building Permit Fee & Planning Application Rebate Program: To provide rebate for fees associated with planning applications (e.g. Zoning By-law Amendment, Official Plan Amendment, Minor Variance, Consent, Site Plan Control; and Deeming Applications) and approved applications for a Building Permit for new developments (e.g. New Residential Construction & Residential Renovations, Additions, Repairs, Demolition, Relocation; Residential Permit; Miscellaneous Permit Fees), or improvements to existing buildings resulting in the creation of attainable rental unit(s).	Rebate up to 100% of eligible planning application fees & building permit fees associated with the creation of attainable rental units.
	Attainable Housing Increment Equivalent Rebate Program: To support the development of new multi-unit residential buildings or mixed use (commercial at	Annual rebate of 50% of the municipal portion tax increase for 10 years with the creation of 6 attainable rental units.

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	grade) buildings, containing at least 6 new residential units. This program shields a property owner from the municipal portion of tax increases that occur as a result of the development if they provide attainable rental units.	
	Attainable Housing Additional Residential Unit Program: To support the renovation of existing dwellings to include a new legal additional residential unit (ARU), in accordance with the Town's Zoning By-law or other planning approvals.	Rebate 1: up to $15,000 for professional drawings. Rebate 2: Homeowners who receive Rebate 1 are eligible for an additional maximum rebate of $5,000, where proven that an investment of more than $30,000 in construction costs was undertaken to accommodate the new legal ARU. Rebate 3: Homeowners who receive Rebates 1 and 2 are eligible for an additional maximum pro-rated rebate of up to $5,000 (at 50% of the cost), where applicants can prove that improvements were made to reduce their home's carbon footprint.
	Attainable Housing & Universal Accessibility Co-Application Program: To promote attainable housing units that provide universally accessible features.	Rebate that allows applicants to stack rebates if meeting the eligibility criteria for any attainable housing financial incentive program, and Universal accessibility program.
Town of Carleton Place CIP (2022)	**Affordable Housing Development Charge Rebate Program:** To provide rebate for development charges associated with the development of new apartment buildings that contains affordable rental units.	Rebate up to 100% of the cost of development charges associated with the creation of new affordable rental units.

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Affordable Housing Building Permit Fee Rebate Program: To provide rebate for fees associated with applications for Building Permit approval for new developments, or improvements to existing buildings resulting in the creation of affordable rental unit(s).	Rebate up to 100% of the building permit fees associated with the affordable rental unit(s).
	Affordable Housing Tax Increment Equivalent Rebate Program: To support the development of new buildings containing at least 6 new residential units. This program shields a property owner from the municipal portion of tax increases that occur as a result of the development if they provide affordable rental units.	Rebate of 50% of the municipal portion tax increase for 10 years with the creation of 6 attainable rental units.
	Affordable Housing Accessory Unit Rebate Program: To support the renovation of existing dwellings to include a new legal accessory residential dwelling unit (accessory unit).	Rebate 1: up to $5,000 for professional drawings. Rebate 2: Homeowners who receive Rebate 1 are eligible for an additional maximum rebate of $2,000, where proven that an investment of more than $30,000 in construction costs was undertaken to accommodate the new legal accessory unit.
	Affordable Housing and Accessibility Co-Application: To promote affordable housing units that provide accessible features.	Rebate that allows applicants to stack rebates if meeting the eligibility criteria for any affordable housing program, and accessibility program.
Town of The Blue Mountains Housing within Reach CIP (2021)	**Additional Dwelling Unit Program:** To encourage additional dwelling units that are accessory to a single detached dwelling, semi-detached dwelling, duplex dwelling or townhouse dwelling.	Grant of 50% of eligible costs to a maximum of $15,000, or a loan for 50% of eligible costs to a maximum of $30,000.

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Attainable Housing Feasibility Grant: To assist eligible applicants with the cost of determining an attainable housing project's feasibility prior to construction.	Grant of 100% of eligible costs to a maximum of $20,000 per property.
	Downtown Apartment Rehabilitation or Conversion Program: Intended to facilitate the rehabilitation of an existing residential unit, or the conversion of commercial, residential or mixed-use building space into an attainable housing unit(s) in the upper-storey or rear floor space of a building.	Grant of 50% of eligible costs to a maximum of $15,000 per dwelling unit (maximum of 4 units), or a loan for 50% of eligible costs to a maximum of $30,000 per dwelling unit (maximum of 8 units).
	Municipal Fees Equivalent Program: To reduce financial costs associated with planning application and building permit fees that may be incurred by an eligible application through the development application process, resulting in a reimbursement of a portion of certain planning applications and building permit fees.	Grant of up to 100% of fees, or $10,000, whichever is less. Loan of 100% of fees, or $20,000, whichever is less.
	Surplus Land Grant Program: To identify municipally owned lands that are determined to be surplus to the needs of the Town or the County and that will be subsequently offered through a Request for Proposal process for development purposes.	Granting of surplus land at a significantly reduced value or at no cost, based on a valuation of a surplus property.
	Tax Increment Equivalent Program: To encourage significant investment in developing attainable housing in the Town by offering a grant or loan to offset increased tax assessment.	Grant equivalent up to 50% of eligible costs to a maximum of $25,000 per year for up to 10 years.

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Development Charges Grant Equivalent Program: To offset the cost of development charges that are incurred through the development application and approval process, to promote the development of attainable housing within the Town.	Grant based on the value of development charges applicable to the number of attainable dwelling units in a development, with the maximum being 100% of the value of the applicable development charges, to a maximum of $250,000.
City of Belleville CIP (2021)	**Affordable Rental Housing Development Charge Rebate:** New apartment buildings which result in the creation of affordable rental units are eligible to receive a rebate for development charges associated with the development.	Rebate equivalent to 100% of the development charges associated with new affordable rental units, calculated based on the proportion of units which are affordable using specific criteria.
	Affordable Rental Housing Building Permit Fee Rebate: New second units or new apartment buildings which result in the creation of affordable rental units are eligible to receive a rebate for fees associated with applications for Building Permit approval.	Rebate equivalent to 100% of the building permit fees associated with the affordable rental units, calculated based on the proportion of units which are affordable using specific criteria.
	Affordable Rental Housing Tax Increment Equivalent Rebate: New second units or new apartment buildings which result in the creation of affordable rental unit(s) are eligible to receive a Tax Increment Equivalent Rebate.	Rebate for tax increases which occur as a result of the development of affordable rental unit(s), equal to 100% of the increase in the municipal portion of property tax payments as a result of a reassessment for 10 years.
	Accessibility Top-Up Rebate: New legal second units or affordable rental units that are designed to be accessible for persons with disabilities are eligible for a rebate.	Rebate up to $2,500 per unit.

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Downtown Residential Above Commercial Building Permit Fee Rebate: New buildings and upgrades to existing buildings which result in the creation of new residential units above commercial ground floors are eligible to receive a rebate for fees associated with applications for Building Permit approval.	Rebate equivalent to 100% of the building permit fees associated with the creation of a new residential unit(s).
	Downtown Residential Above Commercial Tax Increment Equivalent Rebate: New buildings and upgrades to existing buildings which result in the creation of new residential unit(s) above commercial ground floors are eligible to receive a Tax Increment Equivalent Rebate.	Rebate for tax increases which occur as a result of the development of new residential unit(s) above a commercial ground floor, equal to 100% of the increase in the municipal portion of property tax payments as a result of reassessment for 10 years.
	Second Units in Existing House Rebate: Existing dwellings which are renovated to include a new legal second unit will be eligible to receive a rebate.	Rebates of between $500 and $2,000 for necessary studies/drawings, and for construction costs where more than $30,000 was spent in professional contractor labour and contractor-supplied materials to construct the legal second unit.
	Second Units in New Construction Housing Rebate: Home buyers who choose to include a second unit in the purchase of a newly constructed home (i.e., the home builder constructs the second unit while building the new house) are eligible to receive a rebate for a fixed amount of construction costs.	Rebate for $2,500 for the purchase of a new dwelling includes a legal second unit.

Housing		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
Greater Sudbury Affordable Housing CIP (2018)	**Feasibility Grant Program:** To stimulate private sector investigation of the potential adaptive re-use or redevelopment of buildings or vacant land.	Grant up to a maximum of $5,000.
	Planning and Building Fee Rebate: To encourage the development and redevelopment of eligible properties by rebating fees associated with Planning Act and Ontario Building Code applications.	Rebate up to a maximum of $5,000 for planning fees, and $30,000 for building fees.
	Residential Incentive Program (per-door grant): To jump-start affordable housing in locations that best serve needs of tenants.	Grant of $10 per square foot of newly created affordable habitable residential space, or $20,000 per affordable dwelling unit, whichever is lesser, to a maximum of $200,000 per property.
	Second Unit Incentive Program: To encourage the creation of second units by a non-profit or charitable institution.	Grant up to a maximum of 50% of approved project costs to a maximum of $50,000.
	Tax Increment Equivalent Grant: To encourage the development and redevelopment of eligible properties by providing grants equivalent to the incremental increase in municipal property tax assessment and revenue resulting from property improvements.	Grant equal to 100% of the tax increment in years 1-3, and 50% of the tax increment in years 4-5.

3.1.2 Currents CIPs in Eastern Ontario and Other Ontario Municipalities

A review of the following current CIPs from Eastern Ontario and other Ontario municipalities was conducted to help inform the selection and development of potential Financial Incentive Programs for the Pembroke CIP Update based on their relevance to Pembroke's community improvement priorities:

Eastern Ontario Municipalities:

- Town of Prescott CIP (2023);
- Town of Carleton Place CIP (2022);
- Town of Smiths Falls CIP (2022).
- Town of Petawawa CIP (2021); and
- Town of Deep River Downtown CIP (2021);

Other Ontario Municipalities:

- City of North Bay Growth CIP (2024);
- City of Sudbury Strategic Core Areas CIP (2024); and
- Municipality of Wawa Downtown CIP (2024).

Table 3-2 to **Table 3-9** are organized by the theme of the various CIP programs included in the above CIPs, and summarize the name, purpose or objective, and grant amount of each relevant Financial Incentive Program.

3.1.3 Municipal CIP Implementation and Monitoring

Based on WSP's background research and experience in assisting municipalities across Ontario with developing CIPs, the following are common practices for CIP implementation and monitoring. The listed items should be considered in updating the City of Pembroke CIP:

- Typical annual municipal CIP budgets generally range from approximately $25,000 to $100,000, with municipalities that have recently received CMHC Housing Accelerator Fund (HAF) funding having notably higher budgets to provide significant support for housing development;
- The majority of municipalities use general municipal tax revenue as the primary funding source for CIP annual budgets, while some municipalities use reserve funds and external funding sources, such as the HAF;
- Municipalities use varied approaches to monitor and report back to their municipal Councils and communities on CIP programs and implementation, including the publication of annual CIP monitoring reports for transparency; and
- CIP metrics monitored generally include: number of grants and grant values awarded; the construction value of CIP-funded projects; increase in building square footage; number of jobs created; and number of new residential units created (including affordable units).

Table 3-2: Accessibility Programs in Eastern Ontario and Other Ontario CIPs

Accessibility		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
Town of Carleton Place CIP (2022)	**Exterior Accessibility Improvement Program:** To provide rebate for costs associated with exterior accessibility renovations for properties that undergo exterior building accessibility improvements.	Rebate for up to 50% of eligible costs, to a maximum of $5,000.
	Interior Accessibility Improvement Program: To provide rebate for costs associated with interior accessibility renovations for properties that undergo interior building accessibility improvements.	Rebate for up to 50% of eligible costs, to a maximum of $5,000.
	Façade Improvement and Accessibility Co-Application: To promote renovations of building façades that incorporate accessible features.	Rebate that allows applicants to stack rebates if meeting the eligibility criteria for any front façade renovations program, and accessibility program.
Town of Smith Falls CIP (2022)	**Exterior Universal Accessibility Improvement Program:** To provide rebate for costs associated with exterior universal accessibility renovations for properties that undergo exterior building accessibility improvements.	Rebate for up to 50% of eligible costs, to a maximum of $15,000.
	Interior Universal Accessibility Improvement Program: To provide rebate for costs associated with interior universal accessibility renovations for properties that undergo interior building accessibility improvements.	Rebate for up to 50% of eligible costs, to a maximum of $15,000.
	Downtown and Waterfront Area Revitalization and Universal Accessibility Co-Application Program: To promote renovations of buildings' front façades that provide accessible features.	Rebate that allows applicants to stack rebates if meeting the eligibility criteria for any front façade renovations program, and accessibility program.

Accessibility		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
Town of Deep River Downtown CIP (2021)	**Accessibility Improvement Grant:** To promote the undertaking of accessibility improvements within the downtown core.	Matching grant for up to 50% of eligible costs, to a maximum of $2,500, whichever is less, per commercial unit.
Town of Petawawa CIP (2021)	**Accessibility Improvements Grant:** To assist businesses with improving the accessibility of their buildings in accordance with the Accessibility for Ontarians with Disabilities Act, 2005.	Grant for up to 50% of eligible costs, to a maximum of $5,000.

Table 3-3: Brownfield Sites Programs in Eastern Ontario and Other Ontario CIPs

Brownfield Sites		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
Town of Prescott CIP (2023)	**Brownfields ESA Study Grant Program:** To assist Brownfield Property owners with completing Phase 1 & 2 ESA studies and property remediation activities, to encourage the reuse, rehabilitation and redevelopment of contaminated sites.	Grant up to a maximum of $15,000 per eligible property unit.
	Brownfields Permits & Application Fees Grant Program: To encourage the reuse, rehabilitation and redevelopment of brownfield properties by removing or reducing the barriers to such redevelopment by reimbursing the building and/or sign permit and application fees.	Up to $1,000 or 10% of building permit fee whichever is higher, to a maximum of $50,000.

Brownfield Sites		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Brownfields Property Tax Cancellation Program: To encourage the reuse, rehabilitation and redevelopment of brownfield properties by removing or reducing the barriers to such redevelopment and cancelling municipal property taxes for the eligible property during the rehabilitation and development phase for a maximum of 3 years.	Based on assessment value.
	Brownfields Property Tax Increment Grant Program: Provides financial incentives for the improvements or redevelopment of buildings that would result in an increased property assessment.	Up to 100% of the increase in municipal realty taxes paid annually for a maximum period of 5 years, and is decreased by 20% each year until the full assessed increase is collected in year 6.
Town of Carleton Place CIP (2022)	**Brownfield Environmental Site Assessment Rebate Program:** To provide financial rebate for fees associated with a Phase II ESA and the development of a Remediation Action Plan for the redevelopment of brownfield sites.	Rebate up to $25,000 per study or 50% of the cost of the ESA, whichever is less. The maximum eligibility is for two studies per property totaling up to $40,000 in rebates.
	Brownfield Tax Increment Equivalent Rebate Program: To promote the remediation of brownfield sites. An affordable housing project that is also a brownfield redevelopment is permitted to receive a stacked tax increment no greater than 100% of the municipal portion under specified Programs.	Annual rebate of 50% of the municipal portion of the incremental tax increase or total remediation costs, whichever is less. The maximum duration of this rebate is 10 years or when the cumulative rebate equals the total eligible costs.
	Brownfield Building Permit Fees Rebate Program: To provide financial rebates for fees associated with	Rebate up to 50% of building permit fees associated with the development up to the cost of remediation, to a maximum of $50,000.

Brownfield Sites		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	applications for Building Permit approvals for the redevelopment of brownfield sites in need of remediation.	
	Brownfield Development Charge Deferral Program: To support the redevelopment of brownfield sites in need of remediation, by postponing the cost of DCs through a DC deferral. The development proposal must not be eligible for DC annual installment payments under Bill 108.	Defer up to 50% of development charges for a period of up to 18 months without interest.
Town of Smith Falls CIP (2022)	**Brownfield Redevelopment Site Rebate Program:** To provide financial rebate for fees associated with a Phase II ESA and the development of a Remediation Action Plan for the redevelopment of brownfield sites.	Rebate up to 50% to conduct a Phase 2 ESA, to a maximum of $25,000.
	Brownfield Tax Increment Equivalent Rebate Program: To promote the remediation of brownfield sites. An attainable housing project that is also a brownfield redevelopment is permitted to receive a stacked tax increment no greater than 100% of the municipal portion under specified Programs.	Annual rebate of 50% of the municipal portion tax increase for 10 years upon redevelopment of a contaminated site.
	Brownfield Building Permit Fee & Planning Application Fee Rebate Program: To provide financial rebates for fees associated with planning applications and applications for approved Building Permit for the redevelopment of brownfield sites in need of remediation.	Rebate up to 50% of eligible planning application fees & building permit fees up to the cost of remediation, to a maximum of $50,000.

Brownfield Sites		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Brownfield Development Charge Deferral Program: To support the redevelopment of brownfield sites in need of remediation within the CIP Project Area, by postponing the cost of DCs through a DC deferral. The development proposal must not be eligible for DC annual installment payments under Bill 108	Defer up to 100% of development charges for up to 2 years.
	Brownfield Development and Attainable Housing Co-Application Program: To encourage the remediation of a brownfield property to create attainable housing units.	Rebate that allows applicants to stack rebates if who remediating a brownfield property to create attainable housing units.
Town of Petawawa CIP (2021)	**Brownfield Redevelopment Grant:** To encourage the remediation, rehabilitation, and redevelopment of brownfield sites in the Town.	Grant for up to 50% of eligible costs, to a maximum of $5,000.

Table 3-4: Commercial / Residential Revitalization and Intensification Programs in Eastern Ontario and Other Ontario CIPs

Commercial / Residential Revitalization and Intensification		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
City of North Bay Growth CIP (2024)	**Building Improvement Grant:** To support the development of new businesses, significant enhancement of existing businesses, or the creation of new residential units.	50% of costs, up to a maximum of $30,000.

Commercial / Residential Revitalization and Intensification		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Sidewalk Patio Grant: To provide downtown businesses the opportunity to utilize publicly owned sidewalks and on-street parking spaces to permit sidewalk patios.	100% of professional fees to design the sidewalk patio, up to a maximum of $1,000; and 100% of construction costs, up to a maximum of $1,000.
City of Sudbury Strategic Core Areas CIP (2024)	**Business Improvement Areas Tenant Attraction Program:** To support the creation of new office space and improve existing office spaces in the Business Improvement Area.	The lesser of: 1) 90% of eligible leasehold improvement costs; 2) a ratio of the square foot area by a factor of the term of the lease; 3) $250,000.
	Commercial Vacancy Assistance Program: To minimize commercial vacancy by providing funds to new permanent or 'pop-up' commercial tenants of vacant commercial space to make permanent interior improvements.	50% of costs up to $5,000, where the applicant has a lease term for 3 to 6 months; 50% of the costs up to $10,000, where the applicant has a lease term greater than 6 months.
	Residential Incentive Program: To encourage residential development in strategic core areas.	$20 per square foot of newly-created or newly-habitable residential space, or $20,000 per dwelling unit, whichever is lesser, up to a maximum of $200,000 per property.
Municipality of Wawa Downtown CIP (2024)	**Activation Grant for Vacant Buildings:** To assist with the costs of converting and/or rehabilitating existing vacant commercial buildings / properties into viable commercial uses, such as retail spaces to reactivate Downtown building stock.	Up to 50% of eligible costs, to a maximum of $10,000 per property or as determined by Council.
Town of Prescott CIP (2023)	**Property Improvement Grant Program – Downtown and Riverwalk District – Interior Residential and Interior Commercial:** To assist commercial property owners or tenants with the conversion of vacant residential space to	Up to $22,000, not exceeding 50% of eligible costs.

Commercial / Residential Revitalization and Intensification		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	create new dwelling units or improve commercial portions of properties.	
	Property Improvement Grant Program – Employment Lands – Interior Commercial / Industrial: To assist commercial / industrial property owners or tenants to improve commercial portions of properties to improve the overall aesthetic and usability.	Up to $13,000, not exceeding 50% of eligible costs.
Town of Smiths Falls CIP (2022)	**Building Restoration, Renovation, and Improvement Program:** To provide financial rebate for costs associated with interior building improvements for non-residential, mixed use (at-grade commercial) or institutional property within the Downtown and Waterfront Sub-Area that undergo improvements to restore, renovate and/or improve its interior to address deficiencies in code.	Rebate 1: Up to 50% of the cost of eligible interior renovations, restorations, and/or improvements, to a maximum of $45,000. Rebates are tied to project milestones. Rebate 2: Additional pro-rated rebate of up to $5,000 for applications that implement a heritage design of the restoration and/or renovation to the interior of a heritage-designated building, prepared by a qualified heritage professional.

Table 3-5: Building Facade / Signage Improvement Programs in Eastern Ontario and Other Ontario CIPs

Building Façade / Signage		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
Municipality of Wawa Downtown CIP (2024)	**Beautification Grant:** To encourage property owners to undertake minor improvements (e.g., window	Up to 50% of the eligible costs, to a maximum of $1,500.

Building Façade / Signage		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	displays, seasonal displays and lighting, landscaped planters, etc.) to enhance the overall visual appeal of their businesses, buildings, and properties, contributing to a sense of place and community vibrancy in the Downtown.	
	Building Façade and Signage Improvement Grant: To encourage aesthetic improvements to buildings and properties as well as new attractive and pedestrian-oriented business signage, and to support continued maintenance of Downtown commercial building stock.	Facades: Up to 50% of the construction costs, to a maximum of $10,000, or as determined by Council; the maximum grant for professional architectural services or heritage professionals shall not exceed 50% of the grant that is calculated for eligible construction costs. Signage: Up to 50% of the construction costs, to a maximum of $5,000.
Town of Prescott CIP (2023)	**Property Improvement Grant Program – Downtown and Riverwalk District – Façades:** To assist commercial property owners or tenants with improving building façade appearance, including repair / restoration / replacement / installation of exterior features, visible from the street the façade fronts. **Property Improvement Grant Program – Downtown and Riverwalk District – Signage:** To assist commercial property owners or tenants with the installation of new signage or improvements to existing signage.	Up to $22,000, not exceeding 50% of eligible costs.

Building Façade / Signage		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Property Improvement Grant Program – Employment Lands – Façades: To assist commercial / industrial property owners or tenants with improving building façade appearance, including repair / restoration / replacement / installation of exterior features, visible from the street the façade fronts. **Property Improvement Grant Program – Employment Lands – Exterior Signage & Streetscaping:** To assist commercial / industrial property owners or tenants with the installation of new signage, improvements to existing signage or streetscape improvements.	Up to $13,000, not exceeding 50% of eligible costs.
Town of Carleton Place CIP (2022)	**Front Façade Improvement Program:** To provide financial rebate for costs associated with a façade renovation for commercial or institutional properties within the Downtown District in the CIP Project Area that undergo improvements to rehabilitate and improve its front façade(s).	Up to 50% of the cost of eligible side or rear façade improvements that satisfy design criteria set out by the Town, to a maximum of $5,000.
Town of Smith Falls CIP (2022)	**Front, Side, and Rear Façade Improvement Rebate Program:** To provide financial rebate for costs associated with a façade renovation for commercial, institutional, or mixed use (commercial at grade) properties within the Downtown and Waterfront Sub-	Rebate 1A: up to 50% of the cost, to a maximum of $20,000 in costs, for a maximum rebate of $10,000 per property, for the front, side, and/or rear façade improvements for non-heritage buildings.

Building Façade / Signage		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	Area that undergo improvements to rehabilitate and improve its façade(s).	Rebate 1B: up to 85% of the cost, to a maximum of $20,000 in costs, for a maximum rebate of $17,000 per property, for the front, side, and/or rear façade improvements for non-heritage buildings. Rebate 2: Additional pro-rated rebate, up to $2,500 (based on 50% of the cost) for applicants who have received Rebate 1A, that additionally implement a façade improvement with a heritage design, prepared by a qualified heritage professional. Rebate 3: Additional pro-rated rebate of $5,000 (based on 50% of the cost) for applicants who have received Rebate 1A or Rebate 1B, that additionally implement building technology features to reduce the carbon footprint of the building.
Town of Deep River Downtown CIP (2021)	**Signage Improvement Grant:** To promote the improvement of the signage.	Matching grant for up to 50% of eligible costs, to a maximum of $2,500, whichever is less, per commercial unit.
	Façade Improvement Grant: To incentivize private investment into the façades of the existing downtown commercial buildings.	Matching grant of up to a maximum of 50% of eligible costs up to a maximum grant of $10,000, whichever is less, per commercial unit.
Town of Petawawa CIP (2021)	**Building Façade Improvement Grant:** To promote rehabilitation, restoration and improvements to façade elements of existing buildings that promote high quality	Up to 50% of eligible costs, to a maximum of $5,000.

Building Façade / Signage		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	design that are consistent with the existing character of the Town.	
	Signage Improvement Grant: To encourage and facilitate the improvement of signage in the Town, including the installation of permanent signs that replace existing temporary signage structures. The program is intended to promote new, attractive signage that contributes to the visual identity and character of the Town.	Up to 50% of eligible costs, to a maximum of $5,000.

Table 3-6: Landscaping and Parking Improvement Programs in Eastern Ontario and Other Ontario CIPs

Landscaping and Parking		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
City of North Bay Growth CIP (2024)	**Parking and Landscape Grant:** To revitalize existing parking lots and parking spaces, to make them safer, more sustainable and visually appealing.	50% of the costs, to a maximum of $5,000.
	Parking and Transit Fee Grant: To help offset the costs of parking permits and transit passes for employees of new and/or expanding businesses and residents in the downtown.	Up to 50% of parking permit fees or monthly transit passes for new and/or expanding businesses for a maximum of three (3) years.

Landscaping and Parking		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
		Net new residential units are eligible for a grant of 50% on parking permits and monthly transit pass fees for one (1) year.
Town of Petawawa CIP (2021)	**Parking Area and Landscaping Improvement Grant:** To assist with optimizing the quality of off-street parking and promote a greener and more aesthetically pleasing streetscape by providing for landscaping and parking area improvements.	Up to 50% of eligible costs, to a maximum of $5,000.

Table 3-7: Municipal Fee Rebate Programs in Eastern Ontario and Other Ontario CIPs

Municipal Fee Rebates		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
City of North Bay Growth CIP (2024)	**Landfill Tipping Fee Grant:** To rebate the required Landfill Tipping fees needed for the demolition of a building that is derelict.	100% of the Landfill Tipping Fees for sorted material, up to a maximum of $50,000, or 25% of the Landfill Tipping Fees for unsorted material to a maximum of $25,000. 25% will be rebated when the building is demolished, and 75% when the building is replaced with a new building within 1 year.
	Municipal Fee Grant: To encourage development and redevelopment by offsetting the costs of municipal fees.	100% of municipal fees, up to a maximum of $250,000.
Town of Prescott CIP (2023)	**Permits & Application Fees Grant Program – All Areas:** To provide a non-repayable grant to cover a	A non-repayable grant up to $1,000 or 10% of building permit fee, whichever is higher, provided such matters

Municipal Fee Rebates		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
	portion of municipal planning application and building permit fees.	are supported by the Town and consistent with the Town policy including the Official Plan and Zoning By-law.
Town of Deep River Downtown CIP (2021)	**Municipal Application/Permit Fees Grant:** To stimulate private investment into private lands by helping to cover costs of municipal fees related to projects undertaken under the CIP.	Building Permit Fee: up to 50% of building permit fees, to a maximum of $1,500. Planning Approvals Fee: up to 100% of planning approval fees, to a maximum of $1,500.
Town of Petawawa CIP (2021)	**Planning, Building Permit and Demolition Fee Grant:** To offset the cost of planning application fees, building permit fees and demolition permit fees incurred through the development application and approval process. This program will reimburse a portion of eligible costs including applicable planning application, building permit and demolition permit fees.	Planning Fee Grant: Maximum value of a planning fee grant is $2,500. The grant may equal 100% of the planning permit fees, provided it does not exceed $2,500. Building Permit Fee Grant: Maximum value of a building permit fee rebate is $2,500. The grant may equal 100% of the Town building permit fees, provided it does not exceed $2,500. Demolition Permit Fee Grant: Maximum value a demolition permit fee grant is $500. The grant may equal 100%.

Table 3-8: Tax Increment Equivalent Grant Programs in Eastern Ontario and Other Ontario CIPs

Tax Increment Equivalent Grants (TIEGs)		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
City of North Bay Growth CIP (2024)	**Tax Increment Grant:** To stimulate new private sector investment by businesses and encourage intensification of residential units.	Equal to a declining percentage of the municipal tax increase resulting from the improvements, starting at 100% in year 1 and declining by 25% over the course of 4 years.
City of Sudbury Strategic Core Areas CIP (2024)	**Tax Increment Equivalent Grant (TIEG):** To encourage the development and redevelopment of properties by offsetting the incremental increase in municipal property tax.	Standard TIEG: Years 1 to 3, grant for 100% of tax increment. Years 4 and 5, grant for 50% of tax increment. Superstack TIEG: 10-year grant where redevelopment includes brownfield redevelopment and/or affordable housing. Corridors TIEG: 5-year grant where development fronting along a strategic corridor includes: a. a minimum of 30 dwelling units up to 100 dwelling units, in the case of multi-residential development; b. a minimum of 30 guest rooms up to 100 guest rooms, in the case of a retirement home development; or, c. 30 beds up to 100 beds, in the case of a long-term care facility development. Years 1-3, grant is equal to 100% of the increment. Years 4-5, grant for 50% of the tax increment. 10-year grant where development fronting along a strategic corridor includes greater than:

Tax Increment Equivalent Grants (TIEGs)		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
		a. 100 dwelling units, in the case of a multi-residential development; b. 100 guest rooms, in the case of a retirement home development; or c. 100 beds, in the case of a long-term care facility development. Note: The City also has a Parking Structure TIEG.
Town of Prescott CIP (2023)	**Downtown Core and Riverwalk District – Property Tax Increment Grant Program:** To assist with costs associated with improvements or redevelopments of Downtown Core and Riverwalk District lands and/or buildings that would result in an increased property assessment. The grant takes effect once the property has been reassessed, following the completion of property improvements.	Up to 100% of the increase in municipal taxes, paid annually for a maximum period of 5 years, decreased by 20% each year until the full assessed increase is collected in year 6.
	Employment Lands – Property Tax Increment Program: To assist with costs associated with improvements or redevelopments of Employment Area lands and/or buildings that would result in an increased property assessment. The grant takes effect once the property has been reassessed, following the completion of property improvements.	Up to 100% of the increase in municipal taxes, paid annually for a maximum period of 5 years, decreased by 20% each year until the full assessed increase is collected in year 6.

Tax Increment Equivalent Grants (TIEGs)		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
Town of Deep River Downtown CIP (2021)	**Tax Increase Grant:** To stimulate private investment into the downtown CIP project area and promote the undertaking of building improvements to properties, commercial units, and/or buildings in the CIP project area which meet the goals and objectives of the CIP.	A portion of the increase in municipal property taxes that result from an increased assessment value after building improvements are made. The Town will collect the full amount of the property taxes owed in each of the years of the program's applicability. The grant will be issued to the approved applicant after the final tax bill for each year has been collected. If the tax bill is not paid in full, the Town will cancel all future grants and collect past grants made as part of this program. The Grant will cover up to 50% of the municipal portion of the tax increase up to $4,000 per year, for a period of up to five (5) years. Note: This grant cannot be combined with any other grants in the CIP Program.
Town of Petawawa CIP (2021)	**Tax Increment Equivalent Grant:** To encourage and facilitate significant rehabilitation and redevelopment of existing properties, buildings and the development of vacant lands. This program provides a grant equal to a portion of the Town taxes attributed to the increased assessment over a 5-year period.	Year 1, 100% of the assessed property tax increase. Year 2, 80% of the assessed property tax increase. Year 3, 60% of the assessed property tax increase. Year 4, 40% of the assessed property tax increase. Year 5, 20% of the assessed property tax increase.

Table 3-9: Other Financial Incentive Programs in Eastern Ontario and Other Ontario CIPs

Other Financial Incentive Programs		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
City of North Bay Growth CIP (2024)	**Professional Study Grant:** To encourage housing projects, downtown projects, or industrial development by offsetting the costs of hiring Engineers, Architects, and/or a Qualified Designer.	50% of the costs to a maximum of $5,000 in the Housing Target Area and Industrial Target Area. 75% of the costs to a maximum of $5,000 in the Downtown Target Area.
	Public Art Grant: To promote vibrancy in Downtown North Bay through the provision of public art.	50% up to a maximum of $2,500.
Municipality of Wawa Downtown CIP (2024)	**Public Art Grant:** To support the implementation of public art throughout the Downtown, including on exterior building walls (e.g., vinyl mural installations) fronting a public street or publicly accessible open space.	Up to 50% of the cost of eligible art works and displays on private property (including the exterior of buildings) that are clearly visible and/or accessible to the public, to a maximum of $3,000 per property or as determined by Council.
Town of Prescott CIP (2023)	**Heritage Conservation Property Improvement Grant Program:** To assist heritage property owners or tenants with costs associated with the preparation of architectural or engineering design reports required to support grant/loan eligible renovations to improve building façade, accessibility, and interior portions.	Up to $9,000, not exceeding 50% of eligible costs.
Town of Deep River Downtown CIP (2021)	**Building Improvement / Energy Efficiency Grant:** To assist with improving the existing buildings and improve energy efficiency.	Energy Efficiency Grant: up to 50% of eligible costs, to a maximum grant of $5,000, whichever is less per, commercial unit.

Other Financial Incentive Programs		
Municipal CIP	**Financial Incentive Program and Purpose**	**Incentive Amount**
		Building Improvement Grant: up to 50% of eligible costs, to a maximum grant of $5,000, whichever is less, per commercial unit.
Town of Petawawa CIP (2021)	**Green Initiatives Grant:** To assist businesses with undertaking green initiatives that improve energy savings, water efficiency, CO2 emissions reduction, indoor environmental quality and stewardship of resources.	50% of eligible costs, to a maximum of $5,000.
	Temporary Mobile Market Grant: To support the establishment of temporary entertainment, retail and gathering spaces in Town and provide financial support for businesses to use underutilized commercial properties such as parking lots, or public park spaces.	50% of eligible costs, to a maximum of $7,500.
	Commercial and Retail Market Study Grant: To assist property owners with undertaking market studies to support and inform permanent commercial or retail business opportunities.	50% of eligible costs, to a maximum of $5,000, with a maximum of one study per property.

The following table presents a summary snapshot of the available Financial Incentive Programs organized by the theme in the select Eastern Ontario CIPs examined.

- Town of Prescott CIP (2023);
- Town of Carleton Place CIP (2022);
- Town of Smiths Falls CIP (2022).
- Town of Petawawa CIP (2021); and
- Town of Deep River Downtown CIP (2021).

Table 3-10: Summary Snapshot of Eastern Ontario CIP Financial Incentive Programs

Financial Incentive Program Theme	Municipalities with Available Financial Incentive Programs				
	Town of Prescott CIP (2023)	Town of Carleton Place CIP (2022)	Town of Smiths Falls CIP (2022)	Town of Petawawa CIP (2021)	Town of Deep River Downtown CIP (2021)
Accessibility		●	●	●	●
Brownfield Sites	●	●	●	●	
Commercial / Residential Vitality and Intensification	●		●		
Building Façade / Signage	●	●	●	●	●
Landscaping and Parking				●	
Municipal Fee Rebates	●			●	●
Tax Increment Equivalent Grant	●			●	●
Other Programs	●			●	●

3.2 Preliminary CIP Recommendations

This section presents a series of preliminary recommendations for the updated CIP.

3.2.1 Community Improvement Project Area

The updated CIP is recommended to continue to apply throughout the City of Pembroke, meaning that the Community Improvement Project Area, would continue to include all lands within the municipal boundary to maximize the CIP's potential reach.

3.2.2 Existing Financial Incentive Programs

The following table presents recommendations related to the existing Financial Incentive Programs included in the 2016 CIP, including whether the program should be maintained, removed, or modified. **In summary, eight (8) of the existing programs are recommended to be maintained, with some modifications.**

Table 3-11: Recommendations for Changes to the 2016 CIP Financial Incentive Programs

Financial Incentive Program	Existing Amount	Recommendation
Accessibility Grant	A grant of 50%, up to a maximum of $2,500.	• ✓ **Keep program** • Consider increasing amount to reflect construction costs • Expand program eligibility to multi-unit residential developments to assist in the creation of accessible residential units
Affordable Housing Study Grant	A grant of 50%, up to a maximum of $5,000.	• ✗ **Remove program**, due to lack of interest • Replace program with a new grant that supports the construction of new affordable housing units
Brownfield Property Tax Assistance Program	The total value of the tax assistance will not exceed the total eligible costs, which are defined in the eligibility requirements.	• ✓ **Keep program**
Downtown Housing Grant	Grants will be equal to 50% of the construction cost of each unit, to a maximum of $5,000 per unit, to a	• ✓ **Keep program**

Financial Incentive Program	Existing Amount	Recommendation
	maximum of two (2) units per eligible address. In no case will the total grant exceed 50% of the total construction cost.	• Consider increasing amount to reflect construction costs
Environmental Site Assessment (ESA) Grant	A grant equivalent to a maximum of 50% of the cost of undertaking an eligible study to a maximum of: 1. $3,000 per study; 2. Two studies per property/project; and, 3. $6,000 per property/project.	• ✓ **Keep program**
Facade Improvement Grant	Up to 50% of the construction costs, to a maximum of $5,000.	• ✓ **Combine programs into one single program**, as there are no designated heritage buildings in Downtown Pembroke • Consider increasing amount to reflect construction costs • Remove signage as an eligible cost, and break out into a separate program
Downtown Heritage Façade Improvement Grant	Up to 50% of the construction costs, to a maximum of $5,000.	
Planning and Building Permit Fee Grant	1. Planning Fee Grant: Up to $2,500 to cover the cost of minor variance applications, zoning by-law amendment applications or site plan applications. The grant may equal 100% of the City's fees, provided it does not exceed $2,500. 2. Building Permit Fee Grant: Up to $2,500 to cover the cost of building permit fees or demolition permit fees. The grant may equal 100% of the City's fees, provided it does not exceed $2,500.	• ✓ **Keep program** • Consider expanding eligible costs to include encroachment permits and sign permits.
Project Feasibility Study Rebate	The City may provide a rebate equivalent to 50% of the cost of undertaking an eligible study, to a maximum of $5,000.	• ✗ **Remove program**, due to lack of interest
Tax Increment Equivalent Grant	Grants will be equal to a percentage of the municipal tax increase resulting from the improvements of	• ✓ **Keep program**

Financial Incentive Program	Existing Amount	Recommendation
	under $50,000 of eligible costs, and will be paid to the owner each year for a maximum of 5 years at the sole discretion of the City.	

3.2.3 New Recommended Financial Incentive Programs

The following table presents potential new Financial Incentive Programs that may be considered for inclusion in the updated CIP, based on a review of current community improvement needs and priorities, as well as the scan of other municipal CIPs:

Table 3-12: New Recommended Financial Incentive Programs

Financial Incentive Program	Purpose
Additional Residential Units Grant	To support the development of one or more additional residential units on the same property as single detached, semi-detached, or townhouse dwellings (as permitted under the Planning Act).
Affordable Housing Grant	To support the development of new affordable residential units (rental or ownership) on the upper storey(s) of existing commercial / mixed use buildings or in a standalone residential building, which are guaranteed to be developed and maintained for the long-term as affordable, as defined by the Canada Mortgage and Housing Corporation (CMHC).
Commercial / Industrial Property Improvement Grant	To assist with interior and/or exterior improvements to commercial and industrial buildings and properties, including interior retrofits, landscaping, paving, or streetscape improvements. Note: Improvements to building facades / signage are already covered by the existing Façade Improvement Grant and/or the proposed Signage Improvement Grant.
Crime Prevention Through Environmental Design (CPTED) Grant	To provide financial support for the installation of site security improvements, such as security cameras, security gates for laneways and recessed building entrances, lighting, and fencing.
Energy Efficiency and Emergency Management Grant	To assist businesses with undertaking energy efficiency upgrades that improve energy savings, water efficiency, CO2 emissions reduction, and indoor air quality, as well as planning for backup energy production during emergencies.

Financial Incentive Program	Purpose
Multi-Unit Housing Grant	To support multi-residential residential development consisting of four (4) or more new dwelling units (rental or ownership).
Municipal Surplus Land Disposition Program	To permit the sale and disposition of surplus lands owned by the City of Pembroke below market value to promote the development of new residential, commercial, mixed use, or industrial development.
Sidewalk Patio and Pop-ups Grant	To provide Downtown businesses with the opportunity to utilize publicly owned sidewalks and on-street parking spaces to permit seasonal sidewalk patios and pop-up retail spaces.
Signage Improvement Grant	To assist businesses, including home-based businesses, with the costs of improving signage on their properties, in accordance with any requirements in the City's Sign By-law.

3.2.4 Other Recommendations Related to Eligibility and Implementation

The following modifications to the existing CIP are recommended with respect to general eligibility criteria for properties and projects, and for implementation of the CIP:

- Subsequent applications for certain grants (e.g., Façade Improvement Grant) for the same property may be permitted where there has been a change of property ownership, or the previously completed improvements funded through a prior grant have reached the end of their lifecycle and require rehabilitation;
- Where a proposed project is for affordable housing, the definition of "affordable" shall be consistent with the definition provided in the Provincial Planning Statement, 2024 (PPS 2024), as may be amended by the Province from time to time, and which is based on the definition established by the CMHC. This definition may change as required to comply with Federal and/or Provincial initiatives and amendments. Further, at the sole discretion of Council, an alternative definition of "affordable" may be applied to an eligible application that meets the eligibility criteria of the CIP. Eligible affordable housing projects may comprise a mix of affordable and market rent units; and
- Given the City's successful implementation of the existing CIP, the City should maintain their existing practices regarding application intake, where applications are assessed as they are received without the need for designated annual or bi-annual application intake periods.

3.2.5 Municipal Leadership Opportunities

The majority of municipal CIPs identify municipal leadership opportunities, including activities and improvements to public lands, policies, and regulations, that the municipality can undertake to help achieve the vision and goals of a CIP. These initiatives can complement the private investment undertaken by private property owners and their projects.

Based on consultation with City staff, the following municipal leadership initiatives are recommended to be included in the CIP:

- Leveraging partnerships with other public agencies to pursue joint projects, including the Renfrew Area Administrators' Group;
- Maintaining and enhancing waterfront facilities and public access to the waterfront as part of redevelopment projects on waterfront properties, including through potential public-private partnerships;
- Streetscaping improvements on local streets, including Nelson Street, Lake Street, and Angus Campbell Drive;
- Enhanced gateway signage along Highway 17, and to the City's downtown and waterfront areas; and
- Seeking opportunities for north-south multi-use recreational pathway and trail connections, and general walkability improvements.

3.2.6 Community Improvement Plan Matching Loan

The Renfrew County Community Futures Development Corporation (RCCFDC) offers a **Community Improvement Plan Matching Loan** to successful CIP Applicants to support their projects. The matching loan provides up to $10,000 in financing towards an applicants' project contribution with low-interest rates and flexible repayment terms. An applicant must submit proof of CIP approval to the RCCFDC alongside a complete accounting of estimated project costs, existing sources of financing, and a statement of assets, income, and obligations enclosed in the Simplified Loan Application Form. The RCCFDC provides a range of other financing opportunities. Applicants are encouraged to consult the RCCFDC website for more details ahead of submitting an application for a CIP grant.

The City of Pembroke should ensure that all CIP applicants are made aware of the RCCFDC program, and should consider providing program information on the City's CIP webpage.

4.0 Next Steps

The findings of the Draft Background Report were presented to City Council on October 7, 2025, where members of Council also provided feedback on goals and priorities for the new CIP. This included confirming the Community Improvement Project Area where the updated CIP will apply, and the types of Financial Incentive Programs that should be available across the City or within specific areas.

Following the Council presentation, this Final Background Report was prepared and made available for public information. The Draft CIP will be prepared and made available for public review. It will be presented at an in-person Public Open House in early November 2025, where community members can provide detailed comments on the contents of the Draft CIP.

A Final Draft CIP will be prepared to address comments received at the Public Open House. It will be presented at a Virtual Statutory Public Meeting in late Fall 2025, where members of the public can make delegations to Council with their comments on the proposed CIP.

Lastly, a Final CIP will be prepared and presented to Council for Adoption, which is anticipated to occur in early 2026.

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